

TRANSACTIONS OF SOCIETY OF ACTUARIES 1980 REPORTS

I. GROUP LIFE INSURANCE MORTALITY

THIS report adds the experience by number of lives for calendar years 1975-79 under group life insurance policies to that previously reported in the 1975 report of the Committee. Data on years exposed and claim experience are included for policies containing one of the four disability provision categories described below:

1. **Waiver of Premium Disability (Age 60 and Age 65).** The Age 60 Waiver of Premium provision provides, in general, for continuance of coverage, without further payment of premiums, in the event of total disability of at least six months' duration occurring before age 60. Proof of continued total disability is required annually thereafter. This category also includes Waiver of Premium policies covering disabilities occurring prior to age 65.
2. **Extended Death Benefit and No Disability.** This category combines the experience for (a) the Extended Death Benefit clause, which, in general, provides for payment of the full amount upon death occurring within one year after termination of employment and prior to age 65 (or age 60) if the employee was disabled at the time of termination of employment and remained disabled until death, and (b) policies with no provision for any income or continuous benefit of any kind in the event of disability.
3. **Total and Permanent Disability.** This clause provides, upon an employee's total and permanent disability prior to age 60, for payment of the face amount of insurance, in some instances in one sum, in others in installments over a period, usually sixty months.
4. **Mixed and Other Disability.** This category includes all policies for which more than one of the provisions described above apply to different classes of employees of a group, or which contain any other provision for continuance of coverage or cash benefits in the event of disability.

Experience on the Mixed and Other Disability provisions is included only in Tables 1 and 3 of this report.

In the case of Waiver of Premium (Age 60 and Age 65), the actual disability claims shown represent three-fourths of the reported claims. All other disability claims are counted as 100 percent of approved claims. For the Mixed and Other Disability category, this practice results in an overstatement of claims, since the portion which constitutes Waiver of Premium in this group is unknown and cannot be adjusted. Because of the effect of rounding Waiver of Premium disability claims, subtotals and grand totals in the columns "Total Claims" and "Disability Claims" are not always equal to the sums of their respective components.

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 addition, reported Waiver of Premium disability claims, that is, claims submitted by contributing companies for inclusion in this study, have been known to be understated in the past. Disability claims for some years, therefore, may have increased as a result of improved reporting of claims and the inclusion of unreported claims from prior years. Some companies instituted corrective actions to reduce the number of unreported claims during the time period covered by the 1975 report. Most companies have followed proper procedures for reporting disability claims for this report, especially the companies with large contributions. The experience under the Total and Permanent Disability clause should be interpreted cautiously, since many companies have not offered these benefits in many years.

Tables 4, 5, 6, and 7B provide data by sex. Cases for which experience by sex was not available were coded as "sex unknown" and are presented as a separate group.

This report uses the Standard Industrial Classification (SIC) code format as published in the United States Bureau of the Budget *Standard Industrial Classification Manual* (revised 1972). Most of the industry classifications are similar to those used in the last report, which used the 1967 SIC codes. However, the wholesale and retail trade classification has been split and the codes formerly associated with the government classification are now distributed according to public administrative functions.

Table 1 gives years exposed, total claims, and actual-to-tabular claim ratios by type of group. Here, tabular claims are based on the experience from calendar years 1975-79 by age, sex, and disability category.

Table 2 presents data for each disability provision (except for Mixed and Other Disability) by calendar year from 1970 through 1979. Mortality ratios are given on the basis of the Commissioners 1960 Standard Group Mortality Table (1960 CSG) and the 1960 Basic Group Mortality Table. The data for the years 1970-74 were taken from the 1975 report and are on the new-format basis. The format, which was revised in 1972, allowed contribution of data for the No Disability and Mixed and Other Disability provisions, information by sex, experience for groups of at least ten lives at issue, and trusteeship, association, and union cases.

Table A shows the distribution of data under the new-format basis by years exposed for both the 1970-74 and 1975-79 periods for all ages and disability provisions combined. Exposures have increased by over seven

TABLE A

	MALE		FEMALE		SEX UNKNOWN		TOTAL SEX
	Years Exposed	Percent of Total Sex	Years Exposed	Percent of Total Sex	Years Exposed	Percent of Total Sex	Years Exposed
1970-74 . . .	5,439,317	32%	2,327,416	14%	9,329,614	54%	17,096,347
1975-79 . . .	13,900,369	57	7,286,152	30	3,080,706	13	24,267,227

million life-years, and the proportion of sex-unknown data has decreased substantially from 54 percent to 13 percent. Female exposures, as a percentage of combined male and female exposures, have increased from 30 percent to 34 percent.

The presentation of data in Table 3 is similar to that in Table 2 for calendar years 1975-79, but with the Mixed and Other Disability category also shown. As in Table 2, mortality ratios are given on the basis of the 1960 CSG and the 1960 Basic Group tables. Ratios are also given on the basis of the 1975-79 experience, using rates by sex and disability category as in Table 5. Different trend patterns between mortality ratios based on the two 1960 mortality tables and ratios based on the 1975-79 tabular rates may be the result of changes in the mix of exposure by sex, since the 1960 CSG and 1960 Basic Group tables do not differentiate by sex, whereas the 1975-79 tabular does make such a distinction.

In Table 4 the aggregate data for the years 1975-79 appear by sex for the first three disability categories studied in this report, tabulated by quinquennial age groups. Central age 17 represents the age group 0-19, and central age 89 represents the age group 85 and over. Female mortality is about 40-55 percent of male mortality for most age brackets. This compares with the experience of calendar years 1970-74, where the corresponding relationship of female mortality to male mortality was about 45-60 percent. In the sex-unknown category, mortality ratios almost always fall between the male and female ratios.

Because several companies had difficulties in compiling their contributions, not every company is represented at each central age, and for some age brackets data were substantially reduced. Data were eliminated at central ages 82 and 89 for one company and at central ages 72 and 77 for retirees under one large case in another company.

The data from Table 4 were used to compute disability rates, accidental death rates, and total death rates by quinquennial age group, as shown in Table 5. In general, disability rates are higher than the 1970-74 rates. An additional column, "Total Claim," for the Waiver of Premium and Total and Permanent Disability provisions gives the rate for disability and total death

combined. The disability rate at age 62 for Waiver of Premium experience was computed by dividing disability claims by the exposures for Age 65 Waiver of Premium cases only. The determination or reporting of accident as a cause of death under group life policies may be less than exact, and caution should be used in applying accidental death rates to forms of insurance other than group life. For example, a very large case in the Extended Death Benefit and No Disability category with over 1,500,000 exposures for calendar years 1975-79 had low accidental death rates as the result of an understatement of deaths by accident, possibly because there was no additional accidental death benefit on the case.

It should also be noted that one company was unable to separate out accidental death claims for three of the five years of its contribution. For these three years, there were no accidental death claims, and, naturally, their exposure data for the three years were excluded in calculating overall accidental death rates. There was no such exclusion of exposures in the calculation of total death rates, since accidental deaths were included in total deaths. There is an odd result in a couple of cells with few data on years exposed or claims where the total death rate is less than the accidental death rate (see ages 17 and 22 rates for sex-unknown experience under the Extended Death Benefit and No Disability category). Here the company's total death rate was lower than the accidental death rate for all other contributions combined. However, this was unusual, and there is little significant effect otherwise.

Table 6 is a new table, combining the experience of the three disability provision categories from Tables 4 and 5.

Table 7A presents experience for (a) all industries on a two-digit SIC basis and (b) those SIC industries at the three-digit level that have more than 100,000 life-years exposed. Table 7B shows experience on a two-digit level by industry and sex. Tabular claims were obtained for both tables by applying the rates of Table 5 (experience of 1975-79) by sex category to the exposed-to-risk by industry code for each quinquennial age group. Actual-to-tabular ratios are, therefore, measured against an industries standard of 100 percent.

Industry codes in Tables 7A and 7B may not represent completely the 1972 *SIC Manual*. An unknown portion of the data submitted was coded on the 1967 basis. Wherever possible, a conversion to the 1972 basis was made. Industries known to be coded on the 1967 basis that did not have a corresponding 1972 code were placed in the nonclassifiable category, coded 99. Since many of the data submitted for government classifications were on the 1967 basis and could not be converted to the 1972 basis, all data were included under the broad category "government and public administration."

The SIC codes 92 and 93, state government and local government, respectively, are on the 1967 basis. All other codes for the category are on the 1972 basis. Data on federal government were included as "other" in code 91.

Table 8 is a dispersion table of actual-to-tabular ratios by size of experience unit. Tabular rates were taken from Table 5 by sex category. The data should be interpreted with some caution, since companies varied in their definition of an experience unit. Table 8 indicates that groups of less than 500 lives displayed a lower actual-to-tabular ratio than that of all groups combined. Groups of 1,000 or more lives had the least favorable experience.

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
- Connecticut General Life Insurance Company
- Equitable Life Assurance Society of the United States
- John Hancock Mutual Life Insurance Company
- Lincoln National Life Insurance Company
- Occidental Life Insurance Company of California
- Prudential Insurance Company of America
- Sun Life Assurance Company of Canada

TABLE 1

ALL INDUSTRIES COMBINED, CALENDAR YEARS 1975-79
 MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

TYPE OF GROUP	WAIVER OF PREMIUM (AGE 60 AND AGE 65)			EXTENDED DEATH BENEFIT AND NO DISABILITY			TOTAL AND PERMANENT DISABILITY			MIXED AND OTHER DISABILITY		
	Years Exposed	Total Claims*	Ratio A/T†	Years Exposed	Total Claims	Ratio A/T	Years Exposed	Total Claims	Ratio A/T†	Years Exposed	Total Claims	Ratio A/T†
Single employer-employee group	15,793,504	82,804	100%	3,857,814	23,706	100%	1,406,363	11,675	100%	2,680,025	20,665	103%
Union membership group Negotiated (Taft-Hartley) trustee group	241,152	1,874	126	7,074	67	106	3,828	38	108	13,066	156	133
Multiple-employer or trade association group Professional association membership group	849,252	5,367	119	59,952	579	151	8,147	64	105	143,780	1,160	71
Other	1,479,075	7,377	89	85,318	516	89	4,395	29	75	67,650	425	75
	161,351	622	71	1,540	8	74	735	7	74	5,740	14	36
	63,159	269	82	244,189	1,645	95	379	7	131	136,460	1,768	105

* 75 percent of disability claims on Waiver of Premium.

† Tabular claims from experience for calendar years 1975-79 by age, sex, and disability category; actual/tabular in percent.

TABLE 2
NEW-FORMAT DATA*
ALL INDUSTRIES COMBINED
MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

YEAR	YEARS EXPOSED	TOTAL CLAIMS†	RATIO OF ACTUAL TO TABULAR		ACCI- DENT CLAIMS	DIS- ABILITY CLAIMS*
			1960 CSG	1960 Basic Group		
Waiver of Premium (Age 60 and Age 65)						
1970	1,040,803	6,435	71.0%	96.4%	557	409
1971	2,232,453	14,523	69.1	93.1	1,115	1,231
1972	2,820,366	18,617	68.4	91.8	1,299	1,837
1973	3,730,619	23,073	65.5	88.1	1,717	2,702
1974	3,571,499	20,628	63.6	86.0	1,620	2,772
1975	3,843,081	21,224	59.5	80.3	1,744	2,855
1976	3,691,746	20,838	59.0	79.3	1,302	3,091
1977	3,863,616	20,137	57.0	77.0	1,401	3,085
1978	3,698,444	18,904	57.7	78.3	1,382	2,796
1979	3,490,606	17,205	56.5	76.8	1,573	2,691
1970-74	13,395,740	83,276	66.6%	89.8%	6,308	8,951
1975-79	18,587,493	98,308	58.0	78.4	7,402	14,518
1970-79	31,983,233	181,584	61.7	83.2	13,710	23,469
Extended Death Benefit and No Disability						
1970	246,337	2,089	60.9%	79.0%	75	.....
1971	350,628	2,680	58.6	76.5	119	.....
1972	414,746	3,600	62.8	81.7	159	.....
1973	691,169	5,167	55.7	72.6	252	.....
1974	574,202	4,557	58.8	76.6	167	.....
1975	797,765	5,441	55.3	72.6	282	.....
1976	889,150	5,326	51.1	67.4	218	.....
1977	827,436	4,903	48.0	62.9	172	.....
1978	854,851	5,246	50.7	66.6	142	.....
1979	886,685	5,605	50.4	66.1	185	.....
1970-74	2,227,082	18,093	58.8%	76.6%	772	.....
1975-79	4,255,887	26,521	51.1	67.1	999	.....
1970-79	6,532,969	44,614	53.9	70.6	1,771	.....
Total and Permanent Disability						
1970	163,971	796	68.1%	95.1%	76	84
1971	279,990	2,120	67.7	89.6	94	250
1972	245,914	2,079	66.8	87.4	84	285
1973	403,964	2,853	66.1	87.9	139	524
1974	329,686	2,361	69.1	92.1	134	556
1975	373,573	2,857	67.6	89.3	119	613
1976	339,046	2,901	71.8	94.5	74	635
1977	290,688	2,556	70.1	91.8	76	553
1978	220,983	2,253	80.5	105.3	81	455
1979	199,557	1,253	62.8	84.0	67	360
1970-74	1,423,525	10,209	67.4%	89.6%	527	1,699
1975-79	1,423,847	11,820	70.7	93.2	417	2,616
1970-79	2,847,372	22,029	69.2	91.6	944	4,315

* Excludes Mixed and Other Disability.

† 75 percent of disability claims on Waiver of Premium.

