

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1965 REPORTS**

**REPORT OF THE COMMITTEE ON GROUP
INSURANCE MORTALITY**

GROUP LIFE INSURANCE

THIS report adds the experience by number of lives for calendar years 1960-64 under group term life insurance policies to that previously reported in the 1960 report of the committee. Trusteeship and association cases insuring employees of member employers of the trusteeship or association, and union cases, whether or not insurance depends on continued employment, are excluded. The experience is limited to policies with at least 25 lives at issue.

Data are included only with respect to policies containing one of the three common disability provisions described briefly below:

1. The Waiver of Premium Disability clause, in general, provides for waiver of premium upon receipt of proof of total disability of at least 9 months' duration, occurring before age 60. Proof of continued total disability is required annually thereafter.
2. The Extended Death Benefit clause provides for payment of the full face amount, in general, upon death occurring within one year after termination of employment and prior to age 65 (or 60) if the employee was disabled at the time of termination of employment and continued disabled until death.
3. The Total and Permanent Disability clause provides, upon an employee's disability prior to age 60, for payment of the face amount of insurance, in some instances in one sum, in others in instalments over a short period, usually 60 months.

The experience under the Total and Permanent Disability clause should be interpreted cautiously since companies have not generally offered these benefits for many years. The data in this report are based largely on the somewhat select group of older policies under which the clause was retained and with respect to which the average age has been increasing.

In viewing the separate death and disability experience, it should be kept in mind that the experience is influenced by employer and insurance company practices in permitting the continuance of insurance on disabled lives and that, accordingly, for some purposes the combined death and disability experience may be more significant. In the case of the Waiver of Premium clause, the actual disability claims shown represent three-fourths of the approved claims.

In Table 1 the data are shown for each disability provision by calendar

TABLE 1
RATED AND NONRATED INDUSTRIES COMBINED

YEAR	YEARS EXPOSED	TOTAL CLAIMS*	RATIO ACTUAL TO TABULAR			ACCIDENT CLAIMS	DIS-ABILITY CLAIMS*
			1960 CSG	1960 Basic Group	1955-64 Non-rated		
Waiver of Premium							
1955.....	3,289,221	19,620	69.0%	93.8%	101.9%	1,681	1,187
1956.....	2,572,682	15,900	69.9	94.8	103.0	1,470	708
1957.....	2,472,718	16,411	73.0	98.7	107.3	1,380	666
1958.....	2,570,875	16,862	70.4	94.8	103.2	1,242	808
1959.....	3,386,186	21,486	69.6	94.1	102.3	1,642	1,251
1960.....	3,367,818	20,982	68.4	92.4	100.3	1,526	1,116
1961.....	3,412,355	21,333	67.4	90.9	98.7	1,448	1,064
1962.....	3,458,113	21,636	66.4	89.4	97.1	1,496	1,173
1963.....	3,924,026	26,110	69.4	93.3	101.4	1,839	1,411
1964.....	4,001,321	26,553	69.2	93.0	101.0	1,914	1,681
1955-59..	14,291,682	90,279	70.3%	95.1%	103.4%	7,415	4,620
1960-64..	18,163,633	116,614	68.2	91.9	99.8	8,223	6,445
1955-64..	32,455,315	206,893	69.1	93.3	101.3	15,638	11,065
Extended Death Benefit							
1955.....	1,136,521	7,576	68.2%	91.4%	103.2%	557	.....
1956.....	789,225	5,837	70.7	94.1	106.3	391	.....
1957.....	722,131	5,353	71.5	95.3	107.5	370	.....
1958.....	651,992	5,274	72.6	96.1	108.5	303	.....
1959.....	722,442	5,748	71.7	94.9	107.2	343	.....
1960.....	789,956	6,173	71.1	94.2	106.3	341	.....
1961.....	696,872	5,547	69.1	91.1	102.8	330	.....
1962.....	624,751	4,803	67.7	89.4	100.7	293	.....
1963.....	951,420	7,447	67.2	88.6	99.6	400	.....
1964.....	979,904	8,336	69.7	91.4	102.8	470	.....
1955-59..	4,022,311	29,788	70.7%	94.1%	106.3%	1,964	.....
1960-64..	4,042,903	32,306	68.9	90.9	102.4	1,834	.....
1955-64..	8,065,214	62,094	69.8	92.4	104.2	3,798	.....
Total and Permanent Disability							
1955.....	2,566,643	18,625	75.1%	100.9%	100.6%	1,132	1,682
1956.....	1,776,978	12,666	75.5	101.6	101.2	939	1,183
1957.....	1,797,333	12,508	74.1	99.8	99.5	915	1,154
1958.....	1,696,230	11,929	73.5	98.9	98.5	834	1,225
1959.....	2,653,201	18,730	72.6	97.4	96.9	1,052	2,211
1960.....	2,542,583	20,464	79.0	105.5	104.9	1,033	2,259
1961.....	2,277,543	18,356	75.8	100.8	100.3	899	1,944
1962.....	2,178,677	16,986	74.7	99.5	98.8	837	2,044
1963.....	1,944,922	16,982	79.8	105.8	105.1	825	2,010
1964.....	1,832,622	15,302	77.9	103.5	102.7	873	1,898
1955-59..	10,490,385	74,458	74.1%	99.6%	99.2%	4,872	7,455
1960-64..	10,776,347	88,090	77.4	103.0	102.4	4,467	10,155
1955-64..	21,266,732	162,548	75.9	101.4	100.9	9,339	17,610

* 75 per cent of disability claims on waiver of premium.

year in comparison with the 1960 Commissioners Standard Group Mortality Table, the 1960 Basic Group Mortality Table, and the average 1955-64 nonrated industries experience (Table 3). All three types of policies produced fluctuations in experience during the ten-year period. Higher mortality levels were experienced in 1957-58 under policies with the Waiver of Premium and Extended Death Benefit clauses, and all three types of policies displayed higher levels toward the close of the ten-year period. The fluctuation in trends shown in Table 1 should be interpreted with caution, because such fluctuations may be partly due to policy changes from one disability clause to another, the aging of data as in the case of policies with total and permanent clauses, and the fact that not all contributors were able to contribute data every year.

In Table 2, the aggregate data for the five most recent calendar years (1960-64) appear for each disability clause, tabulated by five-year age groups. The data are shown separately for nonrated and rated industries, as well as for both combined. The separation of the data between nonrated and rated industries is the same as was used for the 1960 report. The rated category comprises industry codes 10-23, 40, 42, 44, 61, 64, 110, 113, 115, 134, 220, 320-23, 331, 334, and 338-40. The high actual to tabular ratios for central age 18 result from the high accidental death rate which produces a mortality rate from all causes which is actually higher than that at central age 23 or central age 28.

The data for the nonrated industries for the period 1955-64 were used to compute disability rates, accidental death rates, and total death rates by five-year age groups as shown in Table 3. Since the determination of cause of death under group life policies may be less exact than for forms of group insurance under which a benefit is payable only in case of accidental death, the accidental death rates should be used with caution with respect to their applicability to forms of group insurance other than group life.

Table 4 contains the experience observed for the calendar years 1955-64 in order to secure the maximum exposure by industry in view of the small amount of data for some industries. Tabular claims were obtained by applying the rates of Table 3 (experience of 1955-64) to the exposed to risk by industry code for each five-year age group. Actual to tabular ratios are, therefore, measured against a nonrated industries standard of 100 per cent. The format of this table has been changed somewhat from previous reports, and, for the first time, above age 65 experience by industry has been tabulated separately. It will be noted that there are some significant differences between the "Above Age 65" actual to tabular ratios and the "Through Age 65" ratios.

