

**TRANSACTIONS OF SOCIETY OF ACTUARIES  
1978 REPORTS**

**II. MORTALITY BY CAUSE OF DEATH UNDER STANDARD  
ORDINARY INSURANCE ISSUES BETWEEN  
1972 AND 1977 ANNIVERSARIES**

**T**HE last analysis of death rates by cause of death covered the experience from 1965 to 1970 policy anniversaries for issues in the first fifteen policy years and in the sixteenth and subsequent policy years (*TSA, 1971 Reports*, p. 22). This report describes the experience from 1972 to 1977 policy anniversaries and includes data from the same companies that contribute to the annual Study of Mortality under Standard Ordinary Insurance Issues. The data covering 1970-72 anniversaries were not available owing to technical problems.

*Experience during the First Fifteen Policy Years of Insurance*

Table 1 presents the 1972-77 experience on standard medically (including paramedically) examined issues in policy years 1-15 for major causes of death. The grouping by cause is based on the Committee's 1970 Code for Cause of Death (*TSA, 1969 Reports*, p. 1). Results are shown separately for male lives, female lives, and male and female lives combined. The corresponding results for nonmedical issues are shown in Table 2.

A comparison of the overall death rates in Tables 1 and 2 to those for the period between 1965 and 1970 anniversaries shows a general improvement in death rates by cause of death in practically all categories. An exception is suicides among nonmedical issues, which increased. Another exception is deaths classified as "all other causes and unknown," which remained relatively unchanged for both medical and nonmedical business.

A comparison by sex shows that at issue ages 30 and over, death rates from heart and circulatory diseases are generally three to five times higher for males than for females, for both medical and nonmedical issues. The accidents and homicide death rate for males under both medical and nonmedical issues continues to be generally about two to three times higher than that for females. Death rates for malignant neoplasms do not show any clear, well-defined pattern by age group between males and females.

Because of its small volume, the nonmedical experience at issue ages 50 and over is subject to relatively large random fluctuations. For reasons explained in the annual Study of Mortality under Standard Ordinary Insurance Issues, nonmedical issues for issue-age groups 35-39

TABLE 1  
 STANDARD MEDICALLY\* EXAMINED ISSUES  
 DEATH RATES BY CAUSE OF DEATH  
 BETWEEN 1972 AND 1977 ANNIVERSARIES  
 POLICY YEARS 1-15 COMBINED  
 (Death Rates per \$100,000)

POLICY YEARS	CAUSE OF DEATH										
	All Causes Combined	Tuberculosis (All Forms) (01, 02)†	Malignant Neoplasms (18-33)	Diabetes Mellitus (37)	Cerebrovascular Diseases (53)	Diseases of the Heart and Circulatory System (49-52, 54, 55)	Pneumonia and Influenza (56, 57)	Accidents and Homicide (88-91, 93-96, 98)	Suicide (97)	War Deaths (99)	All Other Causes and Unknown (Residual)
Male and Female Lives Combined											
Ages 0 at issue:											
1-5	135.1	0.0	3.1	0.0	0.0	3.8	0.0	42.0	0.0	0.0	86.2
6-15	25.6	0.0	2.1	0.0	0.5	3.7	0.3	10.5	0.0	0.0	8.5
1-15	72.6	0.0	2.3	0.0	0.3	3.7	0.2	24.0	0.0	0.0	41.9
Ages 1-9 at issue:											
1-5	32.6	0.0	0.1	0.0	0.0	0.0	0.0	7.4	0.0	0.0	25.1
6-15	71.8	0.0	5.9	0.0	0.3	5.0	0.3	43.3	4.7	0.0	12.3
1-15	55.8	0.0	3.5	0.0	0.1	2.9	0.2	28.7	2.8	0.0	17.6
Ages 10-29 at issue:											
1-5	73.4	0.0	8.8	0.2	1.0	5.1	0.2	43.3	6.2	0.1	8.5
6-15	105.2	0.0	19.6	0.1	2.4	17.4	1.4	34.7	11.7	0.2	17.7
1-15	87.3	0.0	13.6	0.1	1.6	10.4	0.7	39.6	8.6	0.2	12.5
Ages 30-39 at issue:											
1-5	90.5	0.1	13.6	0.1	3.3	16.7	0.7	36.4	6.4	0.1	13.1
6-15	257.7	0.2	61.5	0.6	8.4	88.7	3.0	37.5	16.1	0.0	41.7
1-15	163.8	0.1	34.6	0.3	5.6	48.3	1.7	36.9	10.6	0.1	25.6
Ages 40-49 at issue:											
1-5	213.4	0.1	51.0	0.1	6.0	68.3	1.4	43.8	10.3	0.1	32.3
6-15	575.9	0.1	175.2	1.3	18.0	220.3	8.1	44.0	19.1	0.0	89.8
1-15	380.3	0.1	108.2	0.7	11.5	138.1	4.5	43.9	14.4	0.1	58.8
Ages 50 and over at issue:											
1-5	437.1	0.1	141.9	0.8	16.8	140.6	4.0	58.7	10.0	0.0	64.2
6-15	1,368.6	0.4	428.7	4.7	72.4	530.9	21.6	48.2	20.3	0.1	241.3
1-15	818.1	0.2	259.3	2.4	39.5	300.3	11.2	54.4	14.2	0.0	136.6
All ages at issue:											
1-5	159.4	0.1	37.3	0.2	5.1	42.1	1.2	42.2	7.8	0.1	23.3
6-15	426.4	0.1	121.7	1.1	16.2	155.0	5.9	39.8	16.3	0.1	70.2
1-15	277.4	0.1	74.6	0.6	10.0	91.9	3.3	41.2	11.6	0.1	44.0