TABLE 3
ALL INDUSTRIES COMBINED
MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

YEAR	YEARS EXPOSED	TOTAL CLAIMS*	RATIO OF ACTUAL TO TABULAR			ACCI- DENT CLAIMS	DIS- ABILITY CLAIMS*
			1960 CSG	1960 Basic Group	1975-79 Tabular		
Waiver of Premium (Age 60 and Age 65)							
1975	3,843,081	21,224	59.5%	80.3%	102.4%	1,744	2,855
1976	3,691,746	20,838	59.0	79.3	101.4	1,302	3,091
1977	3,863,616	20,137	57.0	77.0	98.3	1,401	3,085
1978	3,698,444	18,904	57.7	78.3	99.8	1,382	2,796
1979	3,490,606	17,205	56.5	76.8	97.7	1,573	2,691
1975-79 ..	18,587,493	98,308	58.0%	78.4%	100.0%	7,402	14,518
Extended Death Benefit and No Disability							
1975	797,765	5,441	55.3%	72.6%	108.2%	282	.....
1976	889,150	5,326	51.1	67.4	100.6	218	.....
1977	827,436	4,903	48.0	62.9	93.9	172	.....
1978	854,851	5,246	50.7	66.6	99.3	142	.....
1979	886,685	5,605	50.4	66.1	98.4	185	.....
1975-79 ..	4,255,887	26,521	51.1%	67.1%	100.0%	999	.....
Total and Permanent Disability							
1975	373,573	2,857	67.6%	89.3%	94.9%	119	613
1976	339,046	2,901	71.8	94.5	101.7	74	635
1977	290,688	2,556	70.1	91.8	99.3	76	553
1978	220,983	2,253	80.5	105.3	114.4	81	455
1979	199,557	1,253	62.8	84.0	88.4	67	360
1975-79 ..	1,423,847	11,820	70.7%	93.2%	100.0%	417	2,616
Mixed and Other Disability							
1975	690,621	5,875	82.0%	109.2%	108.8%	237	1,890
1976	581,617	4,731	68.0	89.4	91.1	149	1,312
1977	507,478	4,371	79.6	105.7	106.6	171	1,165
1978	533,101	4,068	78.5	105.3	105.0	195	1,029
1979	733,904	5,143	68.2	91.0	91.5	256	1,229
1975-79 ..	3,046,721	24,188	74.8%	99.5%	100.0%	1,008	6,625

* 75 percent of disability claims on Waiver of Premium.

TABLE 4

ALL INDUSTRIES COMBINED, CALENDAR YEARS 1975-79
 MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)						EXTENDED DEATH BENEFIT AND NO DISABILITY					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Claims	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
17	315,212	552	94%	195%	280	15	27,528	42	82%	170%	18	14,519	35	130%	268%	7	7
22	2,236,720	2,385	49	105	1,351	159	311,587	282	42	89	150	132,324	139	49	103	69	15
27	2,763,819	2,467	39	83	1,115	248	555,962	410	32	69	149	188,802	169	39	84	70	27
32	2,339,151	2,582	45	90	917	400	551,706	466	34	69	134	171,655	189	44	90	39	55
37	1,959,358	2,982	49	86	686	568	476,998	556	37	66	88	145,273	263	58	103	41	83
42	1,818,852	4,340	52	80	545	961	438,427	779	39	60	70	135,393	417	68	104	41	147
47	1,839,042	7,520	58	82	595	1,839	449,288	1,393	44	62	72	140,599	725	73	103	17	322
52	1,840,527	12,449	62	82	570	3,306	427,267	2,313	50	66	73	150,277	1,355	82	109	39	593
57	1,579,450	18,758	69	89	485	6,452	365,684	3,208	51	66	72	137,156	2,359	101	128	29	1,367
62	1,099,069	14,141	50	62	386	571	292,509	4,097	54	68	81	102,738	1,360	51	64	17	.....
17-62	17,791,200	68,176	57%	80%	6,930	14,519	3,896,956	13,546	48%	66%	907	1,318,736	7,011	71%	98%	369	2,616
67	431,022	9,432	56%	69%	186	.....	170,965	3,591	53%	66%	31	52,461	1,316	64%	79%	17	.....
72	200,259	7,655	63	77	113	.....	100,561	3,442	56	69	24	26,136	1,277	80	98	7	.....
77	103,453	6,272	67	82	81	.....	53,187	2,695	56	69	16	17,114	1,089	70	86	6	.....
82	42,964	3,665	61	75	38	.....	24,530	1,899	55	68	11	6,279	615	70	86	12	.....
89	18,595	3,109	69	85	54	.....	9,688	1,348	57	71	10	3,121	512	68	83	6	.....
67-89	796,293	30,133	61%	76%	472	.....	358,931	12,975	55%	68%	92	105,111	4,809	70%	86%	48	.....
Total	18,587,493	98,309	58%	78%	7,402	14,519	4,255,887	26,521	51%	67%	999	1,423,847	11,820	71%	93%	417	2,616

* 75 percent of disability claims on Waiver of Premium.

† Actual/tabular in percent.

TABLE 4—Continued

MALE EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)						EXTENDED DEATH BENEFIT AND NO DISABILITY					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Claims	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
17	140,215	374	144%	297%	195	5	14,272	33	124%	257%	14	8,330	29	187%	387%	4	6
22	1,043,029	1,670	74	157	970	118	167,014	226	63	133	126	72,289	104	67	141	59	9
27	1,467,918	1,667	50	106	797	168	315,636	306	42	91	121	112,992	123	48	102	53	20
32	1,372,455	1,768	52	105	677	277	371,862	344	37	75	107	120,523	145	49	98	32	39
37	1,150,841	2,069	58	102	507	396	331,537	426	41	73	72	106,465	199	60	106	32	57
42	1,040,584	3,001	63	97	402	662	296,138	593	44	67	53	97,881	337	76	116	33	112
47	1,038,835	5,129	70	99	445	1,265	293,473	1,070	52	73	61	99,577	571	82	114	15	234
52	1,032,032	8,609	76	101	380	2,292	270,375	1,763	60	79	56	107,140	1,086	93	123	35	445
57	888,747	13,290	87	112	338	4,634	229,210	2,536	65	83	63	98,395	1,857	110	141	22	1,038
62	636,162	9,938	60	76	289	286	182,037	3,145	67	84	68	75,468	1,162	60	75	14	.....
17-62	9,810,818	47,515	70%	98%	5,000	10,103	2,471,554	10,442	58%	81%	741	899,060	5,613	80%	110%	299	1,960
67	248,812	6,606	67%	83%	135	.....	94,603	2,579	69%	86%	19	39,497	1,125	72%	89%	17	.....
72	112,909	5,129	74	91	78	.....	51,652	2,357	75	92	17	18,373	1,087	97	119	3	.....
77	57,449	3,995	77	94	46	.....	26,650	1,753	73	89	10	12,630	930	81	100	6	.....
82	22,579	2,078	66	81	23	.....	12,244	1,180	69	84	4	4,492	501	80	98	12	.....
89	9,499	1,666	72	89	29	.....	5,232	841	66	82	9	2,316	410	73	90	5	.....
67-89	451,248	19,474	71%	88%	311	.....	190,381	8,710	71%	87%	59	77,308	4,053	81%	100%	43	.....
Total	10,262,066	66,989	70%	95%	5,311	10,103	2,661,935	19,152	63%	83%	800	976,368	9,666	80%	106%	342	1,960

* 75 percent of disability claims on Waiver of Premium.

† Actual/tabular in percent.

TABLE 4—Continued

FEMALE EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)						EXTENDED DEATH BENEFIT AND NO DISABILITY					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Claims	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
17	117,863	92	42%	86%	46	4	12,891	8	33%	69%	3	5,460	6	59%	122%	3	1
22	845,885	369	20	43	188	16	137,027	51	17	36	19	54,958	30	25	54	8	5
27	879,167	420	21	45	148	34	225,812	92	18	38	20	68,908	36	23	49	9	7
32	616,089	445	29	59	106	68	164,873	103	25	51	16	45,422	39	35	70	4	15
37	510,553	458	29	51	65	72	131,439	104	25	45	9	34,238	54	51	90	5	22
42	499,447	658	29	44	55	143	128,095	141	24	37	8	33,068	68	45	69	6	33
47	518,294	1,214	33	47	78	245	140,094	276	28	39	9	36,416	137	54	75	2	76
52	527,508	1,968	34	45	93	509	139,823	421	28	36	7	38,405	245	58	77	4	133
57	451,451	2,603	34	43	65	806	121,681	519	25	32	4	34,767	436	73	94	7	290
62	290,136	1,845	25	31	50	41	97,875	724	29	36	10	24,288	162	26	32	2	.....
17-62	5,256,393	10,072	30%	42%	894	1,938	1,299,610	2,439	26%	36%	105	375,930	1,213	47%	67%	50	582
67	103,419	1,158	28%	35%	27	.....	65,827	756	29%	36%	7	11,553	158	35%	43%	0	.....
72	45,836	963	34	42	14	.....	43,354	872	33	40	6	6,918	154	36	45	3	.....
77	20,757	736	39	48	13	.....	23,673	779	36	45	4	3,986	129	36	44	0	.....
82	8,008	495	44	54	6	.....	11,217	622	40	49	3	1,527	90	42	52	0	.....
89	3,542	452	53	65	6	.....	3,923	446	47	58	1	679	81	49	61	0	.....
67-89	181,562	3,804	35%	44%	66	.....	147,994	3,475	35%	43%	21	24,663	612	38%	47%	3	.....
Total	5,437,955	13,876	31%	42%	960	1,938	1,447,604	5,914	31%	40%	126	400,593	1,825	44%	58%	53	582

* 75 percent of disability claims on Waiver of Premium.

† Actual/tabular in percent.

TABLE 4—Continued

SEX-UNKNOWN EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)						EXTENDED DEATH BENEFIT AND NO DISABILITY					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Claims	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
17	57,134	86	81%	167%	39	6	365	1	147%	304%	1	729	0	0%	0%	0	0
22	347,806	347	46	98	193	26	7,546	5	31	65	5	5,077	5	46	97	2	1
27	416,734	381	40	85	170	47	14,514	12	36	77	8	6,902	10	63	135	8	0
32	350,607	369	42	86	134	55	14,971	19	51	103	11	5,710	5	35	71	3	1
37	297,964	455	49	87	114	100	14,022	26	60	105	7	4,570	10	70	124	4	4
42	278,821	682	54	82	88	157	14,194	45	70	107	9	4,444	12	59	91	2	2
47	281,913	1,177	59	83	72	329	15,721	47	43	60	2	4,606	17	53	74	0	12
52	280,987	1,873	61	81	97	506	17,069	129	69	91	10	4,732	24	46	61	0	15
57	239,252	2,866	70	89	82	1,013	14,793	153	60	77	5	3,994	66	97	123	0	39
62	172,771	2,359	53	66	47	245	12,597	228	70	88	3	2,982	36	48	60	1	.....
17-62	2,723,989	10,595	57%	81%	1,036	2,484	125,792	665	62%	85%	61	43,746	185	61%	85%	20	74
67	78,791	1,668	54%	66%	24	.....	10,535	256	62%	76%	5	1,411	33	59%	73%	0	.....
72	41,514	1,563	62	76	21	.....	5,555	213	63	77	1	845	36	70	86	1	.....
77	25,247	1,541	68	83	22	.....	2,864	163	63	77	2	498	30	67	82	0	.....
82	12,377	1,092	63	77	9	.....	1,069	97	65	80	4	260	24	66	81	0	.....
87	5,554	991	74	91	19	.....	533	61	47	58	0	126	21	69	85	1	.....
67-89	163,483	6,855	62%	77%	95	.....	20,556	790	61%	75%	12	3,140	144	66%	81%	2	.....
Total	2,887,472	17,450	59%	79%	1,131	2,484	146,348	1,455	62%	79%	73	46,886	329	63%	83%	22	74

* 75 percent of disability claims on Waiver of Premium.

† Actual/tabular in percent.

TABLE 5
ALL INDUSTRIES COMBINED
1975-79 CRUDE QUINQUENNIAL DISABILITY, ACCIDENTAL DEATH,
TOTAL DEATH, AND TOTAL CLAIM RATES
(Force of Decrement)

MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)				EXTENDED DEATH BENEFIT AND NO DISABILITY		TOTAL AND PERMANENT DISABILITY			
	Disab.*	Accid. Death†	Total Death	Total Claim*	Accid. Death†	Total Death	Disab.	Accid. Death†	Total Death	Total Claim
17 .....	.00005	.00098	.00170	.00175	.00066	.00153	.00048	.00052	.00193	.00241
22 .....	.00007	.00067	.00100	.00107	.00049	.00091	.00011	.00064	.00094	.00105
27 .....	.00009	.00045	.00080	.00089	.00027	.00074	.00014	.00048	.00075	.00090
32 .....	.00017	.00044	.00093	.00110	.00025	.00084	.00032	.00030	.00078	.00110
37 .....	.00029	.00039	.00123	.00152	.00019	.00117	.00057	.00037	.00124	.00181
42 .....	.00053	.00034	.00186	.00239	.00016	.00178	.00109	.00039	.00199	.00308
47 .....	.00100	.00036	.00309	.00409	.00016	.00310	.00229	.00015	.00287	.00516
52 .....	.00180	.00035	.00497	.00676	.00017	.00541	.00395	.00033	.00507	.00902
57 .....	.00408	.00035	.00779	.01188	.00020	.00877	.00997	.00027	.00723	.01720
62 .....	.00597‡	.00040	.01235	.01287	.00028	.01401	.....	.00022	.01324	.01324
67 .....	.....	.00049	.02188	.02188	.00019	.02100	.....	.00047	.02509	.02509
72 .....	.....	.00064	.03823	.03823	.00024	.03423	.....	.00031	.04886	.04886
77 .....	.....	.00089	.06063	.06063	.00031	.05067	.....	.00045	.06363	.06363
82 .....	.....	.00088	.08530	.08530	.00045	.07742	.....	.00191	.09795	.09795
89 .....	.....	.00290	.16720	.16720	.00103	.13914	.....	.00192	.16405	.16405

MALE EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)				EXTENDED DEATH BENEFIT AND NO DISABILITY		TOTAL AND PERMANENT DISABILITY			
	Disab.*	Accid. Death†	Total Death	Total Claim*	Accid. Death†	Total Death	Disab.	Accid. Death†	Total Death	Total Claim
17 .....	.00004	.00149	.00263	.00267	.00099	.00231	.00072	.00052	.00276	.00348
22 .....	.00011	.00103	.00149	.00160	.00076	.00135	.00012	.00099	.00131	.00144
27 .....	.00011	.00061	.00102	.00114	.00039	.00097	.00018	.00059	.00091	.00109
32 .....	.00020	.00056	.00109	.00129	.00029	.00093	.00032	.00035	.00088	.00120
37 .....	.00034	.00050	.00145	.00180	.00022	.00128	.00054	.00040	.00133	.00187
42 .....	.00064	.00044	.00225	.00288	.00018	.00200	.00114	.00044	.00230	.00344
47 .....	.00122	.00049	.00372	.00494	.00021	.00365	.00235	.00020	.00338	.00573
52 .....	.00222	.00042	.00612	.00834	.00021	.00652	.00415	.00043	.00598	.01014
57 .....	.00521	.00043	.00974	.01495	.00028	.01106	.01055	.00030	.00832	.01887
62 .....	.00658‡	.00052	.01517	.01562	.00038	.01728	.....	.00026	.01540	.01540
67 .....	.....	.00062	.02655	.02655	.00020	.02726	.....	.00065	.02848	.02848
72 .....	.....	.00079	.04543	.04543	.00034	.04563	.....	.00018	.05916	.05916
77 .....	.....	.00093	.06954	.06954	.00039	.06578	.....	.00063	.07363	.07363
82 .....	.....	.00102	.09203	.09203	.00033	.09637	.....	.00267	.11153	.11153
89 .....	.....	.00305	.17539	.17539	.00172	.16074	.....	.00216	.17703	.17703

* 75 percent of disability claims on Waiver of Premium.

† Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

‡ Rate based on exposures for Age 65 Waiver of Premium only.

TABLE 5—Continued

FEMALE EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)				EXTENDED DEATH BENEFIT AND NO DISABILITY		TOTAL AND PERMANENT DISABILITY			
	Disab.*	Accid. Death†	Total Death	Total Claim*	Accid. Death†	Total Death	Disab.	Accid. Death†	Total Death	Total Claim
17	.00003	.00042	.00075	.00078	.00023	.00062	.00018	.00058	.00092	.00110
22	.00002	.00025	.00042	.00044	.00014	.00037	.00009	.00018	.00045	.00055
27	.00004	.00019	.00044	.00048	.00009	.00041	.00010	.00018	.00042	.00052
32	.00011	.00019	.00061	.00072	.00010	.00062	.00033	.00012	.00053	.00086
37	.00014	.00014	.00076	.00090	.00007	.00079	.00064	.00018	.00093	.00158
42	.00029	.00012	.00103	.00132	.00006	.00110	.00100	.00022	.00106	.00206
47	.00047	.00017	.00187	.00234	.00006	.00197	.00209	.00007	.00168	.00376
52	.00096	.00020	.00277	.00373	.00005	.00301	.00346	.00013	.00292	.00638
57	.00178	.00016	.00398	.00576	.00003	.00427	.00834	.00025	.00420	.01254
62	.00293‡	.00020	.00622	.00636	.00010	.00740	.....	.00011	.00667	.00667
67	.....	.00030	.01120	.01120	.00011	.01148	.....	.00000	.01368	.01368
72	.....	.00035	.02101	.02101	.00014	.02011	.....	.00055	.02226	.02226
77	.....	.00073	.03546	.03546	.00017	.03291	.....	.00000	.03236	.03236
82	.....	.00075	.06181	.06181	.00027	.05545	.....	.00000	.05894	.05894
89	.....	.00169	.12761	.12761	.00025	.11369	.....	.00000	.11929	.11929

SEX-UNKNOWN EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)				EXTENDED DEATH BENEFIT AND NO DISABILITY		TOTAL AND PERMANENT DISABILITY			
	Disab.*	Accid. Death†	Total Death	Total Claim*	Accid. Death†	Total Death	Disab.	Accid. Death†	Total Death	Total Claim
17	.00011	.00085	.00140	.00151	.00277	.00274	.00000	.00000	.00000	.00000
22	.00007	.00057	.00092	.00100	.00067	.00066	.00020	.00039	.00079	.00098
27	.00011	.00042	.00080	.00091	.00056	.00083	.00000	.00116	.00145	.00145
32	.00016	.00040	.00090	.00105	.00074	.00127	.00018	.00053	.00070	.00088
37	.00033	.00040	.00119	.00153	.00051	.00185	.00088	.00088	.00131	.00219
42	.00056	.00033	.00188	.00245	.00064	.00317	.00045	.00045	.00225	.00270
47	.00117	.00027	.00301	.00417	.00013	.00299	.00261	.00000	.00109	.00369
52	.00180	.00036	.00486	.00666	.00060	.00756	.00317	.00000	.00190	.00507
57	.00423	.00036	.00774	.01198	.00035	.01034	.00976	.00000	.00676	.01652
62	.00637‡	.00029	.01224	.01365	.00026	.01810	.....	.00034	.01207	.01207
67	.....	.00033	.02117	.02117	.00059	.02430	.....	.00000	.02339	.02339
72	.....	.00055	.03765	.03765	.00022	.03834	.....	.00122	.04260	.04260
77	.....	.00094	.06104	.06104	.00083	.05691	.....	.00000	.06024	.06024
82	.....	.00073	.08823	.08823	.00374	.09074	.....	.00000	.09231	.09231
89	.....	.00342	.17843	.17843	.00000	.11445	.....	.00794	.16667	.16667

* 75 percent of disability claims on Waiver of Premium.

† Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

‡ Rate based on exposures for Age 65 Waiver of Premium only.

TABLE 6

ALL INDUSTRIES COMBINED, CALENDAR YEARS 1975-79
 WAIVER OF PREMIUM (AGE 60 AND AGE 65), EXTENDED DEATH BENEFIT
 AND NO DISABILITY, TOTAL AND PERMANENT DISABILITY COMBINED

MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

CENTRAL AGE	YEARS EXPOSED	TOTAL CLAIMS*	RATIO A/T†		ACCIDENT CLAIMS	DISABILITY CLAIMS*
			1960 CSG	1960 Basic Group		
17	357,259	629	95%	196%	305	22
22	2,680,631	2,806	48	103	1,570	174
27	3,508,583	3,046	38	81	1,334	275
32	3,062,512	3,237	43	86	1,090	455
37	2,581,629	3,801	47	84	815	651
42	2,392,672	5,536	51	78	656	1,108
47	2,428,929	9,638	57	79	684	2,161
52	2,418,071	16,117	61	81	682	3,899
57	2,082,290	24,325	68	87	586	7,819
62	1,494,316	19,598	51	64	484	571
17-62	23,006,892	88,733	56%	78%	8,206	17,135
67	654,448	14,339	56%	69%	234	.....
72	326,956	12,374	62	76	144	.....
77	173,754	10,056	64	78	103	.....
82	73,773	6,179	60	73	61	.....
89	31,404	4,969	65	80	70	.....
67-89	1,260,335	47,917	60%	74%	612	.....
Total	24,267,227	136,650	57%	77%	8,818	17,135

1975-79 CRUDE QUINQUENNIAL DISABILITY, ACCIDENTAL DEATH,
 TOTAL DEATH, AND TOTAL CLAIM RATES
 (Force of Decrement)

Central Age	Disability*‡	Accidental Death§	Total Death	Total Claim*
17	.00007	.00094	.00170	.00176
22	.00007	.00064	.00098	.00105
27	.00009	.00042	.00079	.00087
32	.00018	.00039	.00091	.00106
37	.00031	.00035	.00122	.00147
42	.00057	.00030	.00185	.00231
47	.00109	.00031	.00308	.00397
52	.00196	.00031	.00505	.00667
57	.00455	.00031	.00793	.01168
62	.00597	.00036	.01273	.01312
67	.....	.00040	.02191	.02191
72	.....	.00048	.03785	.03785
77	.....	.00066	.05787	.05787
82	.....	.00083	.08376	.08376
89	.....	.00223	.15823	.15823

* 75 percent of disability claims on Waiver of Premium.

† Actual/tabular in percent.

‡ Rates based on combined exposures for Waiver of Premium and Total and Permanent Disability. Central age 62 rate based on exposures for Age 65 Waiver of Premium only.

§ Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

TABLE 6—Continued

MALE EXPERIENCE ONLY

CENTRAL AGE	YEARS EXPOSED	TOTAL CLAIMS*	RATIO A/T†		ACCIDENT CLAIMS	DISABILITY CLAIMS*
			1960 CSG	1960 Basic Group		
17	162,817	436	144%	298%	213	11
22	1,282,332	2,000	72	153	1,155	127
27	1,896,546	2,096	48	103	971	188
32	1,864,840	2,257	49	98	816	316
37	1,588,843	2,694	55	96	611	453
42	1,434,603	3,931	60	92	488	774
47	1,431,885	6,770	67	94	521	1,499
52	1,409,547	11,458	74	98	471	2,737
57	1,216,352	17,683	85	109	423	5,672
62	893,667	14,245	62	77	371	286
17-62	13,181,432	63,570	68%	96%	6,040	12,063
67	382,912	10,310	68%	85%	171	
72	182,934	8,573	77	94	98	
77	96,729	6,678	76	93	62	
82	39,315	3,759	68	84	39	
89	17,047	2,917	71	87	43	
67-89	718,937	32,237	72%	89%	413	
Total	13,900,369	95,807	70%	93%	6,453	12,063

1975-79 CRUDE QUINQUENNIAL DISABILITY, ACCIDENTAL DEATH,
TOTAL DEATH, AND TOTAL CLAIM RATES
(Force of Decrement)

Central Age	Disability*†	Accidental Death‡	Total Death	Total Claim*
17	.00008	.00139	.00261	.00268
22	.00011	.00099	.00146	.00156
27	.00012	.00057	.00101	.00111
32	.00021	.00049	.00104	.00121
37	.00036	.00043	.00141	.00170
42	.00068	.00038	.00220	.00274
47	.00132	.00041	.00368	.00473
52	.00240	.00037	.00619	.00813
57	.00575	.00039	.00987	.01454
62	.00658	.00047	.01562	.01594
67		.00051	.02693	.02693
72		.00059	.04686	.04686
77		.00073	.06904	.06904
82		.00099	.09561	.09561
89		.00252	.17112	.17112

* 75 percent of disability claims on Waiver of Premium.

† Actual/tabular in percent.

‡ Rates based on combined exposures for Waiver of Premium and Total and Permanent Disability. Central age 62 rate based on exposures for Age 65 Waiver of Premium only.

§ Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

TABLE 6—Continued

FEMALE EXPERIENCE ONLY

CENTRAL AGE	YEARS EXPOSED	TOTAL CLAIMS*	Ratio A/T†		ACCIDENT CLAIMS	DISABILITY CLAIMS*
			1960 CSG	1960 Basic Group		
17	136,214	106	42%	86%	52	5
22	1,037,870	450	20	42	215	21
27	1,173,887	548	20	44	177	41
32	826,384	587	29	58	126	83
37	676,230	616	29	52	79	94
42	660,610	867	29	44	69	176
47	694,804	1,627	33	47	89	321
52	705,736	2,634	34	45	104	642
57	607,899	3,558	34	44	76	1,096
62	412,299	2,731	26	32	62	41
17-62	6,931,933	13,724	30%	42%	1,049	2,520
67	180,799	2,072	29%	36%	34	.....
72	96,108	1,989	34	42	23	.....
77	48,416	1,644	38	46	17	.....
82	20,752	1,207	42	51	9	.....
89	8,144	979	50	61	7	.....
67-89	354,219	7,891	35%	44%	90	.....
Total	7,286,152	21,615	32%	43%	1,139	2,520

1975-79 CRUDE QUINQUENNIAL DISABILITY, ACCIDENTAL DEATH,
TOTAL DEATH, AND TOTAL CLAIM RATES
(Force of Decrement)

Central Age	Disability*‡	Accidental Death§	Total Death	Total Claim* *
17 .....	.00004	.00041	.00074	.00078
22 .....	.00002	.00023	.00041	.00043
27 .....	.00004	.00017	.00043	.00047
32 .....	.00013	.00017	.00061	.00071
37 .....	.00017	.00013	.00077	.00091
42 .....	.00033	.00012	.00105	.00131
47 .....	.00058	.00014	.00188	.00234
52 .....	.00113	.00016	.00282	.00373
57 .....	.00225	.00014	.00405	.00585
62 .....	.00293	.00017	.00652	.00662
67 .....	.....	.00021	.01146	.01146
72 .....	.....	.00026	.02070	.02070
77 .....	.....	.00038	.03396	.03396
82 .....	.....	.00043	.05816	.05816
89 .....	.....	.00086	.12021	.12021

* 75 percent of disability claims on Waiver of Premium.

† Actual/tabular in percent.

‡ Rates based on combined exposures for Waiver of Premium and Total and Permanent Disability. Central age 62 rate based on exposures for Age 65 Waiver of Premium only.

§ Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

TABLE 6—Continued

SEX-UNKNOWN EXPERIENCE ONLY

CENTRAL AGE	YEARS EXPOSED	TOTAL CLAIMS*	RATIO A/T†		ACCIDENT CLAIMS	DISABILITY CLAIMS*
			1960 CSG	1960 Basic Group		
17	58,228	87	80%	166%	40	6
22	360,429	357	46	97	200	27
27	438,150	403	40	86	186	47
32	371,288	393	43	86	148	56
37	316,556	491	50	88	125	104
42	297,459	739	54	84	99	159
47	302,240	1,241	58	82	74	341
52	302,788	2,026	61	81	107	521
57	258,039	3,085	70	89	87	1,052
62	188,350	2,623	54	67	51	245
17-62	2,893,527	11,445	58%	81%	1,117	2,558
67	90,737	1,957	55%	68%	29	.....
72	47,914	1,812	62	76	23	.....
77	28,609	1,734	67	82	24	.....
82	13,706	1,213	63	78	13	.....
89	6,213	1,073	71	88	20	.....
67-89	187,179	7,789	62%	77%	109	.....
Total	3,080,706	19,234	59%	79%	1,226	2,558

1975-79 CRUDE QUINQUENNIAL DISABILITY, ACCIDENTAL DEATH,
TOTAL DEATH, AND TOTAL CLAIM RATES
(Force of Decrement)

Central Age	Disability*‡	Accidental Death§	Total Death	Total Claim*
17	.00010	.00086	.00139	.00149
22	.00008	.00057	.00092	.00099
27	.00011	.00044	.00081	.00092
32	.00016	.00041	.00091	.00106
37	.00034	.00041	.00122	.00155
42	.00056	.00035	.00195	.00248
47	.00119	.00026	.00298	.00410
52	.00182	.00037	.00497	.00669
57	.00432	.00035	.00788	.01195
62	.00637	.00029	.01263	.01393
67	.....	.00035	.02157	.02157
72	.....	.00053	.03782	.03782
77	.....	.00091	.06061	.06061
82	.....	.00095	.08850	.08850
89	.....	.00322	.17270	.17270

* 75 percent of disability claims on Waiver of Premium.