TABLE 2
CALENDAR YEARS 1960-64

CENTRAL AGE	WAIVER OF PREMIUM						EXTENDED DEATH BENEFIT					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Deaths	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Deaths	Years Exposed	Total Claims	Ratio A/T†		Accid. Deaths	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
Nonrated Industries																	
18	459,904	584	65%	131%	375	10	102,658	126	63%	127%	76	266,726	269	52%	104%	158	14
23	1,598,373	1,568	45	95	919	47	314,305	333	48	103	180	942,038	896	43	92	506	58
28	1,897,487	1,877	43	91	834	98	350,039	338	42	89	142	1,114,810	1,114	43	92	451	114
33	2,112,671	2,632	49	97	796	169	403,645	491	48	94	137	1,236,945	1,566	50	98	423	214
38	2,278,824	4,180	55	95	804	283	460,815	838	55	94	159	1,312,978	2,450	56	96	390	352
43	2,193,687	6,624	61	92	723	522	460,346	1,313	57	86	141	1,259,467	3,975	64	96	398	696
48	2,000,630	10,285	67	93	753	839	434,692	2,135	64	88	156	1,141,811	6,558	75	103	393	1,274
53	1,674,365	14,273	71	94	680	1,419	392,007	3,048	65	85	156	958,111	9,545	83	109	348	2,263
58	1,273,800	17,587	74	94	519	2,406	317,949	3,905	66	84	142	745,453	13,494	97	123	296	4,632
18-58	15,489,741	59,610	65%	94%	6,403	5,793	3,236,456	12,527	61%	87%	1,289	8,978,339	39,867	75%	109%	3,363	9,617
63	842,194	15,602	66%	82%	408	.....	216,173	4,168	69%	86%	104	516,529	10,066	69%	87%	246	.....
68	399,984	11,898	69	85	229	.....	112,080	3,440	71	88	54	289,778	9,848	79	97	161	.....
73	192,879	9,116	71	88	155	.....	60,069	2,841	72	88	47	165,825	9,108	83	102	126	.....
78	85,338	6,502	77	95	105	.....	28,548	2,114	75	92	31	82,299	6,941	86	105	77	.....
83	28,345	3,304	77	94	49	.....	11,373	1,310	76	93	32	30,960	3,933	84	102	42	.....
88	7,201	1,279	79	97	21	.....	2,927	527	80	99	13	8,717	1,687	86	106	24	.....
93	1,198	309	75	93	5	.....	472	118	73	90	4	1,488	430	84	104	6	.....
98	188	38	29	39	2	.....	54	10	21	28	0	163	68	48	64	0	.....
63-98	1,557,249	48,048	70%	87%	974	.....	431,696	14,528	72%	89%	285	1,095,759	42,081	79%	97%	682	.....
Total	17,047,029	107,658	67%	90%	7,377	5,793	3,668,152	27,055	66%	88%	1,574	10,074,098	81,948	77%	102%	4,045	9,617

* 75 per cent of disability claims on waiver of premium.

† Actual/tabular in per cent.

TABLE 2—Continued

CENTRAL AGE	WAIVER OF PREMIUM						EXTENDED DEATH BENEFIT					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Deaths	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Deaths	Years Exposed	Total Claims	Ratio A/T†		Accid. Deaths	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
Rated Industries																	
18.....	16,172	41	130%	262%	23	0	2,879	14	249%	511%	11	10,024	21	108%	219%	13	0
23.....	95,956	151	72	153	93	8	16,696	25	68	146	16	70,595	79	51	109	53	1
28.....	129,769	187	62	132	109	8	25,898	34	57	121	15	85,842	80	40	85	47	3
33.....	146,420	248	66	131	113	20	33,880	44	51	101	15	90,855	135	58	115	43	10
38.....	156,126	341	66	113	90	34	40,393	90	67	115	25	98,292	201	61	105	48	17
43.....	152,418	549	72	109	103	52	41,893	137	66	99	17	95,201	281	59	89	55	34
48.....	132,229	845	83	115	95	103	43,709	292	87	120	21	76,056	442	76	105	45	62
53.....	106,523	1,169	92	120	66	183	43,089	446	87	114	29	58,195	634	91	120	29	138
58.....	76,905	1,388	97	123	54	244	42,917	698	87	111	36	42,499	863	109	139	33	273
18-58....	1,012,518	4,919	83%	120%	746	652	291,354	1,780	82%	113%	185	627,559	2,736	79%	115%	366	538
63.....	52,065	1,189	81%	101%	50	.....	37,791	908	86%	107%	31	31,229	726	83%	103%	23	.....
68.....	27,350	958	81	100	20	.....	25,588	980	89	110	11	19,969	743	86	107	8	.....
73.....	15,694	914	88	108	16	.....	11,773	706	91	111	12	12,775	736	87	107	9	.....
78.....	6,742	648	98	120	11	.....	6,045	528	89	109	14	7,113	636	91	111	6	.....
83.....	1,816	233	84	104	3	.....	1,765	233	87	107	5	2,668	363	90	110	7	.....
88.....	352	77	98	120	0	.....	373	90	108	132	0	775	160	92	113	2	.....
93.....	54	15	81	100	0	.....	60	25	122	150	2	157	39	72	90	1	.....
98.....	13	3	26	35	0	.....	2	1	57	76	0	4	3	86	114	0	.....
63-98....	104,086	4,037	85%	106%	100	.....	83,397	3,471	89%	110%	75	74,690	3,406	87%	107%	56	.....
Total..	1,116,604	8,956	84%	113%	846	652	374,751	5,251	86%	111%	260	702,249	6,142	83%	111%	422	538

TABLE 2—Continued

CENTRAL AGE	WAIVER OF PREMIUM						EXTENDED DEATH BENEFIT					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Deaths	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Deaths	Years Exposed	Total Claims	Ratio A/T†		Accid. Deaths	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
Rated and Nonrated Industries Combined																	
18.....	476,076	625	67%	135%	398	10	105,537	140	68%	137%	87	276,750	290	54%	108%	171	14
23.....	1,694,329	1,719	46	99	1,012	55	331,001	358	49	105	196	1,012,633	975	44	93	559	59
28.....	2,027,256	2,064	44	93	943	106	375,937	372	43	91	157	1,200,652	1,194	43	91	498	117
33.....	2,259,091	2,880	50	99	909	189	437,525	535	48	95	152	1,327,800	1,701	50	99	466	224
38.....	2,434,950	4,521	56	96	894	317	501,208	928	56	95	184	1,411,270	2,651	56	97	438	369
43.....	2,346,105	7,173	62	93	826	574	502,239	1,450	58	88	158	1,354,668	4,256	63	95	453	730
48.....	2,132,859	11,130	68	94	848	942	478,401	2,427	66	91	177	1,217,867	7,000	75	104	438	1,336
53.....	1,780,888	15,442	72	95	746	1,602	435,096	3,494	67	88	185	1,016,306	10,179	84	110	377	2,401
58.....	1,350,705	18,975	75	96	573	2,650	360,866	4,603	68	87	178	787,952	14,357	98	124	329	4,905
18-58....	16,502,259	64,529	66%	95%	7,149	6,445	3,527,810	14,307	63%	90%	1,474	9,605,898	42,603	75%	109%	3,729	10,155
63.....	894,259	16,791	67%	83%	458	.....	253,964	5,076	71%	89%	135	547,758	10,792	70%	88%	269	.....
68.....	427,334	12,856	70	86	249	.....	137,668	4,420	75	92	65	309,747	10,591	79	98	169	.....
73.....	208,573	10,030	73	89	171	.....	71,842	3,547	75	92	59	178,600	9,844	83	102	135	.....
78.....	92,080	7,150	79	97	116	.....	34,593	2,642	78	95	45	89,412	7,577	86	105	83	.....
83.....	30,161	3,537	77	95	52	.....	13,138	1,543	77	95	37	33,628	4,296	84	103	49	.....
88.....	7,553	1,356	80	98	21	.....	3,300	617	83	103	13	9,492	1,847	87	107	26	.....
93.....	1,252	324	75	93	5	.....	532	143	78	97	6	1,645	469	83	103	7	.....
98.....	162	41	29	93	2	.....	56	11	23	30	0	167	71	49	65	0	.....
63-98....	1,661,374	52,085	71%	88%	1,074	.....	515,093	17,999	74%	92%	360	1,170,449	45,487	79%	98%	738	.....
Total..	18,163,633	116,614	68%	92%	8,223	6,445	4,042,903	32,306	69%	91%	1,834	10,776,347	88,090	77%	103%	4,467	10,155