\* Including Paramedically Examined Issues.

† Numbers in parentheses under cause of death refer to Committee's 1970 Code.

TABLE 1—Continued

POLICY YEARS	CAUSE OF DEATH									
	All Causes Combined	Tuberculosis (All Forms) (01, 02)†	Malignant Neoplasms (18-33)	Diabetes Mellitus (37)	Cerebrovascular Diseases (53)	Diseases of the Heart and Circulatory System (49-52, 54, 55)	Pneumonia and Influenza (56, 57)	Accidents and Homicide (88-91, 93-96, 98)	Suicide (97)	War Deaths (99)
Male Lives										
Age 0 at issue:										
1-5	157.4	0.0	0.0	0.0	0.0	1.8	0.0	30.0	0.0	125.6
6-15	31.0	0.0	2.1	0.0	0.8	5.3	0.0	12.5	0.0	10.3
1-15	83.8	0.0	1.2	0.0	0.4	3.8	0.0	19.9	0.0	58.5
Ages 1-9 at issue:										
1-5	41.7	0.0	0.0	0.0	0.0	0.0	0.0	10.0	0.0	31.7
6-15	92.1	0.0	7.5	0.0	0.3	6.9	0.5	53.8	6.3	16.8
1-15	72.1	0.0	4.5	0.0	0.2	4.2	0.3	36.4	3.8	22.7
Ages 10-29 at issue:										
1-5	75.0	0.0	9.4	0.2	1.0	5.3	0.2	45.0	5.4	8.4
6-15	106.0	0.0	20.0	0.1	2.2	17.9	1.4	35.3	11.5	17.3
1-15	88.7	0.0	14.1	0.1	1.5	10.9	0.7	40.8	8.1	12.3
Ages 30-39 at issue:										
1-5	92.9	0.1	13.4	0.0	3.4	17.7	0.7	37.5	6.6	13.4
6-15	260.2	0.2	59.2	0.6	8.0	92.8	2.9	38.5	16.4	41.6
1-15	167.2	0.1	33.7	0.3	5.5	51.0	1.7	38.0	10.9	25.9
Ages 40-49 at issue:										
1-5	222.8	0.2	51.0	0.2	6.0	73.7	1.3	47.2	10.8	32.3
6-15	600.6	0.1	173.8	1.4	17.7	240.0	8.4	47.3	20.5	91.4
1-15	397.6	0.1	107.8	0.7	11.4	150.7	4.6	47.3	15.3	59.6
Ages 50 and over at issue:										
1-5	469.9	0.1	148.1	0.8	16.5	158.0	4.2	65.4	10.6	66.2
6-15	1,458.9	0.4	448.7	4.7	74.5	582.3	23.0	50.7	23.0	251.5
1-15	875.5	0.2	271.4	2.4	40.3	332.0	11.9	59.4	15.7	142.2
All ages at issue:										
1-5	163.6	0.1	36.8	0.2	5.0	44.7	1.1	44.7	7.8	23.1
6-15	432.1	0.1	118.6	1.1	15.6	162.6	6.0	41.5	17.0	69.5
1-15	283.4	0.1	73.3	0.6	9.7	97.3	3.3	43.3	11.9	43.8
Female Lives										
Age 0 at issue:										
1-5	89.8	0.0	9.3	0.0	0.0	7.8	0.0	66.5	0.0	6.2
6-15	12.6	0.0	2.3	0.0	0.0	0.0	1.0	5.1	0.0	4.2
1-15	47.7	0.0	5.5	0.0	0.0	3.5	0.6	33.0	0.0	5.1
Ages 1-9 at issue:										
1-5	14.5	0.0	0.3	0.0	0.0	0.0	0.0	2.1	0.0	12.1
6-15	23.9	0.0	2.1	0.0	0.1	0.4	0.0	18.7	0.7	1.9
1-15	19.8	0.0	1.3	0.0	0.1	0.2	0.0	11.5	0.4	6.3
Ages 10-29 at issue:										
1-5	55.0	0.0	2.4	0.0	1.6	2.2	0.4	23.3	16.2	8.9
6-15	92.4	0.0	14.8	0.0	5.1	8.6	0.4	24.2	16.0	23.3
1-15	68.8	0.0	6.9	0.0	2.9	4.6	0.4	23.7	16.1	14.2
Ages 30-39 at issue:										
1-5	64.8	0.1	16.1	0.2	2.2	5.5	1.5	25.3	4.1	9.8
6-15	219.6	0.0	97.4	0.2	14.3	28.2	3.4	20.7	11.3	44.1
1-15	120.7	0.0	45.4	0.2	6.6	13.7	2.2	23.7	6.7	22.2
Ages 40-49 at issue:										
1-5	142.4	0.0	51.1	0.0	5.9	25.9	1.8	18.0	6.8	32.9
6-15	375.3	0.1	186.0	0.6	20.6	60.5	5.7	16.9	7.7	77.2
1-15	245.5	0.0	110.8	0.3	12.4	41.2	3.6	17.5	7.2	52.5
Ages 50 and over at issue:										
1-5	263.9	0.0	110.1	0.7	18.0	49.1	3.0	23.0	6.3	53.7
6-15	877.1	0.2	319.5	4.8	61.2	251.9	13.9	34.0	5.9	185.7
1-15	510.8	0.1	194.6	2.3	35.4	130.7	7.4	27.4	6.1	106.8
All ages at issue:										
1-5	121.9	0.0	41.0	0.2	6.0	18.9	1.7	22.1	7.3	24.7
6-15	367.2	0.1	153.6	1.1	23.0	75.8	5.6	22.0	9.3	76.7
1-15	220.6	0.0	86.4	0.6	12.8	41.8	3.2	22.0	8.1	45.7