† Actual/tabular in percent.

‡ Rates based on combined exposures for Waiver of Premium and Total and Permanent Disability. Central age 62 rate based on exposures for Age 65 Waiver of Premium only.

§ Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

[Tables 7A, 7B, and 8 follow]

TABLE 7A

CALENDAR YEARS 1975-79
 MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
99	<i>A. Agriculture, forestry, and fishing</i>										
	01 Agricultural production—crops	134,923	74	0.57	423	-0.5	86%	8,191	274	- 5.4	86%
	02 Agricultural production—livestock	13,343	4	0.36	41	-1.3	70	1,126	39	-11.3	75
	07 Agricultural services	34,858	14	0.42	124	0.4	91	1,498	64	- 6.0	116
	08 Forestry	5,124	2	0.42	21	0.4	110	349	24	- 1.3	98
	09 Fishing, hunting, and trapping	2,194	3	1.42	10	-0.5	90	135	9	-10.6	119
	Total agriculture, forestry, and fishing	190,442	97	0.53	618	-0.5	86%	11,299	410	- 4.1	90%
	<i>B. Mining</i>										
	10 Metal mining	42,419	42	1.01	242	1.8	146%	327	25	35.8	188%
	11 Anthracite mining	3,248	2	0.62	15	0.1	98	193	5	-13.2	66
12 Bituminous coal and lignite mining	41,640	37	0.94	175	0.6	116	1,688	92	0.2	100	
13 Oil and gas extraction	138,939	122	1.14	609	0.2	104	10,780	448	4.3	112	
14 Nonmetallic minerals, except fuels	114,908	70	0.64	506	0.3	108	9,020	457	1.3	103	
Total mining	341,154	273	0.91	1,547	0.5	112%	22,008	1,027	3.1	107%	
<i>C. Construction</i>											
15 General building contractors	96,944	65	0.77	333	0.7	83%	3,094	90	- 6.7	81%	
16 Heavy construction contractors	137,310	132	1.05	682	0.3	107	4,695	178	- 0.2	99	
17 Special trade contractors	386,539	251	0.67	2,022	0.5	111	19,310	986	4.7	110	
Total construction	620,793	448	0.77	3,037	0.3	106%	27,099	1,254	2.5	108%	

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			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‡		
	<i>A. Agriculture, forestry, and fishing</i>													
01	Agricultural production—crops	140,840	586	88%	76	73%	1,645	28	86%	629	7	97%	0	0%
02	Agricultural production—livestock	11,237	48	73	5	58	869	4	86	2,363	23	87	0	0
07	Agricultural services	35,648	159	101	26	86	708	3	70	0	0	.....	0	.....
08	Forestry	4,798	18	114	2	62	88	0	0	587	20	88	5	484
09	Fishing, hunting, and trapping	2,285	17	111	2	65	44	0	0	0	0	.....	0	.....
	Total agriculture, forestry, and fishing	194,808	828	90%	110	74%	3,354	35	83%	3,579	50	89%	5	84%
	<i>B. Mining</i>													
10	Metal mining	40,144	180	130%	75	238%	2,602	12	151%	0	0	.....	0	.....
11	Anthracite mining	3,430	16	86	3	99	11	1	92	0	0	.....	0	.....
12	Bituminous coal and lignite mining	41,449	210	111	34	118	1,104	5	112	775	15	89%	3	198%
13	Oil and gas extraction	142,754	928	113	96	84	5,930	21	76	1,035	10	71	2	92
14	Nonmetallic minerals, except fuels	119,721	800	103	120	102	2,312	11	82	1,895	29	118	3	107
	Total mining	347,498	2,134	110%	328	111%	11,959	50	91%	3,705	54	97%	8	123%
	<i>C. Construction</i>													
15	General building contractors	96,686	364	89%	42	49%	3,352	17	89%	0	0	.....	0	.....
16	Heavy construction contractors	124,806	657	111	120	102	13,636	67	84	3,563	13	82%	3	41%
17	Special trade contractors	394,364	2,470	110	472	120	11,073	61	82	412	5	73	0	0
	Total construction	615,856	3,491	108%	634	106%	28,061	145	83%	3,975	18	79%	3	38%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
20	D. <i>Manufacturing</i>										
208	Food and kindred products	142,513	60	0.45	573	0.0	100%	6,663	276	1.1	103%
	Beverages	404,114	184	0.48	1,651	0.0	100	18,160	694	3.9	91
	Other food and kindred products										
	Total	546,627	244	0.47	2,224	0.0	100%	24,823	970	2.5	94%
21	Tobacco manufacturers	70,434	30	0.43	281	0.8	126%	3,105	158	14.1	138%
22	Textile mill products	260,767	116	0.48	1,016	0.1	104%	12,482	491	3.5	110%
23	Apparel and other textile products	203,535	55	0.30	534	0.5	84%	7,195	207	1.1	96%
24	Lumber and wood products	147,990	137	0.97	551	0.4	110%	4,846	181	1.1	97%
25	Furniture and fixtures	136,789	70	0.54	805	0.2	95%	4,911	140	8.5	77%
26	Paper and allied products										
262	Paper mills, except building paper mills	123,662	50	0.41	610	0.4	109%	4,192	188	2.4	106%
	Other paper and allied products	260,543	125	0.51	1,238	0.8	119	8,883	377	4.1	111
	Total	384,205	175	0.48	1,868	0.7	116%	13,075	565	3.6	109%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

INDUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			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‡
20	D. <i>Manufacturing</i>													
208	Food and kindred products													
	Beverages	132,798	673	105%	104	95%	12,584	43	88%	3,794	27	72%	2	36%
	Other food and kindred products	309,258	1,451	96	262	102	95,291	415	84	17,725	134	102	83	277
	Total	442,056	2,124	99%	366	100%	107,875	458	85%	21,519	161	95%	85	240%
21	Tobacco manufacturers	47,496	222	126%	85	326%	336	3	91%	25,707	111	112%	18	58%
22	Textile mill products	230,620	1,075	101%	221	122%	34,506	130	115%	8,123	63	106%	18	95%
23	Apparel and other textile products	194,957	608	94%	66	56%	9,253	28	67%	6,520	22	72%	17	154%
24	Lumber and wood products	143,680	672	112%	107	95%	8,812	48	86%	344	5	94%	0	0%
25	Furniture and fixtures	132,377	501	90%	98	101%	5,163	22	90%	4,160	14	72%	10	113%
26	Paper and allied products													
262	Paper mills, except building paper mills	104,870	464	94%	192	193%	10,580	39	81%	12,404	56	81%	47	200%
	Other paper and allied products	214,008	938	103	302	180	23,299	129	104	32,119	153	122	113	179
	Total	318,878	1,402	100%	494	185%	33,879	168	98%	44,523	209	108%	1,160	185%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
27	D. <i>Manufacturing—Continued</i>										
271	Printing, publishing, and allied industries										
275	Newspapers	194,402	63	0.35	920	0.1	102%	19,009	760	4.7	90%
	Commercial printing	117,950	30	0.28	468	0.1	97	5,730	295	13.3	135
	Other printing, publishing, and allied industries	159,533	23	0.16	540	0.4	90	9,577	290	2.9	91
	Total	471,885	116	0.27	1,927	0.1	97%	34,316	1,345	1.2	97%
28	Chemicals and allied products	370,179	140	0.40	1,557	0.1	103%	14,100	643	6.1	115%
29	Petroleum refining and related industries	67,045	45	0.69	317	0.1	102%	2,731	113	1.2	97%
30	Rubber and miscellaneous plastics products										
307	Miscellaneous plastics products	127,819	66	0.54	445	0.4	114%	1,914	79	11.6	139%
	Other rubber and miscellaneous plastics products	97,431	36	0.45	407	0.2	106	5,254	245	2.5	106
	Total	225,250	102	0.51	853	0.3	110%	7,168	324	5.0	112%
31	Leather and leather products										
314	Footwear, except rubber	115,694	14	0.15	477	0.1	102%	24,260	1,183	5.4	90%
	Other leather and leather products	41,030	13	0.36	194	1.0	125	2,286	95	3.4	109
	Total	156,724	27	0.21	671	0.3	108%	26,546	1,278	4.7	91%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

INDUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			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‡		
27	D. Manufacturing—Continued													
271	Printing, publishing, and allied industries													
275	Newspapers	152,233	1,049	104%	137	103%	28,301	214	86%	32,877	238	77%	42	73%
	Commercial printing	111,838	610	119	50	54	8,458	62	117	3,384	40	113	1	15
	Other printing, publishing, and allied industries	138,835	546	93	78	74	22,338	144	85	7,937	51	124	11	64
	Total	402,906	2,205	105%	264	80%	59,097	420	89%	44,198	329	86%	54	66%
28	Chemicals and allied products	347,729	1,630	104%	374	126%	14,946	108	109%	21,604	79	101%	9	27%
29	Petroleum refining and related industries	46,178	275	118%	32	76%	16,604	70	88%	6,994	49	81%	4	34%
30	Rubber and miscellaneous plastics products													
307	Miscellaneous plastics products	127,268	393	109%	125	165%	1,943	5	70%	522	1	48%	0	0%
	Other rubber and miscellaneous plastics products	93,639	525	103	83	113	4,305	13	105	4,741	12	96	19	277
	Total	220,907	918	105%	209	139%	6,248	18	92%	5,263	13	89%	19	242%
31	Leather and leather products													
314	Footwear, except rubber	129,753	1,485	92	106	94%	6,391	21	78%	3,810	4	84%	6	106%
	Other leather and leather products	39,940	195	109	62	222	3,190	28	96	186	42	130	0	0
	Total	169,693	1,680	94%	168	120%	9,581	49	87%	3,996	46	87%	6	102%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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>D. Manufacturing—Continued</i>										
32	Stone, clay, glass, and concrete products	139,906	80	0.59	808	2.4	163%	3,475	153	2.4	106%
329	Miscellaneous nonmetallic mineral products										
	Other stone, clay, glass, and concrete products	280,688	141	0.55	1,574	0.6	113	19,322	876	0.2	100
	Total	420,594	221	0.56	2,402	1.2	127%	22,797	1,029	0.5	101%
33	Primary metal industries										
331	Blast furnace and basic steel products	129,647	46	0.39	850	1.4	127%	5,778	284	9.3	123%
332	Iron and steel foundries	150,137	140	0.98	932	1.7	136	7,608	500	18.4	139
	Other primary metal industries	192,005	106	0.60	1,071	0.7	114	15,772	736	3.6	108
	Total	471,789	292	0.67	2,852	1.2	125%	29,158	1,520	8.6	120%
34	Fabricated Metal Products										
344	Fabricated structural metal products	183,539	124	0.74	949	0.8	119%	7,793	354	2.9	107%
348	Ordnance and accessories	124,913	34	0.27	758	1.1	122	2,230	152	32.3	190
349	Miscellaneous fabricated metal products	132,023	65	0.52	635	0.6	113	6,407	265	1.3	103
	Other fabricated metal products	314,077	142	0.50	1,507	0.4	109	15,700	777	6.4	115
	Total	754,552	365	0.52	3,849	0.6	114%	32,130	1,548	6.3	115%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability			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‡
D. <i>Manufacturing—Continued</i>														
32	Stone, clay, glass, and concrete products	137,244	589	116%	369	323%	4,638	67	119%	1,499	5	98%	1	29%
329	Miscellaneous nonmetallic mineral products	230,086	1,364	112	412	197	12,187	115	98	57,737	429	77	80	67
	Other stone, clay, glass, and concrete products													
	Total	367,330	1,953	113%	781	242%	16,825	182	105%	59,236	434	77%	81	66%
33	Primary metal industries													
331	Blast furnace and basic steel products	122,327	824	119%	220	178%	10,732	61	103%	2,366	19	164%	10	169%
332	Iron and steel foundries	116,616	949	129	197	174	38,931	281	149	2,198	5	108	0	0
	Other primary metal industries	164,519	870	115	232	153	38,630	654	99	4,628	38	92	13	145
	Total	403,462	2,643	121%	648	167%	88,293	996	110%	9,192	62	108%	23	136%
34	Fabricated metal products													
344	Fabricated structural metal products	181,068	995	115%	205	131%	5,145	30	76%	5,119	54	104%	19	203%
348	Ordnance and accessories	126,961	680	123	226	132	145	2	240	37	2	54	0	0
349	Miscellaneous fabricated metal products	133,739	711	106	149	134	3,124	21	153	1,567	15	122	4	120
	Other fabricated metal products	288,417	1,527	109	320	132	14,123	97	130	27,237	276	99	64	114
	Total	730,185	3,913	112%	899	132%	22,537	150	117%	33,960	347	100%	87	126%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
35	D. Manufacturing—Continued										
353	Machinery, except electrical	129,026	89	0.72	521	0.2	105%	4,937	282	12.3	127%
354	Construction and related machinery	202,638	83	0.45	972	-0.2	95	7,884	355	5.0	113
355	Metal working machinery	129,701	54	0.47	653	0.1	101	5,965	212	6.6	84
356	Special industry machinery	235,949	94	0.44	1,082	0.3	108	8,486	324	0.4	101
357	General industrial machinery	780,188	84	0.11	1,720	-0.5	82	24,510	945	0.6	98
358	Office and computing machines	108,769	65	0.60	493	0.6	116	3,313	146	7.2	120
	Service industry machines	216,997	96	0.46	891	0.2	105	7,376	331	3.2	108
	Other machinery, except electrical										
	Total	1,803,268	565	0.33	6,331	0.1	97%	62,471	2,595	1.5	104%
36	Electrical equipment and supplies										
361	Electrical test and distributing equipment	130,899	55	0.43	454	0.2	96%	5,075	184	0.3	99%
362	Electrical industrial apparatus	101,648	39	0.38	359	0.0	99	2,523	86	0.1	100
363	Household appliances	199,619	93	0.47	699	0.2	94	4,737	210	3.6	93
366	Communication equipment	104,969	39	0.37	443	0.1	97	1,104	32	2.4	92
367	Electronic components and accessories	154,190	35	0.26	451	0.3	90	2,050	62	3.6	114
	Other electrical equipment and supplies	180,105	66	0.40	664	0.2	106	5,898	216	1.6	105
	Total	871,430	327	0.40	2,971	0.1	97%	21,387	790	0.2	99%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability			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‡
D.	<i>Manufacturing—Continued</i>													
35	Machinery, except electrical	124,456	678	116%	93	99%	9,132	27	84%	375	3	126%	2	163%
353	Construction and related machinery	193,527	984	98	215	110	7,545	36	78	9,450	81	133	11	53
354	Metal working machinery	127,562	635	91	163	122	4,730	30	71	3,374	30	153	7	72
355	Special industry machinery	233,578	1,054	103	272	134	6,426	37	98	4,431	35	73	8	94
356	General industrial machinery	84,018	310	110	53	119	718,602	2,293	84	2,078	3	53	6	157
357	Office and computing machines	101,679	452	112	135	162	8,308	40	85	2,095	11	115	1	25
358	Service industry machines	157,415	780	108	110	85	30,765	97	76	36,193	131	106	104	211
	Other machinery, except electrical													
	Total	1,022,235	4,893	104%	1,040	118%	785,508	2,560	83%	57,996	294	109%	139	143%
36	Electrical equipment and supplies	129,321	449	93%	119	125%	4,741	41	115%	1,912	28	73%	1	42%
361	Electrical test and distributing equipment	99,123	335	94	92	133	3,581	10	80	1,467	3	58	5	177
362	Electrical industrial apparatus	175,338	649	94	112	76	21,044	88	122	7,974	44	87	16	115
363	Household appliances	88,017	219	96	54	96	9,860	38	91	8,196	38	105	26	112
366	Communication equipment	133,970	334	90	80	96	9,941	38	108	12,329	18	48	43	174
367	Electronic components and accessories	146,207	530	106	86	84	20,608	92	100	19,188	130	125	42	124
	Other electrical equipment and supplies													
	Total	771,976	2,516	95%	544	98%	69,775	307	106%	51,066	261	96%	133	132%