* 75 per cent of disability claims on waiver of premium.

† Actual/tabular in per cent.

The following companies contributed experience for the total period or a portion of the period of this study:

Aetna Life Insurance Company
 Bankers Life Company (1962-64 only)
 Connecticut General Life Insurance Company
 Continental Assurance Company
 Equitable Life Assurance Society of the U.S. (1963-64 only)
 General American Life Insurance Company (1963-64 only)
 John Hancock Mutual Life Insurance Company
 Lincoln National Life Insurance Company (1963-64 only)
 Occidental Life Insurance Company of California
 Provident Life & Accident Insurance Company (1955-56 only)
 Prudential Insurance Company of America
 Sun Life Assurance Company of Canada
 The Travelers Insurance Company (all years except 1956-58)
 Union Central Life Insurance Company (1962 only)

TABLE 3
 NONRATED INDUSTRIES
 1955-64 CRUDE QUINQUENNIAL DISABILITY, ACCIDENTAL DEATH AND
 TOTAL DEATH RATES
 (Force of Decrement)

CENTRAL AGE	WAIVER OF PREMIUM			EXTENDED DEATH BENEFIT		TOTAL AND PERMANENT DISABILITY			TOTAL ACCI- DENTAL DEATH
	Disab.*	Accid. Death	Total Death	Accid. Death	Total Death	Disab.	Accid. Death	Total Death	
18. ....	.00002	.00083	.00124	.00073	.00117	.00005	.00060	.00094	.00073
23. ....	.00004	.00063	.00102	.00061	.00104	.00007	.00055	.00089	.00060
28. ....	.00006	.00047	.00097	.00043	.00101	.00010	.00042	.00091	.00045
33. ....	.00009	.00040	.00119	.00034	.00114	.00018	.00034	.00107	.00037
38. ....	.00013	.00037	.00174	.00035	.00183	.00025	.00032	.00162	.00035
43. ....	.00023	.00036	.00288	.00033	.00291	.00048	.00032	.00268	.00034
48. ....	.00041	.00039	.00491	.00037	.00494	.00095	.00036	.00466	.00038
53. ....	.00080	.00042	.00792	.00038	.00779	.00207	.00039	.00766	.00041
58. ....	.00189	.00046	.01232	.00048	.01290	.00573	.00039	.01197	.00044
63. ....	.....	.00055	.01905	.00055	.01922	.....	.00051	.01956	.00053
68. ....	.....	.00065	.02958	.00055	.03063	.....	.00057	.03289	.00060
73. ....	.....	.00087	.04682	.00082	.04703	.....	.00082	.05312	.00084
78. ....	.....	.00130	.07551	.00133	.07593	.....	.00102	.08283	.00118
83. ....	.....	.00180	.11589	.00295	.11952	.....	.00136	.12545	.00178
88. ....	.....	.00308	.17710	.00453	.18456	.....	.00314	.19105	.00332
93. ....	.....	.00512	.25768	.00893	.24851	.....	.00527	.27431	.00572
98. ....	.....	.01860	.23720	0	.15493	.....	.00680	.34013	.01034

* 75 per cent of disability claims on waiver of premium.

TABLE 4
CALENDAR YEARS 1955-64

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium				Extended Death Benefit				Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
	<i>Agriculture:</i>													
1	Florists and nurserymen	30,194	223	94%	7	62%	23,055	138	86%	4,275	68	82%	2	49%
2	Fruit-growing	18,179	114	85	8	112	15,484	392	77	1,559	22	90	1	47
3	Stock-ranging and ranching	10,188	46	91	2	74	533	6	142	401	0	0	1	270
4	Gen. farm. and all other agr.	67,808	430	91	18	69	4,912	29	75	19,107	152	104	15	82
	Total	126,369	813	91%	35	74%	73,984	565	80%	25,342	242	94%	19	77%
	<i>Mining:</i>													
10	Coal—bit. (surface)	30,003	295	137%	22	190%	1,318	12	112%	6,032	59	124%	3	53%
11	Coal—bit. (underground)	33,421	359	132	43	328	13,689	109	112	8,286	74	107	38	507
12	Coal—anthracite	7,160	89	129	6	203	1,426	27	103	580	8	195	9	200
13	Iron—(surface)	17,703	27	45	1	21	1,214	8	97	10,998	58	106	15	172
14	Iron (underground)	11,795	133	132	6	141	5,535	52	155	5,611	131	125	1	21
15	Copper (surface)	262	0	0	0	0	1,390	2	50	20,893	191	127	46	290
16	Copper (underground)	40,932	226	117	18	134	13,020	90	147	1,581	5	63	2	149
17	Lead and zinc (surface)	1,025	5	109	11	29	0	0	1,130	7	156	0	0	
18	Lead and zinc (underground)	68,796	860	126	56	217	686	6	102	2,567	14	112	2	98
19	Other metals (surface only)	6,421	27	99	2	104	1,507	15	170	7,051	66	175	1	16
20	Other metals (incl. surf. and underground)	46,115	311	138	25	157	5,778	50	141	13,828	106	134	10	92
21	Salt production	3,423	56	156	1	93	3,765	30	87	21,198	195	110	17	99
22	Minerals (clay, shales, phosphate, etc.)	37,570	254	129	18	144	8,342	58	121	40,921	447	136	36	105
23	Quarries (slate, stone, and marble)	59,204	596	127	53	262	18,238	203	138	26,619	321	105	43	176
	Total	363,830	3,238	127%	262	205%	75,908	662	127%	167,295	1,682	122%	223	159%
30	<i>Oil:</i> Mineral oil production, refining and distribution	637,350	3,865	113%	260	131%	289,922	1,783	98%	389,992	4,103	102%	636	167%