† Numbers in parentheses under cause of death refer to Committee's 1970 Code.

TABLE 2  
 STANDARD NONMEDICAL ISSUES  
 DEATH RATES BY CAUSE OF DEATH  
 BETWEEN 1972 AND 1977 ANNIVERSARIES  
 POLICY YEARS 1-15 COMBINED  
 (Death Rates per \$100,000)

POLICY YEARS	CAUSE OF DEATH										
	All Causes Combined	Tuberculosis (All Forms) (01, 02)*	Malignant Neoplasms (18-33)	Diabetes Mellitus (37)	Cerebrovascular Diseases (53)	Diseases of the Heart and Circulatory System (40-52, 54, 55)	Pneumonia and Influenza (56, 57)	Accidents and Homicide (88-91, 94-96, 98)	Suicide (97)	War Deaths (99)	All Other Causes and Unknown (Residual)
Male and Female Lives Combined											
Age 0 at issue:											
1-5	45.8	0.0	5.0	0.2	0.6	5.3	5.5	16.1	0.0	0.0	33.1
6-15	32.3	0.1	6.2	0.1	0.5	2.7	1.4	12.2	0.4	0.0	8.7
1-15	50.8	0.0	5.5	0.1	0.6	4.1	3.6	14.4	0.2	0.0	22.3
Ages 1-9 at issue:											
1-5	27.9	0.0	3.0	0.0	0.5	1.7	0.7	14.7	0.1	0.0	7.2
6-15	53.1	0.0	4.6	0.0	0.8	2.5	0.3	29.9	4.0	0.0	11.0
1-15	38.3	0.0	3.7	0.0	0.6	2.0	0.5	21.0	1.7	0.0	8.8
Ages 10-29 at issue:											
1-5	71.7	0.1	5.5	0.1	1.1	3.4	0.6	45.0	4.4	0.2	11.3
6-15	101.7	0.0	15.2	0.3	2.5	14.3	1.2	38.9	10.2	0.2	18.9
1-15	84.2	0.0	9.5	0.2	1.7	7.9	0.9	42.5	6.8	0.2	14.5
Ages 30-39 at issue:											
1-5	100.0	0.1	16.2	0.2	3.9	18.3	1.4	34.4	5.1	0.0	20.4
6-15	254.4	0.1	57.6	1.3	8.7	86.9	3.8	34.2	11.7	0.1	50.0
1-15	170.7	0.1	35.1	0.7	6.1	49.7	2.5	34.3	8.1	0.1	34.0
Ages 40-49 at issue:											
1-5	211.4	0.0	55.8	0.7	8.2	58.7	2.9	28.8	7.3	0.2	48.8
6-15	503.3	0.1	142.3	1.8	16.4	187.6	8.0	29.4	14.3	0.0	103.4
1-15	324.6	0.1	89.4	1.2	11.4	108.5	4.9	29.0	10.0	0.1	70.0
Ages 50 and over at issue:											
1-5	363.0	0.0	134.2	0.0	40.0	99.0	0.6	21.9	13.6	0.0	53.7
6-15	1,311.4	0.0	372.9	0.0	465.0	307.1	25.5	6.4	3.8	0.0	130.7
1-15	540.0	0.0	178.7	0.0	119.3	137.9	5.2	19.0	11.8	0.0	68.1
All ages at issue:											
1-5	75.6	0.0	7.8	0.1	1.7	6.5	0.9	40.5	4.2	0.2	13.7
6-15	128.5	0.1	23.3	0.4	3.7	28.1	1.7	36.6	9.8	0.2	24.6
1-15	98.1	0.1	14.4	0.3	2.5	15.7	1.3	38.8	6.6	0.2	18.2

\* Numbers in parentheses under cause of death refer to Committee's 1970 Code.