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† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAIMS COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
37	D. <i>Manufacturing—Continued</i>										
371	<i>Transportation equipment</i>										
372	Motor vehicles and equipment	215,071	130	0.62	1,094	1.0	125%	7,466	333	3.2	108%
	Aircraft and parts	459,704	155	0.44	2,571	0.3	95	25,145	1,075	7.0	120
	Other transportation equipment	74,917	51	0.73	266	-0.1	97	2,035	75	- 4.6	89
	Total	749,692	336	0.53	3,931	0.1	102%	34,646	1,483	5.5	115%
38	Instruments and related products	280,232	64	0.30	1,068	0.2	95%	17,916	687	- 0.9	98%
39	Miscellaneous manufacturing industries	221,458	73	0.36	811	0.1	97%	9,333	312	- 3.1	91%
	Total manufacturing	8,614,445	3,500	0.45	36,617	0.2	105%	385,136	16,379	1.7	104%
	E. <i>Transportation, communication, and public utilities</i>										
40	Railroad transportation	11,139	10	1.20	61	0.6	89%	2,053	119	- 7.2	89%
41	Local and interurban passenger transit	100,640	28	0.35	687	1.5	128%	14,716	865	9.0	118%
42	Trucking and warehousing										
421	Trucking, local and long distance	179,887	98	0.59	81	0.9	119%	6,386	230	0.8	102%
	Other trucking and warehousing	46,772	15	0.37	14	0.1	103	1,025	34	- 3.9	89
	Total	226,659	113	0.55	1,128	0.7	117%	7,411	264	0.1	100%

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* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.
‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			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‡
37	D. <i>Manufacturing—Continued</i>													
371	Transportation equipment	188,205	937	115%	264	170%	21,659	91	93%	12,673	101	110%	34	155%
372	Motor vehicles and equipment	188,079	582	87	99	56	6,304	42	120	290,466	2,192	107	731	108
	Aircraft and parts	76,202	292	99	47	85	750	2	21	0	0	.....	0	.....
	Other transportation equipment													
	Total	452,486	1,811	102%	410	106%	28,713	135	95%	303,139	2,293	107%	765	110%
38	Instruments and related products	280,300	1,418	95%	221	91%	14,242	81	91%	3,606	26	88%	9	131%
39	Miscellaneous manufacturing industries	188,032	751	91%	137	100%	15,619	51	83%	27,140	115	102%	69	155%
	Total manufacturing	6,913,483	33,210	104%	7,163	125%	1,347,812	5,984	92%	738,286	4,933	100%	1,706	115%
	E. <i>Transportation, communication, and public utilities</i>													
40	Railroad transportation	7,058	58	104%	5	73%	3,624	55	107%	2,510	59	70%	3	97%
41	Local and interurban passenger transit	81,043	875	148%	73	87%	17,352	151	74%	16,961	375	105%	78	222%
42	Trucking and warehousing	135,360	622	110%	128	101%	49,010	442	132%	1,903	14	107%	5	164%
421	Trucking, local and long distance	32,376	125	101	33	142	14,482	19	78	939	3	48	1	45
	Other trucking and warehousing													
	Total	167,736	747	108%	161	107%	63,492	461	128%	2,842	17	88%	6	114%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
43	E. <i>Transportation, communication, and public utilities—Continued</i> United States Postal Service	223	0	0.00	0	-5.3	0%	10	1	63.1	271%
44	Water transportation	53,655	51	1.02	293	0.9	119%	3,506	141	-0.1	100%
45	Transportation by air	203,916	50	0.36	663	-0.4	89%	5,161	163	-1.3	96%
451	Certificated air transportation	36,351	16	0.63	99	-0.7	80	1,178	9	-19.5	28
	Other transportation by air										
	Total	240,267	66	0.40	762	-0.4	88%	6,339	172	-4.7	85%
46	Pipeline transportation	2,958	3	1.25	13	0.8	122%	52	2	-0.8	98%
47	Transportation services	55,627	28	0.58	196	-0.5	88%	3,751	147	-9.2	81%
48	Communication	251,428	64	0.30	568	-0.3	89%	16,637	613	3.7	111%
481	Telephone communication	73,701	19	0.30	240	-0.2	96	2,522	116	4.6	111
	Other communication										
	Total	325,129	83	0.30	808	0.3	91%	19,159	729	3.8	111%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability				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‡
43	E. <i>Transportation, communication, and public utilities—Continued</i> United States Postal Service	233	1	78%	0	0%	0	0	.....	0	0	.....	0	.....
44	Water transportation	53,634	359	117%	53	106%	1,251	11	115%	2,276	10	61%	1	29%
45	Transportation by air	81,705	225	107%	30	59%	27,495	205	96%	99,877	250	94%	116	68%
451	Certificated air transportation	36,574	97	77	7	26	955	4	134	0	0	.....	0	.....
	Other transportation by air													
	Total	118,279	322	96%	37	48%	28,450	209	97%	99,877	250	94%	116	68%
46	Pipeline transportation	3,010	13	124%	2	96%	0	0	.....	0	0	.....	0	.....
47	Transportation services	54,284	263	90%	25	60%	2,437	15	124%	2,657	33	66%	7	123%
48	Communication	144,401	546	91%	18	20%	121,099	605	125%	2,565	11	103%	1	35%
481	Telephone communication	70,406	266	115	20	41	2,028	7	65	3,789	61	103	2	37
	Other communication													
	Total	214,807	812	98%	38	27%	123,127	612	124%	6,354	72	103%	3	36%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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>E. Transportation, communication, and public utilities—Continued</i>										
49	Electric, gas, and sanitary services										
491	Electric services	126,310	43	0.34	606	0.1	101%	16,640	869	5.9	113%
492	Gas production and distribution	149,798	39	0.28	883	1.3	129	8,491	438	3.1	106
	Other electric, gas, and sanitary services	118,820	73	0.63	563	-0.1	98	10,908	519	-1.7	96
	Total	394,928	155	0.41	2,052	0.5	111%	36,039	1,826	2.9	106%
	Total transportation, communication, and public utilities	1,411,225	537	0.44	5,999	0.2	106%	93,036	4,266	2.5	106%
	<i>F. Wholesale trade</i>										
50	Wholesale trade—durable goods										
508	Machinery, equipment, and supplies	190,378	76	0.45	629	-0.4	89%	5,444	202	0.6	102%
509	Miscellaneous durable goods	192,833	90	0.51	767	0.0	100	8,962	353	3.2	109
	Other wholesale trade—durable goods	375,052	149	0.44	1,358	-0.5	87	17,896	589	-6.3	84
	Total	758,263	315	0.46	2,753	-0.4	91%	32,302	1,144	-2.5	93%
	Wholesale trade—nondurable goods										
514	Groceries and related products	125,364	43	0.38	452	0.2	95%	5,553	202	-4.5	89%
	Other wholesale trade—nondurable goods	174,760	76	0.51	687	0.1	98	9,727	314	-6.8	83
	Total	300,124	119	0.46	1,139	-0.1	97%	15,280	516	-6.0	85%
	Total wholesale trade	1,058,387	434	0.46	3,892	-0.3	93%	47,582	1,660	-3.7	90%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED													
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability				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‡	
	E. <i>Transportation, communication, and public utilities—Continued</i>														
49	Electric, gas, and sanitary services	107,050	804	94%	125	114%	30,932	510	138%	4,968	36	110%	0	0%	
491	Electric services	136,480	793	110	301	202	10,392	67	61	11,417	94	91	66	251	
492	Gas production and distribution	102,117	758	100	104	96	22,602	155	96	5,009	65	88	0	0	
	Total	345,647	2,355	101%	530	144%	63,926	732	114%	21,394	195	93%	66	145%	
	Total transportation, communication, and public utilities	1,045,731	5,805	106%	923	101%	303,659	2,246	113%	154,871	1,011	94%	280	101%	
	F. <i>Wholesale trade</i>														
50	Wholesale trade—durable goods	182,259	621	94%	110	84%	7,518	28	59%	6,045	39	86%	33	233%	
508	Machinery, equipment, and supplies	147,088	773	110	112	94	48,440	196	90	6,267	29	94	10	81	
509	Miscellaneous durable goods	320,007	1,379	96	136	54	60,480	325	76	12,461	93	85	14	57	
	Other wholesale trade—durable goods														
	Total	649,354	2,773	99%	357	71%	116,438	549	79%	24,773	161	87%	57	112%	
51	Wholesale trade—nondurable goods	117,649	495	96%	74	89%	10,334	60	93%	2,934	15	50%	10	179%	
514	Groceries and related products	174,000	878	104	62	45	7,500	33	47	2,987	23	114	5	75	
	Other wholesale trade—nondurable goods														
	Total	291,649	1,373	101%	136	62%	17,834	93	69%	5,921	38	76%	15	122%	
	Total wholesale trade	941,003	4,146	100%	493	68%	134,272	642	77%	30,694	199	85%	72	114%	

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† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
52	G. <i>Retail trade</i> Building materials and supplies	56,957	32	0.60	217	-0.6	85%	3,025	98	- 8.3	80%
53	General merchandise stores Department stores Other general merchandise stores	258,064	46	0.19	872	-0.7	82%	28,075	909	- 0.8	98%
531		76,278	9	0.19	229	0.3	91	1,108	107	69.1	351
		Total	334,342	55	0.19	1,100	0.6	84%	29,183	1,016	1.9	106%
54	Food stores Grocery stores Other food stores	154,910	46	0.32	233	-0.2	93%	3,620	114	- 0.6	98%
541		48,875	10	0.21	234	0.7	119	1,635	43	- 6.1	81
		Total	203,785	56	0.29	657	0.0	101%	5,255	157	- 2.3	93%
55	Automotive dealers and service stations New and used car dealers Other automotive dealers and service stations	226,048	110	0.55	913	0.2	94%	7,492	247	- 3.7	90%
551		52,103	24	0.54	172	-0.7	83	1,425	39	- 6.8	80
		Total	278,151	134	0.55	1,085	0.3	92%	8,917	286	- 4.2	88%
56	Apparel and accessory stores	86,677	20	0.27	245	-0.4	88%	6,593	206	- 0.4	99%
57	Furniture and home furnishings stores	83,509	36	0.46	253	-0.2	93%	2,883	121	6.1	117%

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* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED													
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability				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‡	
52	G. Retail trade Building materials and supplies	50,240	228	86%	18	42%	6,948	44	110%	2,794	22	95%	3	54%	
53	General merchandise stores Department stores Other general merchandise stores	250,691	1,346	90%	164	89%	13,829	104	85%	21,619	117	84%	50	131%	
531		74,892	286	134	35	71	1,571	10	101	923	5	93	0	0	
	Total	325,583	1,632	96%	198	85%	15,400	114	86%	22,542	122	85%	50	126%	
54	Food stores Grocery stores Other food stores	151,472	446	97%	68	77%	3,035	12	97%	4,023	8	57%	3	57%	
541		49,135	176	87	96	241	1,371	5	70	4	0	0	0	0	
	Total	200,607	622	94%	164	128%	4,406	17	88%	4,027	8	56%	3	57%	
55	Automotive dealers and service stations New and used car dealers Other automotive dealers and service stations	224,259	984	100%	125	59%	7,314	34	101%	1,967	17	86%	0	0%	
551		49,374	175	88	20	49	4,136	16	121	18	0	0	0	0	
	Total	273,633	1,159	98%	145	57%	11,450	50	107%	1,985	17	86%	0	0%	
56	Apparel and accessory stores	89,792	382	97%	30	61%	2,549	20	104%	929	17	80%	2	116%	
57	Furniture and home furnishings stores	74,658	272	104%	28	63%	11,608	72	105%	126	2	119%	0	0%	