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		THROUGH AGE 65						ABOVE AGE 65			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
	<i>Agriculture:</i>										
1....	Florists and nurserymen	53,254	32	0.60	250	-0.6	89%	4,270	188	-6.0	88%
2....	Fruit-growing	58,729	28	0.48	281	-1.3	79	6,493	256	-9.4	81
3....	Stock-ranging and ranching	10,669	9	0.84	37	-0.5	87	453	18	-5.5	88
4....	Gen. farm. and all other agr.	86,783	49	0.56	438	-0.4	92	5,044	206	-4.3	90
	Total	209,435	118	0.56	1,006	-0.7	87%	16,260	668	-6.8	86%
	<i>Mining:</i>										
10....	Coal—bit. (surface)	35,290	56	1.59	277	2.4	145%	2,063	114	7.5	116%
11....	Coal—bit. (underground)	51,517	76	1.48	434	3.1	158	3,879	189	1.4	103
12....	Coal—anthracite	8,097	9	1.11	83	3.5	153	1,069	56	7.0	116
13....	Iron—(surface)	29,417	8	0.27	96	-0.7	83	498	13	-12.3	68
14....	Iron (underground)	20,307	36	1.77	138	1.7	133	2,634	185	15.2	128
15....	Copper (surface)	21,097	18	0.85	160	3.0	165	1,448	79	2.0	104
16....	Copper (underground)	54,580	78	1.43	298	1.1	125	953	43	4.5	111
17....	Lead and zinc (surface)	2,144	6	2.80	23	6.2	233	11	0	-34.5	0
18....	Lead and zinc (underground)	63,888	64	1.00	487	1.6	126	8,161	451	13.2	131
19....	Other metals (surface only)	14,601	25	1.71	98	2.0	144	378	13	-2.9	92
20....	Other metals (incl. surf. and underground)	64,147	98	1.53	429	2.1	144	1,574	73	2.1	105
21....	Salt production	25,888	19	0.73	154	0.5	109	2,498	145	8.3	117
22....	Minerals (clay, shales, phosphate, etc.)	82,361	66	0.80	531	1.7	134	4,472	282	12.7	125
23....	Quarries (slate, stone, and marble)	95,050	113	1.19	693	2.0	138	9,011	523	6.5	113
	Total	568,384	672	1.18	3,901	1.8	136%	38,649	2,166	8.2	117%
	<i>Oil:</i>										
30....	Mineral oil production, refining and distribution	1,240,764	815	0.66	6,882	0.7	114%	76,500	3,765	-0.5	99%

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED																				
		Waiver of Premium						Extended Death Benefit			Total and Permanent Disability											
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability									
			No.	A/T*	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†								
	<i>Construction:</i>																					
40....	Steel (incl. steel bridges)	43,294	295	117%	19	128%	11,384	63	119%	44,523	453	112	20	55%								
41....	Wood, brick, and stone	165,406	914	108	49	97	25,637	250	122	19,181	131	102	13	81								
42....	Shipbuilding (iron & steel)	106,621	756	120	23	62	23,842	426	141	46,493	420	115	46	99								
43....	Shipbuilding (wood)	11,441	68	105	2	53	10,407	71	116	389	0	0	1	345								
44....	Roads (incl. sewers, bridges, etc.)	97,319	726	123	38	106	96,246	1,109	138	13,881	155	110	9	60								
	Total	424,081	2,759	116%	131	92%	167,516	1,919	135%	124,467	1,159	112	89	78%								
	<i>Iron, steel, other metal industries (except lead):</i>																					
60....	Steel works (with/without rolling mills)	376,907	4,115	128%	276	209%	34,541	434	130%	126,002	1,278	127	161	165%								
61....	Steel and iron foundries	444,171	3,826	121	352	225	33,709	315	121	169,860	1,396	116	163	108								
62....	Steel rolling	168,551	959	97	120	193	1,238	4	55	15,045	156	147	6	45								
63....	Tube, rod, and pipe mills	104,950	661	111	31	96	17,952	164	126	90,965	1,027	126	113	136								
64....	Malleable iron works	55,899	555	121	33	177	9,916	82	124	31,110	380	109	26	86								
65....	Wire drawing and wire products	197,150	1,272	114	70	117	35,014	314	131	100,486	815	99	48	52								
66....	Smelting (elec. proc.) and refining	53,830	332	111	22	140	135,865	850	120	7,483	51	117	9	160								
67....	Other smelting and refining	21,004	129	111	4	55	28,862	189	114	185,852	1,420	109	533	337								
68....	Nonferrous metal foundries	55,025	369	113	24	138	9,228	92	135	98,177	634	105	86	88								
	Total	1,477,487	12,218	119%	932	186%	306,325	2,444	123%	824,980	7,157	114	1,145	157%								
	<i>Metal products:</i>																					
79....	Airplane mfg.	1,105,790	3,438	89%	271	92%	220,401	87	93%	2,270,688	8,930	101	1,760	113%								
80....	Auto. and agric. implements	368,014	2,537	115	177	136	64,395	556	116	508,925	5,080	120	444	102								
81....	Car and railroad shops	34,695	320	142	16	136	2,135	32	161	16,176	209	110	26	171								
82....	Sheet met. prod. (stamping and pressing)	374,028	2,502	115	136	115	57,722	420	107	161,588	1,227	100	109	78								
83....	Steel fabrication (excl. erecting)	262,816	1,927	118	120	142	21,240	137	118	72,140	511	115	72	130								
84....	Drop forging	42,449	307	103	22	157	17,557	132	114	42,427	449	114	43	90								
85....	Heavy machry. and other met. prod.	1,366,087	10,079	111	655	146	240,523	2,167	123	722,120	6,164	107	628	98								
86....	Light met. prod. and mach. (tools, hdwr., instru- ments of precision, etc.)	4,270,101	24,851	102	1,456	108	636,340	4,355	102	2,304,211	14,577	104	1,799	98								
88....	Boiler-making (heavy tanks, etc.)	162,595	1,011	112	71	145	5,147	43	132	30,858	297	97	32	117								
89....	Mfg. radio, TV, electronic equipmt.	625,803	1,905	87	89	57	57,945	241	113	704,852	2,918	108	444	106								
	Total	8,612,378	48,877	104%	3,013	114%	1,323,405	8,890	106%	6,833,985	40,362	106	5,357	103%								