TABLE 2—Continued

POLICY YEARS	CAUSE OF DEATH										
	All Causes Combined	Tuberculosis (All Forms) (01, 02)*	Malignant Neoplasms (18-33)	Diabetes Mellitus (37)	Cerebrovascular Diseases (53)	Diseases of the Heart and Circulatory System (49-52, 54, 55)	Pneumonia and Influenza (56, 57)	Accidents and Homicide (88-91, 93-96, 98)	Suicide (97)	War Deaths (99)	All Other Causes and Unknown (Residual)
Male Lives											
Age 0 at issue:											
1-5	70.4	0.0	5.8	0.3	0.8	5.2	5.5	18.2	0.0	0.0	34.6
6-15	36.4	0.1	6.4	0.1	0.4	2.9	1.4	14.7	0.7	0.0	9.7
1-15	54.6	0.0	6.1	0.2	0.6	4.1	3.6	16.6	0.3	0.0	23.1
Ages 1-9 at issue:											
1-5	30.9	0.0	3.4	0.0	0.5	1.9	0.5	17.5	0.0	0.0	7.1
6-15	64.4	0.0	5.5	0.0	1.0	2.5	0.3	37.7	5.3	0.0	12.1
1-15	45.7	0.0	4.3	0.0	0.7	2.2	0.4	26.4	2.4	0.0	9.3
Ages 10-29 at issue:											
1-5	81.6	0.0	5.9	0.1	1.1	3.5	0.6	53.0	4.9	0.3	12.2
6-15	107.9	0.0	15.3	0.3	2.4	15.5	1.2	42.7	10.9	0.3	19.3
1-15	93.3	0.0	10.1	0.2	1.7	8.8	0.9	48.4	7.6	0.3	15.3
Ages 30-39 at issue:											
1-5	111.5	0.0	15.2	0.2	3.8	21.6	1.3	42.4	6.1	0.1	20.8
6-15	269.6	0.1	53.3	1.4	8.7	101.8	3.8	38.4	12.4	0.1	49.6
1-15	188.3	0.1	33.7	0.8	6.2	60.5	2.5	40.4	9.2	0.1	34.8
Ages 40-49 at issue:											
1-5	258.3	0.0	57.5	1.3	7.1	89.4	3.4	39.5	7.0	0.0	53.1
6-15	604.8	0.1	142.2	2.5	18.0	263.8	9.5	37.6	17.0	0.0	114.1
1-15	407.6	0.0	94.0	1.8	11.8	164.6	6.0	38.7	11.3	0.0	79.4
Ages 50 and over at issue:											
1-5	401.1	0.0	140.5	0.0	49.7	113.8	0.7	21.1	13.3	0.0	62.0
6-15	1,460.2	0.0	315.3	0.0	581.3	364.0	31.9	8.0	4.8	0.0	154.9
1-15	598.0	0.0	173.0	0.0	148.6	160.3	6.5	18.6	11.7	0.0	79.3
All ages at issue:											
1-5	85.4	0.0	7.8	0.2	1.6	7.1	0.9	48.7	4.7	0.2	14.2