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED										
		Under Age 65						Age 65 and Above				
		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‡	
58	<i>G. Retail trade—Continued</i>											
	581	Eating and drinking places	179,947	68	0.41	504	0.3	90%	6,135	170	- 4.1	87%
	581	Eating and drinking places	5,284	5	0.95	16	0.4	114	157	4	- 5.5	82
		Total	185,231	73	0.42	519	- 0.3	91%	6,292	174	- 4.1	87%
59	Miscellaneous retail stores	188,812	53	0.36	489	- 0.7	79%	7,994	208	- 9.3	74%	
	Total retail trade	1,417,464	459	0.37	4,565	0.4	89%	70,142	2,266	- 1.3	96%	
	<i>H. Finance, insurance, and real estate</i>											
60	<i>Banking</i>											
601	Federal reserve banks	99,521	19	0.19	256	0.4	87%	7,053	273	- 0.7	98%	
602	Commercial and stock savings banks	413,567	74	0.18	971	0.2	91	21,267	911	2.1	105	
	Other banking	216,977	28	0.17	444	0.7	74	10,819	377	- 4.5	88	
	Total	730,065	121	0.18	1,669	0.4	85%	39,139	1,561	- 0.2	100%	
61	Credit agencies other than banks	108,927	31	0.32	262	- 0.3	87%	3,786	153	5.5	116%	
62	Security and commodity brokers, dealers, exchanges, and services	95,523	19	0.21	285	0.5	86%	6,352	306	3.4	108%	

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability				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‡		
58	G. <i>Retail trade</i> —Continued													
581	Eating and drinking places	173,899	589	96%	53	51%	11,489	22	95%	694	7	159%	3	198%
	Eating and drinking places	5,441	19	119	1	29	0	0	.....	0	0	.....	0	.....
	Other eating and drinking places													
	Total	179,340	608	96%	54	50%	11,489	22	95%	694	7	159%	3	198%
59	Miscellaneous retail stores	178,121	562	81%	48	45%	17,895	80	90%	790	3	56%	4	270%
	Total retail trade	1,371,974	5,465	94%	684	71%	81,745	419	96%	33,887	198	85%	65	118%
	H. <i>Finance, insurance, and real estate</i>													
60	Banking													
601	Federal reserve banks	102,180	455	93%	53	88%	804	0	0%	3,590	18	93%	3	61%
602	Commercial and stock savings banks	385,791	1,299	97	221	122	11,034	52	112	38,009	303	96	7	15
	Other banking	212,567	657	78	111	98	11,779	34	76	3,450	16	95	3	59
	Total	700,538	2,411	90%	383	109%	23,617	86	92%	45,049	337	95%	13	23%
61	Credit agencies other than banks	100,781	322	100%	41	80%	6,649	20	82%	5,283	20	83%	12	182%
62	Security and commodity brokers, dealers, exchanges, and services	95,897	529	101%	50	71%	3,416	10	74%	2,562	1	15%	1	29%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
63	<i>H. Finance, insurance, and real estate—Continued</i>										
639	Insurance carriers	101,420	61	0.60	475	0.9	125%	3,712	122	— 2.5	93%
	Insurance carriers, not elsewhere classified	262,757	61	0.25	915	0.2	95	16,242	629	— 0.0	100
	Other insurance carriers										
	Total	364,177	122	0.38	1,390	0.1	104%	19,954	751	— 0.3	99%
64	Insurance agents, brokers, and services	91,174	23	0.35	335	— 0.3	93%	7,688	272	— 4.5	89%
65	Real estate	138,185	52	0.43	405	— 0.2	93%	4,898	140	— 6.7	81%
66	Combinations of real estate, insurance, etc.	11,013	2	0.21	31	— 0.2	92%	468	15	— 7.5	81%
67	Holding and other investment offices										
671	Holding offices	116,946	38	0.37	526	0.8	122%	6,555	378	12.8	128%
673	Trusts	161,374	73	0.48	676	— 0.5	89	10,149	330	— 4.4	88
	Other holding and other investment offices	12,069	2	0.19	56	0.1	98	990	32	— 6.1	84
	Total	290,389	113	0.42	1,258	0.0	101%	17,694	740	1.9	105%
	Total finance, insurance, and real estate	1,829,453	483	0.29	5,635	— 0.2	94%	99,979	3,938	— 0.1	100%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTY CODE	INDUSTRY	ALL AGES COMBINED													
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			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‡	
63	H. Finance, insurance, and real estate—Continued	Insurance carriers	100,741	421	108%	147	188%	2,478	24	85%	1,913	0	0%	5	184%
639		Insurance carriers, not elsewhere classified	241,670	1,029	94	223	115	11,379	67	84	25,950	192	103	33	89
		Other insurance carriers													
		Total	342,411	1,450	97%	370	136%	13,857	91	84%	27,863	192	100%	38	96%
64		Insurance agents, brokers, and services	92,397	505	93%	38	52%	5,341	58	147%	1,124	4	59%	2	91%
65		Real estate	140,554	471	96%	60	71%	2,323	12	49%	206	2	80%	0	0%
66		Combinations of real estate, insurance, etc.	8,535	29	98%	2	45%	2,946	15	85%	0	0	.....	0	.....
67		Holding and other investment offices													
671		Holding offices	96,899	358	104%	53	83%	2,364	9	97%	24,238	419	157%	65	162%
673		Trusts	162,180	855	95	73	48	9,258	78	112	85	0	0	0	0
	Other holding and other investment offices	9,692	50	92	3	36	1,503	25	129	1,864	10	103	0	0	
	Total	268,771	1,263	97%	129	58%	13,125	112	114%	26,187	429	155%	65	148%	
	Total finance, insurance, and real estate	1,749,884	6,980	95%	1,073	95%	71,274	404	96%	108,274	985	114%	131	86%	

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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>i. Services</i>										
70	Hotels and other lodging places	130,854	51	0.42	578	0.3	94%	7,630	183	- 8.1	75%
701	Hotels, motels and tourist courts	6,273	2	0.43	24	0.1	101	449	14	- 1.3	104
	Total	137,127	53	0.42	602	0.2	95%	8,079	197	- 7.6	76%
72	Personal services	63,367	20	0.36	219	- 0.4	89%	4,114	131	- 3.5	90%
	<i>Business services</i>										
73	Miscellaneous business services	224,747	50	0.25	688	- 0.4	87%	5,883	201	- 0.7	98%
739	Other business services	194,137	106	0.61	685	0.1	104	7,108	158	- 10.4	68
	Total	418,884	156	0.42	1,373	0.2	95%	12,991	359	- 6.0	82%
75	Automotive repair, services, and garages	33,685	23	0.71	128	0.2	107%	1,031	33	- 2.8	92%
76	Miscellaneous repair services	38,199	17	0.50	173	0.0	100%	1,220	30	- 7.5	77%
78	Motion pictures	25,712	10	0.40	88	- 0.1	96%	1,601	55	- 7.3	83%
79	Amusement and recreation services	58,626	30	0.60	216	- 0.6	86%	4,556	149	- 3.8	90%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

INDUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability			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‡
70	I. Services													
701	Hotels and other lodging places													
	Hotels, motels and tourist courts	126,899	639	97%	47	30%	346	1	79%	11,239	42	81%	32	179%
	Other hotels and lodging places	6,563	34	117	0	0	159	4	116	0	0	0	0	0
	Total	133,462	673	98%	47	29%	505	5	106%	11,239	42	81%	32	179%
72	Personal services	54,007	236	94%	17	46%	7,929	57	105%	5,545	32	89%	8	71%
73	Business services													
739	Miscellaneous business services	218,870	717	92%	145	89%	11,389	22	55%	371	5	73%	0	0%
	Other business services	173,108	605	93	125	108	14,903	64	109	13,234	45	96	4	21
	Total	391,978	1,322	92%	269	97%	26,292	86	87%	13,605	50	93%	4	20%
75	Automotive repair, services, and garages	33,012	133	107%	21	91%	1,662	7	109%	42	0	0%	0	0%
76	Miscellaneous repair services	36,546	152	95%	32	87%	2,829	19	111%	44	0	0%	0	0%
78	Motion pictures	26,771	121	98%	17	80%	298	1	24%	244	4	36%	0	0%
79	Amusement and recreation services	61,614	344	96%	13	26%	1,294	5	101%	274	3	67%	0	0%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUS- TRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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>I. Services—Continued</i>										
80	Health services										
806	Hospitals	951,800	167	0.19	2,211	0.1	94%	27,918	641	- 1.0	96%
	Other health services	136,222	32	0.27	299	0.5	81	4,273	59	- 12.2	53
	Total	1,088,022	199	0.20	2,510	0.2	92%	32,191	700	- 2.5	90%
81	Legal services	91,008	21	0.29	126	1.1	56%	3,638	65	- 15.7	53%
82	Educational services										
821	Elementary and secondary schools	584,019	123	0.24	1,466	- 0.8	75%	15,942	301	- 9.2	67%
822	Colleges, universities, and professional schools	418,964	94	0.26	1,399	- 0.8	80	20,429	649	- 9.6	77
	Other educational services	52,662	15	0.37	116	0.5	88	1,406	31	- 5.3	81
	Total	1,055,645	232	0.25	3,041	0.8	78%	37,777	981	- 9.3	74%
83	Social services	106,592	34	0.35	476	0.5	117%	5,929	136	- 7.0	77%
84	Museums, botanical and zoological gardens	10,342	8	0.83	49	0.5	112%	562	15	- 5.5	83%
86	Membership organizations										
861	Business associations	134,284	37	0.35	607	0.0	100%	9,045	254	- 7.4	79%
863	Labor organizations	245,421	80	0.51	1,409	0.7	113	15,600	490	- 2.4	93
866	Religious organizations	203,821	36	0.19	663	1.5	69	20,126	664	- 2.4	93

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			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‡
80	I. Services—Continued													
806	Health services													
	Hospitals	937,849	2,161	90%	522	121%	20,764	71	97%	21,105	68	90%	30	94%
	Other health services	137,139	314	80	38	54	2,520	2	23	836	4	212	0	0
	Total	1,074,988	2,475	89%	560	111%	23,284	73	89%	21,941	72	93%	30	89%
81	Legal services	87,214	158	58%	11	27%	5,643	19	80%	1,789	3	40%	0	0%
82	Educational services													
821	Elementary and secondary schools	581,482	1,413	75%	272	68%	12,895	31	61%	5,584	44	92%	7	66%
822	Colleges, universities, and professional schools	300,178	1,186	74	208	76	19,047	92	76	120,168	426	100	136	73
	Other educational services	52,878	167	89	29	70	369	2	107	821	8	190	1	58
	Total	934,538	2,766	75%	509	71%	32,311	125	72%	126,573	478	100%	144	72%
83	Social services	82,184	293	96%	28	63%	29,054	182	128%	1,283	5	93%	4	197%
84	Museums, botanical and zoological gardens	10,904	59	113%	5	39%	0	0	.....	0	0	.....	0	.....
86	Membership organizations													
861	Business associations	141,597	753	97%	92	69%	1,732	16	72%	0	0	.....	0	.....
863	Labor organizations	251,037	1,525	105	237	91	9,705	132	224	279	4	135%	1	139%
866	Religious organizations	210,247	1,062	80	107	58	12,116	144	94	1,584	13	143	1	37

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
86	I. <i>Services—Continued</i> Membership organizations— <i>Continued</i>	320,661	114	0.38	1,058	0.6	85%	17,501	536	- 1.9	94%
	Total	904,187	267	0.35	3,737	- 0.4	92%	62,272	1,944	- 3.0	91%
88	Private households	12,936	12	0.95	35	- 1.3	68%	527	5	- 16.8	36%
89	Miscellaneous services	157,539	44	0.31	491	0.9	77%	4,385	99	- 13.6	62%
891	Engineering and architectural services	110,247	18	0.20	271	0.6	81	2,188	85	6.4	120
	Other miscellaneous services										
	Total	267,786	62	0.27	761	- 0.8	78%	6,573	184	- 6.9	80%
	Total services	4,312,118	1,144	0.30	13,432	- 0.4	88%	183,061	4,984	- 5.3	84%
91	J. <i>Government and public administration</i> Executive, legislative, and general government, except finance										
919	General government, not elsewhere classified	393,035	206	0.53	1,790	0.3	106%	26,393	1,179	5.0	113%
	Other (federal government)	74,853	47	0.71	308	0.0	100	4,701	144	- 6.0	84
	Total	467,888	253	0.55	2,098	0.2	105%	31,094	1,323	3.3	108%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

INDUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability			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‡
86	I. <i>Services—Continued</i> Membership organizations— <i>Continued</i> Other membership organizations	330,047	1,436	95%	102	41%	6,900	42	142%	1,215	13	71%	1	63%
	Total	932,928	4,776	94%	538	65%	30,453	334	127%	3,078	30	99%	3	60%
88	Private households	13,422	40	75%	0	0%	41	0	0%	0	0	.....	0	.....
89	Miscellaneous services	151,229	454	81%	65	52%	3,995	21	50%	6,700	44	90%	6	38%
891	Engineering and architectural services Other miscellaneous services	104,390	290	101	20	29	6,407	36	86	1,638	4	46	7	168
	Total	255,619	744	88%	84	44%	10,402	57	68%	8,338	47	85%	13	66%
	Total services	4,129,187	14,292	88%	2,150	73%	171,997	970	101%	193,995	766	94%	238	76%
91	J. <i>Government and public administration</i> Executive, legislative, and general government, except finance	411,252	2,544	111%	338	99%	4,046	41	123%	4,130	42	114%	4	59%
919	General government, not elsewhere classified Other (federal government)	73,568	365	98	38	65	1,497	7	80	4,489	25	78	17	314
	Total	484,820	2,909	109%	376	94%	5,543	48	114%	8,619	67	97%	21	172%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
	J. <i>Government and public administration—Continued</i>										
92	State government										
929	Regular government functions—executive, legislative, and judicial	1,505,862	91	0.06	5,802	0.4	111%	223,761	7,924	0.7	102%
	Other state government	52,266	33	0.69	241	0.5	114	5,237	243	1.6	104
	Total	1,558,128	124	0.08	6,043	0.4	112%	228,998	8,167	0.7	102%
93	Local government										
939	Regular government functions—executive, legislative, and judicial	399,986	177	0.49	2,048	0.8	120%	32,511	1,302	0.5	101%
	Other local government	152,384	16	0.14	523	-0.3	91	4,967	231	15.2	148
	Total	552,370	193	0.40	2,571	0.5	112%	37,478	1,533	2.5	106%
94	Administration of human resources programs	77,926	17	0.22	252	0.3	111%	961	17	- 2.0	90%
95	Administration of environmental quality and housing programs	16,387	4	0.33	94	1.4	133%	443	11	- 0.5	98%
96	Administration of economic programs	35,107	17	0.49	175	1.3	136%	2,350	107	4.8	112%
97	National security and international affairs	16,010	16	1.00	79	-0.3	94%	742	28	8.9	131%
	Total government and public administration	2,723,816	624	0.24	11,312	0.4	111%	302,066	11,186	1.1	103%
99	K. <i>Nonclassifiable establishments—Total</i>	487,595	207	0.49	2,082	-0.5	89%	18,927	547	- 6.2	82%
	Grand total	23,006,892	8,206	0.39	88,732	0.0	100%	1,260,335	47,917	0.0	100%