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED										
		THROUGH AGE 65						ABOVE AGE 65				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims			
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†	
	<i>Construction:</i>											
40	Steel (incl. steel bridges)	93,272	91	0.98	510	0.3	112%	5,929	340	5.8	111%	
41	Wood, brick, and stone	202,396	161	0.80	1,017	0.6	114	7,828	340	—	1.0	98
42	Shipbuilding (iron & steel)	166,836	119	0.71	1,153	1.4	125	10,120	518	—	6.1	114
43	Shipbuilding (wood)	21,458	15	0.70	117	0.7	115	779	25	—	6.8	83
44	Roads (incl. sewers, bridges, etc.)	195,656	205	1.05	1,436	0.2	135	11,790	601	—	6.3	114
	Total	679,618	591	0.87	4,233	1.2	123%	36,446	1,824	4.3	109%	
	<i>Iron, steel, other metal industries (except lead):</i>											
60	Steel works (with/without rolling mills)	493,344	290	0.59	3,553	1.9	135%	44,106	2,711	12.7	126%	
61	Steel and iron foundries	609,521	410	0.67	3,988	1.3	126	38,219	2,064	7.8	117	
62	Steel rolling	178,775	88	0.49	1,056	0.7	114	6,059	189	—	9.5	77
63	Tube, rod, and pipe mills	200,545	125	0.62	1,174	0.9	117	13,322	822	12.5	125	
64	Malleable iron works	88,124	61	0.69	598	1.3	124	8,801	478	4.2	108	
65	Wire drawing and wire products	314,630	164	0.52	1,597	0.4	108	18,020	922	4.0	108	
66	Smelting (elec. proc.) and refining	190,092	138	0.73	874	0.5	113	7,086	390	12.5	129	
67	Other smelting and refining	224,031	185	0.83	1,554	2.1	142	11,687	721	5.3	109	
68	Nonferrous metal foundries	156,164	80	0.51	889	0.3	105	6,266	316	7.2	117	
	Total	2,455,226	1,541	0.63	15,283	1.2	123%	153,566	8,613	8.3	117%	
	<i>Metal products:</i>											
79	Airplane mfg.	3,552,368	1,697	0.48	13,113	—0.1	96%	44,511	2,093	5.9	114%	
80	Auto. and agric. implements	882,942	524	0.59	5,531	1.0	118	58,392	3,263	7.9	116	
81	Car and railroad shops	49,016	32	0.65	369	2.2	141	3,990	234	8.4	117	
82	Sheet met. prod. (stamping and pressing)	564,392	273	0.48	2,980	0.5	112	28,946	1,414	1.1	102	
83	Steel fabrication (excl. erecting)	339,452	206	0.61	1,941	1.1	124	16,744	826	3.7	108	
84	Drop forging	95,382	47	0.49	617	0.7	113	7,051	336	1.8	104	
85	Heavy machry. and other met. prod.	2,190,440	880	0.40	12,388	0.6	112	138,290	7,305	4.8	110	
86	Light met. prod. and mach. (tools, bdwr., instruments of precision, etc.)	6,909,189	2,541	0.37	32,321	0.1	102	301,463	14,717	2.3	105	
88	Boiler-making (heavy tanks, etc.)	189,215	104	0.55	991	0.7	115	9,385	463	0.4	101	
89	Mfg. radio, TV, electronic equipmt.	1,366,876	454	0.33	4,536	—0.1	96	21,724	1,061	4.4	110	
	Total	16,139,272	6,758	0.42	74,787	0.2	104%	630,496	31,712	3.7	108%	

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium				Extended Death Benefit				Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
100	<i>Lead industry:</i> Mfg. white and red lead fdry. wrk. and mfg. lead and suppl. (incl. batteries)	14,531	70	103%	0	0%	1,360	6	89%	29,754	124	79%	28	123%
	<i>Chemical and allied industries:</i>													
110	Fertilizer production	29,230	217	119%	18	167%	26,784	135	108%	20,512	299	104%	30	152%
111	Paint and varnish factories	87,677	538	98	16	54	19,552	192	122	60,286	473	111	33	63
112	Aniline dyes (coal tar)	5,767	62	134	0	0	821	9	104	14,213	166	132	17	100
113	Explosives	117,096	1,119	120	115	251	32,732	69	56	88,093	606	108	108	154
114	Soap, tallow, and glue	35,276	229	108	11	103	5,272	36	104	59,889	350	88	43	86
115	Heavy acids (sulphuric, nitric, etc.)	8,646	50	99	2	69	74	3	600	7,334	95	126	14	209
116	Light acids (acetic, citric, etc.)	24,714	157	108	5	66	2,162	14	83	44,194	206	78	43	122
117	General chemical mfg.	541,672	2,979	108	224	136	187,425	1,239	112	322,526	2,004	105	219	89
	Total	850,078	5,351	110%	391	142%	274,822	1,697	108%	617,047	4,199	104%	507	102%
	<i>Clay, glass, and stone:</i>													
129	Brick, tile, terra-cotta, and pottery (glazed)	29,141	198	115%	14	151%	444	0	0%	29,681	134	79%	10	44%
130	Brk., tile, terra-cotta, and pottery (other)	205,879	1,287	109	100	150	46,979	395	124	53,775	428	109	55	118
131	Glass factories (excl. polished plate)	182,082	910	102	77	145	14,623	111	120	187,544	1,180	111	172	130
132	Polished plate glass	20,027	147	105	26	385	10,972	75	81	11,349	31	92	1	18
133	Lime, cement, and gypsum	243,748	1,487	106	109	142	16,970	158	116	54,326	446	103	74	151
134	Marble and stone yards	15,066	119	115	14	242	1,163	16	189	1,257	24	123	7	560
	Total	695,943	4,148	107%	340	156%	91,151	755	116%	337,932	2,243	106%	319	124%
	<i>Clothing industries:</i>													
160	Hat factories (felt)	22,975	199	83%	3	31%	2,171	22	108%	37,241	582	107%	26	79%
161	Furriers	3,475	40	95	0	0	1,145	4	38	87	0	0	0	0
162	All other clothing	561,860	2,167	71	139	75	96,602	394	67	131,693	742	75	82	67
	Total	588,310	2,406	72%	142	72%	99,918	420	68%	169,021	1,324	86%	108	69%
	<i>Food and kindred industries:</i>													
180	Dairy products	255,647	1,293	95%	67	78%	74,589	392	92%	285,565	2,197	99%	248	99%
181	Flour and grain mills and elevators	88,735	611	105	19	61	11,446	87	94	78,631	568	95	82	106

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		THROUGH AGE 65					ABOVE AGE 65				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
100	<i>Lead industry:</i> Mfg. white and red lead fdry. wrk. and mfg. lead and suppl. (incl. batteries)	44,256	17	0.38	174	-0.4	91%	1,389	54	-10.2	79%
	<i>Chemical and allied industries:</i>										
110	Fertilizer production	72,026	66	0.92	438	0.9	118%	4,500	261	1.1	102%
111	Paint and varnish factories	158,788	71	0.45	794	-0.0	99	8,727	458	4.6	110
112	Aniline dyes (coal tar)	19,266	8	0.42	156	1.7	126	1,535	98	14.8	130
113	Explosives	225,000	130	0.58	1,332	0.9	118	12,921	685	6.0	113
114	Soap, tallow, and glue	95,568	28	0.29	412	-0.5	90	4,869	257	1.8	104
115	Heavy acids (sulphuric, nitric, etc.)	14,930	12	0.80	99	1.3	126	1,124	65	6.3	112
116	Light acids (acetic, citric, etc.)	67,815	34	0.50	310	0.0	101	3,255	115	-14.3	71
117	General chemical mfg.	1,012,134	497	0.49	4,616	0.3	106	39,489	2,049	5.8	113
	Total	1,665,527	846	0.51	8,157	0.3	107%	76,420	3,988	4.5	109%
	<i>Clay, glass, and stone:</i>										
129	Brick, tile, terra-cotta, and pottery (glazed)	56,757	23	0.41	253	-0.1	98%	2,509	103	-5.3	89%
130	Brk., tile, terra-cotta, and pottery (other)	292,826	194	0.66	1,611	0.8	116	13,807	654	3.0	107
131	Glass factories (excl. polished plate)	370,473	179	0.48	1,689	0.4	108	13,776	761	5.9	112
132	Polished plate glass	40,149	20	0.50	197	0.6	113	2,199	83	-10.1	79
133	Lime, cement, and gypsum	300,090	199	0.66	1,521	0.4	110	14,954	753	3.5	107
134	Marble and stone yards	16,477	13	0.79	121	1.9	134	1,009	59	10.2	121
	Total	1,076,772	628	0.58	5,392	0.5	111%	48,254	2,413	3.1	107%
	<i>Clothing industries:</i>										
160	Hat factories (felt)	53,266	19	0.36	304	-0.7	89%	9,121	528	2.5	105%
161	Furriers	4,149	1	0.24	27	-0.8	89	558	17	-15.6	66
162	All other clothing	760,325	242	0.32	2,469	-1.5	68	29,830	1,055	-9.8	78
	Total	817,740	262	0.32	2,800	-1.4	70%	39,509	1,600	-7.0	85%
	<i>Food and kindred industries:</i>										
180	Dairy products	587,121	222	0.38	2,762	-0.2	95%	28,680	1,435	-0.0	100%
181	Flour and grain mills and elevators	169,616	112	0.66	944	0.1	102	9,196	423	-3.2	94

