

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1972 REPORTS**

**REPORT OF THE COMMITTEE ON GROUP
LIFE AND HEALTH INSURANCE**

PREFACE

The Committee's report consists of two sections, as follows:

- I. Group Weekly Indemnity Insurance
- II. Group Long-Term Disability Insurance

Sections I and II are the latest reports of the continuing studies of these benefits. Section I omits the analysis by female per cent which appeared in the *1971 Reports*. Section II has been expanded to include a summary by contributing company, showing each company's per cent of exposure and actual-to-tabular ratio, and three new tables to show experience by employee class, industry, integration provisions, and the relationship between earnings and disability income.

The Committee periodically publishes the results of special and continuing studies not included in this report. The latest reports of these studies are included in the following portions of the *Transactions*:

Experience on Disabled Lives under Group Insurance Extended Death Provisions of the Premium-Waiver Type: *1968 Reports*

Group Life Insurance Mortality: *1971 Reports*

Group Hospital and Surgical Experience by Industry: *1965 Reports*

Group Conversion Mortality and Withdrawal Experience: *1969 Reports*

Group Hospital and Surgical Expense Insurance: *1969 Reports*

Group Comprehensive Medical Expense Benefits Insurance: *1969 Reports*

Group Supplementary Major Medical Expense Benefits Insurance: *1969 Reports*

Exposure and Claim Study—Sample of Group Hospital and Surgical Expense Insurance: *1971 Reports*

In addition to reports of the Committee, other publications relating to data collected by the Committee include the following:

Hospital and Surgical Expense Insurance under Group Conversions: *TSA*, Volume XX, 1968 Annual Meeting Number

Group Weekly Indemnity Continuation Table Study: *TSA*, Volume III, 1951 Eastern Spring Meeting Number

The Commissioners 1960 Standard Group Mortality Table and 1969 Standard Group Life Insurance Premium Rates: *TSA*, Volume XIII, 1961 Annual Meeting Number

The experience in portions of this report and prior reports is presented in the form of actual-to-tabular ratios. The tabulars used were published in the following portions of the *Transactions*:

1947-49 Weekly Indemnity Tabular: *1962 Reports*

1957 Hospital Tabular: *1961 Reports*

1957 Surgical Tabular, \$150 and \$200 Schedule: *1961 Reports*; \$300 Schedule:
1964 Reports

1965 Comprehensive Medical Tabular: *1967 Reports*

1965 Supplementary Major Medical Tabular: *TSA*, Volume XX, 1968 Earlier
Regional Meetings Number

A report on Group Comprehensive Expense Insurance has not been published since the *1969 Reports* because of an inadequate volume of contributed experience. The Committee no longer collects experience on Supplementary Major Medical Expense Insurance; hence the 1969 report will be the last for this coverage.