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* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7A—Continued

IN- DUS- TRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			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‡		
92	J. <i>Government and public administration—Continued</i>													
	State government													
929	Regular government functions—executive, legislative, and judicial	36,307	210	104%	47	107%	1,690,715	13,448	106%	2,601	21	141%	0	0%
	Other state government	39,714	301	110	14	46	12,558	117	127	5,231	50	113	2	33
	Total	76,021	511	108%	61	81%	1,703,273	13,565	106%	7,832	71	120%	2	23%
93	Local government													
939	Regular government functions—executive, legislative, and judicial	361,973	2,605	115%	251	76%	55,845	373	131%	14,679	110	105%	11	40%
	Other local government	153,956	649	111	92	72	1,557	5	57	1,838	8	52	0	0
	Total	515,929	3,254	114%	343	75%	57,402	378	129%	16,517	118	99%	11	35%
94	Administration of human resources programs	78,862	189	96%	80	166%	25	0	0%	0	0	.....	0	.....
95	Administration of environmental quality and housing programs	16,802	77	116%	28	194%	28	0	0%	0	0	.....	0	.....
96	Administration of economic programs	31,814	204	116%	51	245%	5,643	27	99%	0	0	.....	0	.....
97	National security and international affairs	16,752	101	117%	6	31%	0	0	.....	0	0	.....	0	.....
	Total government and public administration	1,221,000	7,245	111%	945	92%	1,771,914	14,018	106%	32,968	256	103%	34	65%
99	K. <i>Nonclassifiable establishments—Total</i>	57,069	194	97%	19	49%	329,840	1,608	84%	119,613	734	112%	74	40%
	Grand total	18,587,493	83,790	100%	14,518	100%	4,255,887	26,521	100%	1,423,847	9,204	100%	2,616	100%

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

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TABLE 7B

CALENDAR YEARS 1975-79

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
01	A. <i>Agriculture, forestry, and fishing</i>										
	Agricultural production—crops										
	Male data	52,852	43	0.87	166	-1.7	65%	3,091	110	-2.5	94%
	Female data	29,074	7	0.25	45	-0.7	69	1,176	24	5.6	138
	Sex-unknown data	52,997	24	0.45	212	0.8	124	3,924	140	-10.9	77
	Total, all data	134,923	74	0.57	423	0.5	86%	8,191	274	-5.4	86%
02	Agricultural production—livestock										
	Male data	9,457	2	0.26	37	-1.2	77%	830	30	-15.9	69%
	Female data	2,621	1	0.48	3	1.2	49	215	4	-5.7	77
	Sex-unknown data	1,265	1	0.79	2	2.5	36	81	5	21.1	152
	Total, all data	13,343	4	0.36	41	1.3	70%	1,126	39	-11.3	75%
07	Agricultural services										
	Male data	15,542	10	0.70	77	0.0	100%	903	47	8.1	118%
	Female data	8,382	1	0.12	14	0.2	89	329	6	-1.7	91
	Sex-unknown data	10,934	3	0.27	33	1.0	75	266	11	8.6	126
	Total, all data	34,858	14	0.42	124	-0.4	91%	1,498	64	6.0	116%
08	Forestry										
	Male data	1,967	1	0.57	14	1.8	135%	320	23	-0.9	99%
	Female data	488	0	0.00	1	0.4	126	14	0	-47.0	0
	Sex-unknown data	2,669	1	0.37	6	0.7	76	15	1	33.1	199
	Total, all data	5,124	2	0.42	21	0.4	110%	349	24	-1.3	98%
09	Fishing, hunting, and trapping										
	Male data	1,848	3	1.64	9	-0.5	90%	79	5	13.0	126%
	Female data	228	0	0.00	0	-2.3	0	4	1	227.8	1,128
	Sex-unknown data	118	0	0.00	1	3.8	182	52	3	-9.8	85
	Total, all data	2,194	3	1.42	10	0.5	90%	135	9	10.6	119%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
	A. <i>Agriculture, forestry, and fishing—Continued</i>										
	Total agriculture, forestry, and fishing										
	Male data	81,666	59	0.79	302	-1.2	76%	5,223	215	-2.4	94%
	Female data	40,793	9	0.23	63	-0.6	71	1,738	35	2.9	117
	Sex-unknown data	67,983	29	0.43	254	0.4	111	4,338	160	-9.0	80
	Total, all data	190,442	97	0.53	618	-0.5	86%	11,299	410	-4.1	90%
	B. <i>Mining</i>										
	Metal mining										
10	Male data	40,474	42	1.06	239	1.9	147%	320	25	37.1	190%
	Female data	1,831	0	0.00	2	-0.1	89	5	0	-21.9	0
	Sex-unknown data	114	0	0.00	1	4.5	207	2	0	-21.2	0
	Total, all data	42,419	42	1.01	242	1.8	146%	327	25	35.8	188%
11	Anthracite mining										
	Male data	3,106	2	0.64	15	0.0	100%	174	5	-11.3	72%
	Female data	142	0	0.00	0	-2.2	0	19	0	-30.5	0
	Sex-unknown data	0	0	0.00	0			0	0		
	Total, all data	3,248	2	0.62	15	-0.1	98%	193	5	-13.2	66%
12	Bituminous coal and lignite mining										
	Male data	37,430	36	1.02	165	0.6	116%	1,549	87	-0.6	99%
	Female data	3,128	0	0.00	6	0.4	126	129	5	13.5	153
	Sex-unknown data	1,082	1	0.92	4	0.5	114	10	0	-28.5	0
	Total, all data	41,640	37	0.94	175	0.6	116%	1,688	92	0.2	100%
13	Oil and gas extraction										
	Male data	91,873	112	1.28	408	0.3	106%	2,365	76	-9.1	78%
	Female data	14,200	1	0.08	15	-0.5	68	312	4	-9.5	57
	Sex-unknown data	32,866	9	1.44	186	0.2	103	8,103	368	8.7	124
	Total, all data	138,939	122	1.14	609	0.2	104%	10,780	448	4.3	112%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
14	B. <i>Mining—Continued</i>										
	<i>Nonmetallic minerals, except fuels</i>										
	Male data	51,522	47	1.01	270	0.3	107%	3,467	172	4.2	109%
	Female data	19,069	6	0.32	53	0.9	146	455	10	0.8	97
	Sex-unknown data	44,317	17	0.38	184	0.1	102	5,098	275	0.4	99
	Total, all data	114,908	70	0.64	506	0.3	108%	9,020	457	1.3	103%
	Total mining										
Male data	224,405	239	1.13	1,097	0.6	115%	7,875	365	0.3	101%	
Female data	38,370	7	0.19	75	0.3	116	920	19	2.5	89	
Sex-unknown data	78,379	27	0.52	375	0.1	103	13,213	643	5.2	112	
Total, all data	341,154	273	0.91	1,547	0.5	112%	22,008	1,027	3.1	107%	
15	C. <i>Construction</i>										
	General building contractors										
	Male data	73,477	56	0.90	265	-1.1	77%	2,401	72	-9.7	76%
	Female data	14,607	2	0.16	34	-0.1	94	387	9	7.2	145
	Sex-unknown data	8,860	7	0.79	44	1.1	128	306	9	-1.0	97
Total, all data	96,944	65	0.77	333	-0.7	83%	3,094	90	-6.7	81%	
16	Heavy construction contractors										
	Male data	114,679	120	1.12	609	0.3	106%	4,275	168	0.0	100%
	Female data	13,079	3	0.25	29	0.5	130	159	4	5.7	129
	Sex-unknown data	9,552	9	1.41	44	0.8	122	261	6	-8.7	73
	Total, all data	137,310	132	1.05	682	0.3	107%	4,695	178	-0.3	99%
17	Special trade contractors										
	Male data	331,522	233	0.72	1,814	0.5	111%	16,683	855	2.1	104%
	Female data	19,906	5	0.25	32	0.7	135	594	14	4.0	121
	Sex-unknown data	35,111	13	0.39	155	0.4	111	2,033	117	25.7	181
	Total, all data	386,539	251	0.67	2,022	0.5	111%	19,310	986	4.7	110%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUS- TRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
	C. <i>Construction—Continued</i>										
	Total construction										
	Male data	519,678	409	0.83	2,689	0.2	105%	23,359	1,095	0.5	101%
	Female data	47,592	10	0.23	105	0.4	122	1,140	27	5.3	129
	Sex-unknown data	53,523	29	0.60	243	0.6	116	2,600	132	19.1	160
	Total, all data	620,793	448	0.77	3,037	0.3	106%	27,099	1,254	2.5	106%
	D. <i>Manufacturing</i>										
20	Food and kindred products										
	Male data	376,682	199	0.56	1,795	0.0	101%	18,005	783	- 3.8	92%
	Female data	121,828	28	0.25	235	- 0.1	94	4,733	104	1.1	105
	Sex-unknown data	48,117	17	0.36	195	- 0.1	98	2,085	83	0.2	101
	Total, all data	546,627	244	0.47	2,224	0.0	100%	24,823	970	- 2.5	94%
21	Tobacco manufacturers										
	Male data	44,935	25	0.56	191	0.6	115%	1,563	99	15.5	132%
	Female data	23,237	5	0.22	82	1.4	166	1,386	52	13.9	159
	Sex-unknown data	2,262	0	0.00	8	0.0	99	156	7	1.7	104
	Total, all data	70,434	30	0.43	281	0.8	126%	3,105	158	14.1	138%
22	Textile mill products										
	Male data	109,292	73	0.73	595	0.4	108%	6,124	274	2.5	106%
	Female data	108,527	31	0.31	248	0.2	107	3,656	84	2.4	112
	Sex-unknown data	42,948	12	0.28	173	- 0.6	88	2,702	133	7.1	117
	Total, all data	260,767	116	0.48	1,016	0.1	104%	12,482	491	3.5	110%
23	Apparel and other textile products										
	Male data	58,764	23	0.44	251	- 0.5	89%	3,206	145	2.5	106%
	Female data	113,914	23	0.23	234	- 0.1	95	3,584	51	- 4.3	77
	Sex-unknown data	30,857	9	0.29	49	- 1.9	45	405	11	- 6.6	98
	Total, all data	203,535	55	0.30	534	- 0.5	84%	7,195	207	- 1.1	96%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		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‡
24	D. <i>Manufacturing</i> —Continued										
	Lumber and wood products										
	Male data	119,131	124	1.09	591	0.5	110%	4,001	164	~ 0.4	99%
	Female data	24,210	9	0.39	39	0.1	96	683	16	~ 1.3	106
	Sex-unknown data	4,649	4	0.87	27	0.8	122	162	1	~ 28.5	18
	Total, all data	147,990	137	0.97	651	0.4	110%	4,846	181	~ 1.1	97%
25	Furniture and fixtures										
	Male data	81,283	48	0.63	363	0.4	93%	3,812	125	~ 8.5	79%
	Female data	32,142	8	0.27	72	0.4	119	743	9	~ 7.1	63
	Sex-unknown data	23,364	14	0.60	71	-0.3	91	356	6	~ 12.3	58
	Total, all data	136,789	70	0.54	505	-0.2	95%	4,911	140	~ 8.5	77%
26	Paper and allied products										
	Male data	284,945	149	0.55	1,478	0.5	111%	8,743	414	~ 3.4	108%
	Female data	77,469	16	0.22	264	1.1	150	2,941	66	~ 0.3	99
	Sex-unknown data	21,791	10	0.47	127	1.2	125	1,391	85	13.0	127
	Total, all data	384,205	175	0.48	1,868	0.7	116%	13,075	565	~ 3.6	109%
27	Printing, publishing, and allied industries										
	Male data	288,653	91	0.35	1,443	0.2	96%	23,332	954	~ 5.7	88%
	Female data	135,273	12	0.10	279	0.0	98	8,717	234	~ 3.7	116
	Sex-unknown data	47,959	13	0.27	206	0.2	105	2,267	157	27.2	165
	Total, all data	471,885	116	0.27	1,927	-0.1	97%	34,316	1,345	~ 1.2	97%
28	Chemicals and allied products										
	Male data	245,453	113	0.49	1,181	0.0	99%	11,084	563	~ 6.6	115%
	Female data	79,882	15	0.20	167	0.2	109	2,705	61	~ 0.9	104
	Sex-unknown data	44,844	12	0.29	210	0.8	121	311	19	33.3	219
	Total, all data	370,179	140	0.40	1,557	0.1	103%	14,100	643	~ 6.1	115%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUS- TRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
29	D. <i>Manufacturing</i> —Continued										
	Petroleum refining and related industries										
	Male data	58,175	41	0.72	290	-0.1	99%	2,427	105	-1.7	96%
	Female data	8,483	3	0.36	22	0.7	140	264	7	4.4	120
	Sex-unknown data	387	1	3.37	5	8.6	302	40	1	-5.3	83
	Total, all data	67,045	45	0.69	317	0.1	102%	2,731	113	-1.2	97%
30	Rubber and miscellaneous plastics products										
	Male data	138,484	79	0.65	675	0.5	112%	5,393	269	3.6	108%
	Female data	79,499	20	0.27	165	0.2	110	1,591	44	7.3	136
	Sex-unknown data	7,267	3	0.41	12	-1.7	49	184	11	25.0	172
	Total, all data	225,250	102	0.51	853	0.3	110%	7,168	324	5.0	112%
31	Leather and leather products										
	Male data	45,601	11	0.33	224	-0.3	95%	3,419	137	-6.8	85%
	Female data	68,342	6	0.12	159	0.1	103	2,577	44	-2.6	87
	Sex-unknown data	42,781	10	0.23	288	1.3	124	20,550	1,097	-4.6	92
	Total, all data	156,724	27	0.21	671	0.3	108%	26,546	1,278	-4.7	91%
32	Stone, clay, glass, and concrete products										
	Male data	310,358	172	0.60	1,990	1.3	125%	18,549	906	0.7	101%
	Female data	75,294	19	0.28	196	0.6	128	2,788	65	-1.1	95
	Sex-unknown data	34,942	30	0.87	217	1.9	146	1,460	58	2.0	105
	Total, all data	420,594	221	0.56	2,402	1.2	127%	22,797	1,029	0.5	101%
33	Primary metal industries										
	Male data	356,793	245	0.74	2,361	1.4	127%	14,767	841	10.8	123%
	Female data	51,771	12	0.25	135	0.7	135	1,636	50	8.0	135
	Sex-unknown data	63,225	35	0.60	356	0.6	111	12,755	629	6.2	114
	Total, all data	471,789	292	0.67	2,852	1.2	125%	29,158	1,520	8.6	120%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
34	D. <i>Manufacturing</i> —Continued										
	Fabricated metal products										
	Male data	534,088	302	0.69	3,103	0.7	113%	22,614	1,207	7.4	116%
	Female data	134,581	23	0.20	333	0.4	118	4,625	123	4.4	120
	Sex-unknown data	85,883	40	0.48	414	1.0	127	4,891	218	2.5	106
	Total, all data	754,552	365	0.52	3,850	0.6	114%	32,130	1,548	6.3	115%
35	Machinery, except electrical										
	Male data	1,320,712	434	0.35	5,044	-0.3	93%	46,750	2,082	1.2	103%
	Female data	324,164	43	0.14	601	0.2	110	9,131	202	0.5	103
	Sex-unknown data	158,392	88	0.56	687	0.6	117	6,590	311	5.5	113
		Total, all data	1,803,268	565	0.33	6,331	-0.1	97%	62,471	2,595	1.5	104%
36	Electrical equipment and supplies										
	Male data	458,682	220	0.51	2,005	0.1	97%	11,377	554	4.8	111%
	Female data	277,972	65	0.26	555	0.0	99	4,954	108	2.0	110
	Sex-unknown data	134,776	42	0.31	411	-0.2	94	5,056	128	-13.5	65
		Total, all data	871,430	327	0.40	2,971	-0.1	97%	21,387	790	-0.2	99%
37	Transportation equipment										
	Male data	567,083	275	0.59	3,316	0.0	101%	27,875	1,301	5.5	113%
	Female data	133,159	27	0.24	404	0.3	111	5,622	101	-1.0	95
	Sex-unknown data	49,450	34	0.70	211	0.4	111	1,149	81	37.7	215
		Total, all data	749,692	336	0.53	3,931	0.1	102%	34,646	1,483	5.5	115%
38	Instruments and related products										
	Male data	171,589	46	0.37	835	-0.3	94%	13,050	582	-0.8	98%
	Female data	97,795	4	0.19	187	0.1	95	4,295	81	-2.6	88
	Sex-unknown data	10,848	14	0.37	46	0.4	110	571	24	8.8	126
		Total, all data	280,232	64	0.30	1,068	0.2	95%	17,916	687	-0.9	98%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUS- TRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
39	D. <i>Manufacturing—Continued</i>										
	Miscellaneous manufacturing industries										
	Male data	123,171	59	0.53	573	- 0.2	96%	5,939	245	- 2.0	95%
	Female data	76,969	5	0.07	183	0.1	103	2,897	57	- 2.6	88
	Sex-unknown data	21,318	9	0.42	55	- 0.5	84	497	10	- 20.2	50
	Total, all data	221,458	73	0.36	811	- 0.1	97%	9,333	312	- 3.1	91%
	Total manufacturing										
Male data	5,693,874	2,729	0.53	28,301	0.2	103%	252,030	11,750	1.9	104%	
Female data	2,044,511	384	0.21	4,557	0.2	109	69,528	1,559	1.1	105	
Sex-unknown data	876,060	387	0.45	3,759	0.4	109	63,578	3,070	1.7	104	
Total, all data	8,614,445	3,500	0.45	36,617	0.2	105%	385,136	16,379	1.7	104%	
40	E. <i>Transportation, communication, and public utilities</i>										
	Railroad transportation										
	Male data	9,559	9	1.23	56	- 0.9	87%	1,890	115	- 6.7	90%
	Female data	1,286	1	1.20	2	0.0	99	56	1	- 12.5	59
	Sex-unknown data	294	0	0.00	3	3.5	153	107	3	- 12.9	69
Total, all data	11,139	10	1.20	61	- 0.6	89%	2,053	119	- 7.2	89%	
41	Local and interurban passenger transit										
	Male data	75,548	22	0.37	563	1.5	126%	13,294	777	6.6	113%
	Female data	9,769	0	0.00	25	0.6	128	687	20	1.5	105
	Sex-unknown data	15,323	6	0.49	98	2.0	145	735	68	60.0	284
	Total, all data	100,640	28	0.35	687	1.5	128%	14,716	865	9.0	118%
42	Trucking and warehousing										
	Male data	152,684	88	0.65	912	1.0	119%	5,975	221	- 0.8	98%
	Female data	34,081	4	0.13	53	0.0	101	717	20	6.3	129
	Sex-unknown data	39,894	21	0.53	163	0.4	112	719	23	1.4	105
	Total, all data	226,659	113	0.55	1,128	0.7	117%	7,411	264	0.1	100%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		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‡
43	E. <i>Transportation, communication, and public utilities—Continued</i>										
	United States Postal Service										
	Male data	218	0	0.00	0	- 5.3	0%	9	1	71.4	280%
	Female data	5	0	0.00	0	3.0	0	1	0	- 11.2	0
	Sex-unknown data	0	0		0			0	0		
	Total, all data	223	0	0.00	0	- 5.3	0%	10	1	63.1	271%
44	Water transportation										
	Male data	30,578	40	1.44	210	1.3	123%	2,063	94	1.2	103%
	Female data	5,516	2	0.40	12	0.2	110	334	9	2.4	110
	Sex-unknown data	17,561	9	0.52	72	0.4	111	1,109	38	- 3.2	91
	Total, all data	53,655	51	1.02	293	0.9	119%	3,506	141	- 0.1	100%
45	Transportation by air										
	Male data	162,562	54	0.49	587	0.8	82%	2,128	88	8.7	127%
	Female data	62,996	5	0.12	107	0.2	116	89	6	54.3	512
	Sex-unknown data	14,709	7	0.65	68	0.6	114	4,122	78	- 12.9	60
	Total, all data	240,267	66	0.40	762	0.4	88%	6,339	172	- 4.7	85%
46	Pipeline transportation										
	Male data	1,027	0	0.00	5	- 0.1	97%	40	2	8.8	121%
	Female data	138	0	0.00	0	1.6	0	0	0		
	Sex-unknown data	1,793	3	1.67	9	1.5	146	12	0	- 32.7	0
	Total, all data	2,958	3	1.25	13	0.8	122%	52	2	- 0.8	98%
47	Transportation services										
	Male data	36,049	25	0.80	157	0.8	85%	3,211	131	- 11.5	78%
	Female data	16,637	1	0.07	30	0.2	116	441	11	1.8	108
	Sex-unknown data	2,941	2	0.69	9	- 0.5	86	99	5	14.9	142
	Total, all data	55,627	28	0.58	196	- 0.5	88%	3,751	147	- 9.2	81%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
48	E. <i>Transportation, communication, and public utilities—Continued</i>										
	Communication										
	Male data	134,184	43	0.40	452	-0.3	91%	5,942	334	7.9	116%
	Female data	118,918	28	0.28	223	0.4	126	9,889	294	6.9	130
	Sex-unknown data	72,027	12	0.17	133	-1.2	61	3,328	101	-12.3	71
	Total, all data	325,129	83	0.30	808	-0.3	91%	19,159	729	3.8	111%
49	Electric, gas, and sanitary services										
	Male data	269,010	118	0.46	1,478	0.2	103%	25,868	1,347	2.7	105%
	Female data	49,340	8	0.17	73	-0.4	79	2,999	102	7.8	130
	Sex-unknown data	76,578	29	0.38	500	2.2	151	7,172	377	1.9	104
		Total, all data	394,928	155	0.41	2,052	0.5	111%	36,039	1,826	2.9	106%
	Total transportation, communication, and public utilities										
	Male data	871,419	399	0.54	4,421	0.2	103%	60,420	3,110	2.8	106%
	Female data	298,686	49	0.20	525	0.2	111	15,213	463	6.7	128
	Sex-unknown data	241,120	89	0.38	1,053	0.6	117	17,403	693	-2.2	95
	Total, all data	1,411,225	537	0.44	5,999	0.2	106%	93,036	4,266	2.5	106%
50	F. <i>Wholesale trade</i>										
	Wholesale trade—durable goods										
	Male data	509,998	249	0.55	2,149	-0.3	92%	21,306	812	-4.7	89%
	Female data	158,077	29	0.20	257	-0.1	93	4,859	118	3.2	115
	Sex-unknown data	90,188	37	0.44	347	-0.8	83	6,137	214	0.6	102
	Total, all data	758,263	315	0.46	2,753	-0.4	91%	32,302	1,144	-2.5	93%
51	Wholesale trade—nondurable goods										
	Male data	195,452	96	0.57	888	-0.2	96%	11,241	422	-7.6	83%
	Female data	77,922	9	0.13	149	0.0	102	3,173	61	-3.1	86
	Sex-unknown data	26,750	14	0.53	102	0.2	105	866	33	5.2	116
		Total, all data	300,124	119	0.46	1,139	-0.1	97%	15,280	516	-6.0	85%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
52	F. Wholesale trade—Continued										
	Total wholesale trade										
	Male data	705,450	345	0.56	3,037	-0.3	93%	32,547	1,234	-5.8	87%
	Female data	235,999	38	0.18	406	-0.1	96	8,032	179	0.6	103
	Sex-unknown data	116,938	51	0.46	449	-0.6	87	7,003	247	1.3	104
	Total, all data	1,058,387	434	0.46	3,892	0.3	93%	47,582	1,660	-3.7	90%
53	G. Retail trade										
	Building materials and supplies										
	Male data	43,978	28	0.68	186	0.8	84%	2,460	92	-7.1	84%
	Female data	9,092	2	0.24	17	0.0	99	471	4	-13.5	39
	Sex-unknown data	3,887	2	0.52	14	0.7	84	94	2	-13.5	61
	Total, all data	56,957	32	0.60	217	0.6	85%	3,025	98	-8.3	80%
54	General merchandise stores										
	Male data	78,410	12	0.21	342	0.7	87%	5,565	321	8.6	118%
	Female data	130,685	18	0.17	376	0.0	100	17,075	483	0.5	102
	Sex-unknown data	125,247	25	0.20	382	-1.3	70	6,543	212	-0.2	99
		Total, all data	334,342	55	0.19	1,100	-0.6	84%	29,183	1,016	1.9	106%
55	Food stores										
	Male data	105,288	38	0.40	455	0.2	106%	3,398	123	0.1	100%
	Female data	66,926	7	0.11	115	-0.1	96	996	11	-8.0	58
	Sex-unknown data	31,571	11	0.35	88	0.5	85	861	23	-5.1	84
		Total, all data	203,785	56	0.29	657	0.0	101%	5,255	157	-2.3	93%
55	Automotive dealers and service stations										
	Male data	190,785	93	0.57	790	-0.5	89%	5,797	180	-8.5	79%
	Female data	30,516	8	0.32	71	0.6	136	933	23	5.1	126
	Sex-unknown data	56,850	33	0.58	225	-0.2	96	2,187	83	3.1	109
		Total, all data	278,151	134	0.55	1,085	-0.3	92%	8,917	286	-4.2