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium				Extended Death Benefit			Total and Permanent Disability					
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T*	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
	<i>Food and kindred industries—Continued:</i>													
182	Canneries (fish)	11,910	88	97%	2	40%	4,181	121	136%	6,494	58	91%	5	73%
183	Canneries (meat, fruit, and veg.)	99,979	503	79	30	81	17,393	107	88	87,040	476	90	83	119
184	Slaughter and packing houses and stockyards	156,266	881	107	38	79	28,051	163	94	156,598	1,310	102	244	180
185	Sugar factories and refineries	29,346	241	88	31	237	49,188	513	92	51,058	734	114	44	83
186	Mfg. and bottling bev.	67,824	317	108	12	67	40,455	244	121	83,355	458	107	64	104
187	Cereals, prep. fd., and all oth. fd.	433,773	2,189	91	113	80	114,604	687	95	314,708	2,202	102	342	121
191	Beer and other malt bev.—mfg. and bottling	191,762	1,768	126	82	116	27,233	322	134	60,545	742	134	45	72
192	Wines—mfg. and bottling	8,507	65	104	2	65	1,350	14	144	41	0	0	0	0
193	Distilled liquors—mfg. and bottling	56,920	290	76	29	136	15,243	158	114	7,936	70	132	4	67
194	Wholesale dealers in alcoholic bev.	28,875	192	121	10	95	8,883	55	101	1,808	17	171	0	0
195	Retail dealers in alcoholic bev.	13,028	65	109	4	93	0	0	757	9	298	1	156	
	Total	1,442,572	8,503	100%	439	90%	392,616	2,863	101%	1,134,536	8,841	104%	1,162	115%
	<i>Leather ind. (excl. artificial leather):</i>													
200	Heavy leather goods	19,646	143	98%	2	30%	4,534	53	135%	34,704	252	103%	15	64%
201	Shoes and other light leath. goods	278,296	1,464	84	102	102	52,030	272	68	85,527	535	81	57	68
202	Tanneries	63,049	512	103	20	96	21,590	219	109	14,526	178	109	25	157
	Total	360,991	2,119	89%	124	97%	78,154	544	85%	134,757	965	91%	97	79%
	<i>Lumber and furniture:</i>													
220	Woodsmen and loggers	18,483	129	109%	5	77%	1,771	12	111%	1,212	6	65%	1	130%
222	Lumberyards and saw and planing mills	370,884	2,546	104	149	111	49,964	522	117	114,332	1,051	99	116	110
	Furn. and wdwrng. (carriages and musical instr.)	514,103	3,310	101	222	128	108,771	806	97	140,153	973	95	120	95
	Total	903,470	5,985	103%	376	120%	160,506	1,340	104%	255,697	2,030	97%	237	102%
	<i>Paper and pulp manufacturing:</i>													
240	Paper and ground wood pulp mills	462,681	2,963	109%	279	192%	79,020	582	101%	668,599	4,686	104%	786	149%
241	Sulphide soda pulp mills	2,915	13	116	2	270%	0	0	0	12,982	158	108	14	117
242	Paper boxes	196,554	1,062	108	61	104	53,772	281	106	183,449	1,021	98	108	71
243	All other paper mfg.	226,721	1,500	103	73	98	59,701	451	100	335,585	2,188	106	240	96
	Total	888,871	5,538	107%	415	149%	192,493	1,314	102%	1,200,615	8,053	104%	1,148	122%

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		THROUGH AGE 65						ABOVE AGE 65			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
	<i>Food and kindred industries—Continued:</i>										
182	Canneries (fish)	20,216	16	0.79	142	0.6	109%	2,369	132	3.1	106%
183	Canneries (meat, fruit, and veg.)	195,532	78	0.40	831	-0.8	85	8,880	368	-5.5	88
184	Slaughter and packing houses and stockyards	322,352	144	0.45	1,690	0.5	110	18,563	946	0.8	102
185	Sugar factories and refineries	114,365	70	0.61	713	-0.4	94	15,227	850	4.9	110
186	Mfg. and bottling bev.	186,124	85	0.46	783	0.3	107	5,510	312	6.9	114
187	Cereals, prep. fd., and all oth. fd.	826,493	308	0.37	3,841	-0.2	96	36,592	1,692	-1.0	98
191	Beer and other malt bev.—mfg. and bottling	261,307	118	0.45	1,918	1.7	131	18,233	1,041	9.8	121
192	Wines—mfg. and bottling	9,312	5	0.54	55	0.5	110	586	26	0.5	101
193	Distilled liquors—mfg. and bottling	75,686	30	0.40	383	-0.2	95	4,413	168	-7.3	84
194	Wholesale dealers in alcoholic bev.	38,435	12	0.31	206	0.4	108	1,131	68	19.8	149
195	Retail dealers in alcoholic bev.	15,624	9	0.66	73	1.0	122	161	6	-8.0	82
	Total	2,820,183	1,209	0.43	14,341	0.1	102%	149,541	7,467	1.2	103%
	<i>Leather ind. (excl. artificial leather):</i>										
200	Heavy leather goods	54,793	11	0.20	271	0.2	104%	4,091	194	-1.2	98%
201	Shoes and other light leath. goods	396,301	115	0.29	1,752	-0.9	83	19,552	678	-9.4	79
202	Tanneries	91,044	63	0.69	527	0.4	107	8,121	427	2.7	105
	Total	542,138	189	0.35	2,550	-0.6	89%	31,764	1,299	-5.2	89%
	<i>Lumber and furniture:</i>										
220	Woodsmen and loggers	20,483	25	1.22	112	0.4	109%	983	41	-2.1	95%
222	Lumberyards and saw and planing mills	503,652	416	0.83	2,821	0.3	106	31,528	1,563	0.5	101
	Furn. and wdwrkng. (carriages and musical instr.)	724,189	428	0.59	3,730	0.2	103	38,838	1,701	-3.0	94
	Total	1,248,324	869	0.70	6,663	0.2	105%	71,349	3,305	-1.4	97%
	<i>Paper and pulp manufacturing:</i>										
240	Paper and ground wood pulp mills	1,149,869	687	0.60	6,055	0.6	113%	60,431	3,241	2.1	104%
241	Sulphide soda pulp mills	14,305	7	0.49	87	0.5	110	1,592	100	6.0	110
242	Paper boxes	419,513	198	0.47	1,823	-0.0	99	14,262	710	3.3	107
243	All other paper mfg.	590,897	264	0.45	2,795	0.1	102	31,110	1,657	4.1	108
	Total	2,174,584	1,156	0.53	10,760	0.3	107%	107,395	5,708	2.9	106%