6-15	136.1	0.1	22.2	0.5	3.7	31.4	1.7	40.9	10.7	0.2	24.7
1-15	108.2	0.0	14.3	0.3	2.5	18.1	1.2	45.3	7.4	0.2	18.9
Female Lives											
Age 0 at issue:											
1-5	59.1	0.0	3.8	0.0	0.4	5.3	5.4	13.0	0.0	0.0	31.2
6-15	25.3	0.0	5.8	0.1	0.6	2.4	1.3	8.2	0.0	0.0	6.9
1-15	44.8	0.0	4.6	0.0	0.5	4.1	3.7	11.0	0.0	0.0	20.9
Ages 1-9 at issue:											
1-5	23.4	0.0	2.4	0.0	0.4	1.3	1.0	10.8	0.1	0.0	7.4
6-15	29.1	0.0	2.7	0.0	0.4	2.4	0.4	13.4	1.2	0.0	8.6
1-15	25.5	0.0	2.5	0.0	0.4	1.7	0.7	11.9	0.5	0.0	7.8
Ages 10-29 at issue:											
1-5	37.6	0.1	4.2	0.1	1.3	2.9	0.4	17.8	2.7	0.0	8.1
6-15	63.5	0.0	14.4	0.3	2.7	6.8	1.6	15.2	5.6	0.0	16.9
1-15	45.6	0.1	7.4	0.1	1.7	4.1	0.8	16.9	3.6	0.0	10.9
Ages 30-39 at issue:											
1-5	72.0	0.1	18.4	0.0	4.4	10.1	1.5	15.2	2.7	0.0	19.6
6-15	195.3	0.1	74.5	0.8	9.0	28.2	3.8	17.8	9.2	0.0	51.9
1-15	118.0	0.1	39.3	0.3	6.1	16.9	2.4	16.2	5.1	0.0	31.6
Ages 40-49 at issue:											
1-5	161.2	0.0	54.2	0.1	9.5	25.5	2.4	17.3	7.6	0.4	44.2
6-15	339.2	0.2	142.4	0.8	13.8	64.6	5.4	16.1	9.9	0.0	86.0
1-15	220.6	0.1	83.6	0.3	10.9	38.5	3.4	16.9	8.4	0.3	58.2
Ages 50 and over at issue:											
1-5	207.5	0.0	109.0	0.0	0.0	38.7	0.0	25.0	14.9	0.0	19.9
6-15	716.4	0.0	603.2	0.0	0.0	79.7	0.0	0.0	0.0	0.0	33.5
1-15	303.9	0.0	202.5	0.0	0.0	46.5	0.0	20.3	12.1	0.0	22.5
All ages at issue:											
1-5	46.9	0.1	8.0	0.1	1.9	4.8	1.0	16.3	2.5	0.0	12.2
6-15	92.1	0.0	28.7	0.3	3.9	12.1	2.0	15.0	5.6	0.0	24.5
1-15	62.0	0.1	14.9	0.2	2.6	7.2	1.3	15.5	3.5	0.0	16.7

\* Numbers in parentheses under cause of death refer to Committee's 1970 Code.

TABLE 3

STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS  
 CAUSE OF DEATH EXPERIENCE BY AMOUNTS  
 BETWEEN 1972 AND 1977 ANNIVERSARIES