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium					Extended Death Benefit			Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
260	<i>Printing:</i> Printing, bookbinding, and publishing	720,573	5,062	104%	206	82%	214,338	1,892	107%	773,143	6,797	110%	428	61%
270	<i>Textile industries:</i> Bleaching, dyeing, printing, and finishing	67,890	419	97%	18	71%	39,087	240	100%	21,816	132	87%	25	116%
271	Hemp, jute, rope, and cordage	49,382	470	116	25	139	12,887	87	94	113,330	995	122	219	204
272	All other text. (wool, silk, etc.)	1,220,681	6,754	90	729	171	436,321	2,628	90	356,847	2,737	93	558	164
	Total	1,337,953	7,643	91%	772	165%	488,295	2,955	91%	491,993	3,864	99%	802	171%
	<i>Miscellaneous industries:</i>													
289	Plastic products	233,893	1,171	103%	40	60%	31,323	126	89%	19,504	104	100%	12	73%
290	Artificial leather (using Pyroxylin)	3,050	22	126	0	0	3,086	22	104	0	0	0	0	0
291	Cigars and tobacco	34,222	184	82	26	194	14,317	99	80	64,803	260	92	68	121
292	Elec. cables and supplies (not falling under Industry Code #89)	343,375	1,336	96	88	96	67,588	326	97	117,982	1,264	97	81	87
293	Rubber	318,286	1,681	104	109	117	68,221	440	105	374,012	2,330	80	172	53
294	Brooms and brushes	19,642	114	90	7	103	940	10	110	23,339	154	89	20	103
295	Buttons (excl. metal, rubber, and comp.)	4,584	26	101	1	67	0	0	0	1,096	8	63	2	150
296	Celluloid and cell. art. (Pyroxylin comp.)	291,139	1,588	98	75	86	34,700	257	100	169,189	1,061	94	105	76
297	Drugs (sundries, incl. perfumes, chew. gum, etc.)	6,886	40	86	1	40	4,948	34	93	3,678	38	100	3	74
298	Cotton seed oil and other veg. oil prod.	4,931	62	121	3	146	3,591	51	119	8,531	178	112	9	83
299	Ice (mfg., harvesting, and distributing)	594,747	3,037	97	139	75	89,674	568	99	171,085	1,134	107	110	78
300	Misc. mfg. and processing													
	Total	1,862,487	9,301	98%	493	89%	320,320	1,957	99%	953,219	6,537	91%	582	72%
	<i>Transportation and public service:</i>													
310	City employees (incl. more than 1 class)	1,069,414	9,403	107%	401	94%	151,002	1,341	115%	223,189	1,737	100%	188	95%
320	Elec. and st. rwys. (Pop. City 500,000+)	4,497	36	91	6	366	104,463	1,657	135	53,057	1,274	122	87	153
321	Elec. and st. rwys. (Pop. City 250,000-500,000)	852	15	103	1	238	0	0	0	0	0	0	0	0
322	Elec. and st. rwys. (smaller towns and interurban)	5,763	96	131	3	124	4,776	89	124	34,977	522	105	33	93
323	Airplane trans.	456,852	1,137	104	71	87	29,172	55	84	555,116	1,364	101	98	38
325	Auto sales and service stations	465,464	2,348	104	85	59	134,994	983	115	60,247	424	110	39	70
326	Taxis and buses	259,544	3,030	136	138	119	26,956	303	130	116,554	1,702	127	133	103
327	Trucks, transfer, etc.	319,919	1,873	126	104	103	83,914	553	131	71,098	369	114	55	95
330	Water trans. (vessels other than river)	34,857	264	113	17	128	9,667	93	120	27,514	245	109	25	86

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		THROUGH AGE 65						ABOVE AGE 65			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
260	<i>Printing:</i> Printing, bookbinding, and publishing	1,600,096	537	0.34	8,727	0.2	104%	107,958	5,658	2.6	105%
	<i>Textile industries:</i>										
270	Bleaching, dyeing, printing, and finishing	123,629	57	0.46	613	-0.2	96%	5,164	221	-2.1	95%
271	Hemp, jute, rope, and cordage	165,169	72	0.44	1,091	1.1	120	10,430	705	17.0	134
272	All other text. (wool, silk, etc.)	1,918,442	739	0.39	9,064	-0.3	94	95,407	4,342	-1.9	96
	Total	2,207,240	868	0.39	10,768	-0.2	96%	111,011	5,268	-0.1	100%
	<i>Miscellaneous industries:</i>										
289	Plastic products	276,539	123	0.44	1,091	-0.0	99%	8,181	362	-0.6	99%
290	Artificial leather (using Pyroxylin)	5,863	4	0.68	33	1.0	121	273	11	-4.0	91
291	Cigars and tobacco	110,263	20	0.18	508	-0.5	91	3,079	135	-3.9	92
292	Elec. cables and supplies (not falling under Industry Code #89)	509,299	179	0.35	1,963	-0.1	97	19,646	1,132	-2.5	96
293	Rubber	721,011	308	0.43	3,056	-0.5	89	39,508	1,676	-6.6	87
294	Brooms and brushes	41,518	15	0.36	193	-0.4	92	2,403	112	-5.5	89
295	Buttons (excl. metal, rubber, and comp.)	9,900	1	0.10	44	-1.1	80	860	34	-6.6	86
296	Celluloid and cell. art. (Pyroxylin comp.)	4,393	2	0.46	22	0.3	106	191	5	-9.1	74
297	Drugs (sundries, incl. perfumes, chew. gum, etc.)	473,674	144	0.30	1,950	-0.3	93	21,354	1,136	0.9	102
298	Cotton seed oil and other veg. oil prod.	14,489	10	0.69	68	-0.6	88	1,023	48	-2.7	95
299	Ice (mfg., harvesting, and distributing)	14,352	8	0.56	144	2.2	128	2,701	159	2.2	104
300	Misc. mfg. and processing	824,820	390	0.47	3,649	-0.0	99	30,686	1,339	-2.5	94
	Total	3,006,121	1,204	0.40	12,721	-0.2	94%	129,905	6,149	-3.1	94%
	<i>Transportation and public service:</i>										
310	City employees (incl. more than 1 class)	1,341,138	621	0.46	8,477	0.5	109%	102,467	4,593	0.3	101%
320	Elec. and st. rwys. (Pop. City 500,000+)	136,744	56	0.41	1,503	3.3	142	25,273	1,557	9.5	118
321	Elec. and st. rwys. (Pop. City 250,000-500,000)	654	1	1.53	6	0.7	108	198	10	1.5	103
322	Elec. and st. rwys. (smaller towns and interurban)	38,156	20	0.52	323	1.5	121	7,360	420	1.0	102
323	Airplane trans.	1,038,328	714	0.69	2,608	-0.1	95	2,812	117	-4.0	111
325	Auto sales and service stations	640,566	273	0.43	3,093	0.4	108	20,139	786	-2.7	94
326	Taxis and buses	371,209	145	0.39	3,296	2.4	137	31,845	2,010	11.6	123
327	Trucks, transfer, etc.	465,047	305	0.66	2,494	1.1	126	9,884	460	3.8	109
330	Water trans. (vessels other than river)	67,975	40	0.59	454	0.9	115	4,063	190	1.1	102

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED													
		Waiver of Premium				Extended Death Benefit				Total and Permanent Disability					
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability		
			No.	A/T*	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†	
331	<i>Transportation and public service—Continued:</i>														
	Water trans. (harbor and dock vessels on rivers)	39,731	355	116%	20	123%	10,435	91	116%	43,579	411	118%	41	94%	
334	Steam railroads	46,503	476	98	9	46	329,388	6,162	128	56,244	1,400	118	140	203	
335	Express companies	31,542	209	128	3	27	144,708	1,211	115	18,337	124	110	7	41	
336	Telegraph	15,408	96	112	8	128	1,363	9	96	25,275	169	106	44	240	
337	Telephone	477,058	3,032	91	15	11	233,623	1,247	84	71,718	331	83	49	101	
338	Subway and elevated	3,962	51	130	0	0	0	0	0	9,340	108	118	28	197	
339	Police	53,670	384	147	12	79	28,675	237	134	16,766	148	130	17	133	
340	Firemen	15,273	168	150	8	137	6,378	61	134	8,023	115	131	9	126	
341	Gas works	41,704	281	103	11	85	31,599	210	97	299,924	3,101	110	312	121	
342	Elec. light and power	380,101	3,212	120	112	86	181,046	2,095	123	890,069	7,382	99	823	98	
350	Misc. trans. and public service	220,898	1,361	105	40	53	14,722	193	139	21,285	216	114	24	100	
	Total	3,943,012	27,807	110%	1,064	80%	1,526,881	16,590	120%	2,602,312	21,142	106%	2,152	99%	
	<i>Clerical and professional:</i>														
360	Clerical (banks, insurance, and oth. office forces)	2,448,624	12,593	87%	574	73%	701,614	4,135	86%	2,166,097	12,129	87%	1,162	69%	
361	Medical (nurses, sanitaria, hosp., etc.)	395,370	1,736	69	69	45	98,186	587	75	119,780	514	68	63	56	
362	Theatrical	149,025	1,021	108	26	51	68,634	609	114	103,466	564	93	63	68	
363	Conf. of Methodist Ministers and similar org.	213,929	1,275	76	25	28	76,299	850	93	70,746	735	77	23	28	
	Total	3,206,948	16,625	85%	694	65%	914,735	6,181	87%	2,460,089	13,942	86%	1,311	66%	
	<i>Trade and service:</i>														
370	Wholesale merch. and dealers	843,146	4,966	101%	169	61%	192,434	1,537	103%	307,081	2,410	101%	196	71%	
371	Retail merch. and dealers	1,564,328	8,566	82	372	66	514,361	3,271	80	1,135,139	5,395	76	885	89	
372	Warehouses and cold strg. plants	68,083	467	110	24	100	16,806	168	127	31,770	367	113	35	112	
373	Hotels and restaurants	422,877	2,849	92	88	83	112,125	694	90	115,646	920	97	62	51	
374	Laundries (incl. dry cleaning)	185,628	889	86	57	89	49,156	268	93	29,166	247	85	23	66	
375	Coal delivery	45,747	290	112	15	101	72,207	594	106	9,669	90	98	4	39	
376	Operat. maintenance of off. and apart. bldgs.	58,271	589	98	14	81	12,656	154	106	17,306	220	87	9	40	
380	Misc. trade and service	426,768	2,508	109	143	106	46,805	368	110	42,684	329	106	24	59	
390	Misc. not otherwise classified	383,233	2,376	102	94	70	35,017	263	102	52,095	284	89	22	59	
	Total	3,998,081	23,500	92%	976	69%	1,042,567	7,317	91%	1,740,556	10,172	85%	1,260	80%	
	Grand Total	32,455,315	195,828	101%	11,065	104%	8,065,214	62,094	104%	21,266,732	144,938	101%	17,610	101%	

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.

TABLE 4—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		THROUGH AGE 65						ABOVE AGE 65			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
	<i>Transportation and public service—Continued:</i>										
331	Water trans. (harbor and dock vessels on rivers)	88,229	75	0 85	620	1.2	121%	5,516	278	2.4	105%
334	Steam railroads	352,942	196	0 56	3,633	2.3	129	4,554	10.2	122	
335	Express companies	188,463	93	0 49	1,355	1.1	118	6,124	199	— 1.4	96
336	Telegraph	40,224	12	0 30	240	1.2	124	1,822	86	— 0.0	100
337	Telephone	735,613	199	0 27	2,419	— 0.9	77	46,786	2,255	— 0.0	100
338	Subway and elevated	12,263	12	0 98	146	3.6	143	1,039	41	— 3.0	93
339	Police	95,350	51	0 53	586	1.8	142	3,761	212	11.8	127
340	Firemen	27,430	10	0 36	230	2.9	152	2,244	131	10.8	123
341	Gas works	341,515	132	0 39	2,070	0.8	115	31,712	1,845	1.8	103
342	Elec. light and power	1,348,622	708	0 52	7,702	0.2	104	102,594	5,922	5.2	110
350	Misc. trans. and public service	245,852	154	0 63	1,307	0.3	106	11,053	527	2.8	106
	Total	7,576,320	3,817	0 50	42,562	0.6	111%	495,885	26,193	4.3	109%
	<i>Clerical and professional:</i>										
360	Clerical (banks, insurance, and oth. office forces)	5,064,095	1,358	0 27	19,665	— 0.7	84%	252,240	10,928	— 5.3	89%
361	Medical (nurses, sanitarium, hosp., etc.)	586,733	154	0 26	2,203	— 1.7	69	26,603	766	— 13.5	68
362	Theatrical	305,626	107	0 35	1,598	0.2	103	15,499	685	— 0.2	101
363	Conf. of Methodist Ministers and similar org.	329,270	100	0 30	1,564	— 1.6	75	31,704	1,344	— 9.2	82
	Total	6,285,724	1,719	0 27	25,030	— 0.8	83%	326,046	13,723	— 6.1	87%
	<i>Trade and service:</i>										
370	Wholesale merch. and dealers	1,276,400	574	0 45	6,238	0.0	100%	66,261	3,040	— 1.5	97%
371	Retail merch. and dealers	3,056,439	867	0 28	12,577	— 1.0	80	157,389	5,822	— 10.2	78
372	Warehouses and cold strg. plants	109,356	64	0 59	695	1.0	119	7,303	366	1.4	103
373	Hotels and restaurants	612,967	258	0 42	3,298	— 0.3	95	37,681	1,315	— 9.0	80
374	Laundries (incl. dry cleaning)	244,453	92	0 38	1,117	— 0.5	90	10,497	367	— 9.6	79
375	Coal delivery	121,658	59	0 48	704	0.5	109	5,965	289	— 0.5	99
376	Operat. maintenance of off. and apart. bldgs.	78,601	28	0 36	600	0.0	100	9,632	386	— 6.4	86
380	Misc. trade and service	496,084	272	0 55	2,474	0.5	110	20,173	898	1.0	102
390	Misc. not otherwise classified	450,111	220	0 49	2,270	0.1	103	20,234	769	— 5.5	87
	Total	6,446,069	2,434	0 38	29,973	— 0.4	91%	335,135	13,252	— 6.8	85%
	Grand Total	58,803,793	26,250	0.45	286,710	0.1	102%	2,983,468	144,825	0.7	101%

* 75 per cent of disability claims on waiver of premium.

† Tabular claims by Table 3; actual/tabular in per cent.