AT-TAINED AGES	CAUSE OF DEATH										
	All Causes Combined	Tuberculosis (All Forms) (01, 02)*	Malignant Neoplasms (18-33)	Diabetes Mellitus (37)	Cerebrovascular Diseases (53)	Diseases of the Heart and Circulatory System (49-52, 54, 55)	Pneumonia and Influenza (56, 57)	Accidents and Homicide (88-91, 93-96, 98)	Suicide (97)	War Deaths (99)	All Other Causes and Unknown (Residual)
Male and Female Lives Combined (Including Data Not Subdivided by Sex) Death Rates per \$100,000											
15-24	103.2	0.0	9.5	0.5	2.1	10.9	2.3	50.1	10.0	0.2	17.6
25-39	124.0	0.0	24.8	0.9	6.6	45.6	3.6	16.3	6.7	0.1	19.4
40-49	114.4	0.1	68.0	1.7	11.1	124.3	4.2	33.1	13.4	0.1	58.4
50-59	798.0	0.2	198.6	5.3	30.7	356.5	11.2	39.0	21.1	0.0	135.4
60-69	1,998.8	0.7	491.6	16.9	105.9	945.9	35.9	48.3	21.0	0.0	332.6
70-79	4,856.8	1.5	982.9	47.1	455.7	2,279.7	144.6	75.3	23.7	0.0	846.3
80 and over	10,798.3	5.4	1,487.3	95.1	1,373.5	5,161.7	612.8	180.9	27.9	0.0	1,853.7
All ages	1,412.3	0.5	296.8	11.8	106.7	651.3	40.0	45.4	18.1	0.1	241.6
Male Lives --Percentage Distribution by Amount of Claims											
15-24	100.0%	0.0%	8.7%	0.4%	1.8%	11.1%	2.0%	49.3%	10.0%	0.2%	16.5%
25-39	100.0	0.0	19.3	0.7	5.3	38.2	2.9	13.0	5.1	0.1	15.4
40-49	100.0	0.0	20.4	0.6	3.3	40.8	1.3	10.7	4.2	0.0	18.7
50-59	100.0	0.0	23.6	0.7	3.7	46.0	1.4	4.9	2.6	0.0	17.1
60-69	100.0	0.0	23.8	0.9	5.2	48.1	1.7	2.4	1.0	0.0	16.9
70-79	100.0	0.0	20.2	1.0	9.0	47.3	2.9	1.5	0.5	0.0	17.6
80 and over	100.0	0.1	14.3	0.9	12.4	47.6	5.6	1.7	0.3	0.0	17.1
All ages	100.0%	0.0%	20.8%	0.9%	7.2%	46.5%	2.7%	3.3%	1.3%	0.0%	17.3%
Female Lives --Percentage Distribution by Amount of Claims											
15-24	100.0%	0.0%	12.5%	0.3%	2.6%	8.5%	3.1%	42.0%	7.2%	0.0%	23.8%
25-39	100.0	0.0	28.3	0.9	6.6	27.2	3.3	10.4	4.7	0.0	18.6
40-49	100.0	0.1	39.4	0.7	6.1	16.4	1.5	7.6	3.8	0.0	24.4
50-59	100.0	0.1	41.7	0.7	5.4	22.1	1.7	3.6	2.2	0.0	22.5
60-69	100.0	0.1	35.3	1.1	6.3	32.8	2.0	2.5	0.6	0.0	19.3
70-79	100.0	0.0	20.8	1.3	12.4	42.3	2.6	1.9	0.1	0.0	18.6
80 and over	100.0	0.0	10.9	1.0	15.2	49.5	5.1	1.7	0.1	0.0	16.5
All ages	100.0%	0.0%	26.6%	1.0%	9.9%	36.4%	2.8%	3.1%	0.9%	0.0%	19.3%

\* Numbers in parentheses under cause of death refer to Committee's 1970 Code.

and over have a lower average age at issue than corresponding medical issues. Because of the increases in nonmedical limits over the years, it also appears likely that nonmedical issues have a lower average duration than medical issues. Comparisons of the death rates of medical and non-medical experience therefore may not be meaningful.

*Experience during the Sixteenth and Subsequent Policy Years*

Table 3 presents the 1972-77 experience on standard issues (medical and nonmedical combined) during the sixteenth and subsequent policy years for major causes of death. Death rates are shown for male and female lives combined (including data reported without subdivision by sex). The results for male and female lives separately are shown as percentage distributions of the actual claims.

A comparison with the corresponding ultimate experience for the five-year period between 1965 and 1970 anniversaries shows reductions in death rates for attained ages 40 and over for all categories except malignant neoplasms, which exhibit a slight increase at ages 70-79, and "all other causes and unknown," which shows slight to moderate increases for ages 60 and over. Any increases in death rates for attained ages under 40 were quite small except for "diseases of the heart and circulatory system." Even in this category, the increases were more than offset by the decrease for "war deaths" in the age group 15-24 and the decreases for "accidents and homicides" and "all other causes and unknown" for the age group 25-39.

The percentage distribution of deaths indicates that a higher proportion of males than females died of diseases of the heart and circulatory system, while a higher proportion of females than males died of malignant neoplasms and cerebrovascular diseases. At attained ages 59 and below, accidents and homicides accounted for a higher proportion of male than female deaths.