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* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.
‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
56	G. Retail trade—Continued										
	Apparel and accessory stores										
	Male data	29,969	12	0.51	130	-0.2	96%	2,588	124	2.8	106%
	Female data	53,508	6	0.13	105	-0.4	82	3,705	71	- 3.2	86
	Sex-unknown data	3,200	2	0.63	11	-1.4	72	300	11	4.6	114
	Total, all data	86,677	20	0.27	245	-0.4	88%	6,593	206	- 0.4	99%
57	Furniture and home furnishings stores										
	Male data	54,523	24	0.47	180	-0.6	85%	1,941	102	10.3	125%
	Female data	22,235	6	0.30	42	0.2	113	808	16	- 2.1	90
	Sex-unknown data	6,751	6	0.89	31	0.9	125	134	3	- 6.7	77
		Total, all data	83,509	36	0.46	253	-0.2	93%	2,883	121	6.1	117%
58	Eating and drinking places										
	Male data	66,416	41	0.69	242	0.1	104%	2,363	88	- 8.3	82%
	Female data	64,910	15	0.25	115	0.0	99	2,328	58	5.6	129
	Sex-unknown data	53,905	17	0.32	163	-1.2	72	1,601	28	-12.2	59
		Total, all data	185,231	73	0.42	519	-0.3	91%	6,292	174	- 4.1	87%
59	Miscellaneous retail stores										
	Male data	88,717	47	0.57	346	-0.5	88%	4,798	155	-10.1	76%
	Female data	48,684	3	0.07	88	-0.2	90	2,313	31	- 7.5	64
	Sex-unknown data	51,411	3	0.14	56	-1.4	44	883	22	- 9.8	72
		Total, all data	188,812	53	0.36	489	-0.7	79%	7,994	208	- 9.3	74%
	Total retail trade										
	Male data	658,086	295	0.51	2,671	-0.4	92%	28,910	1,185	- 2.2	95%
	Female data	426,556	65	0.17	929	0.0	98	28,629	697	- 0.5	98
	Sex-unknown data	332,822	99	0.33	970	-1.0	75	12,603	384	- 2.3	93
	Total, all data	1,417,464	459	0.37	4,565	-0.4	89%	70,142	2,266	- 1.3	96%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAIMS COMBINED									
		Under Age 65						Age 65 and Above			
		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 [‡]
60	H. Finance, insurance, and real estate										
	Banking										
	Male data	204,121	49	0.26	809	0.5	88%	18,866	897	- 2.7	95%
	Female data	401,864	44	0.12	537	0.3	83	13,410	356	- 3.1	113
	Sex-unknown data	124,080	28	0.23	324	0.6	81	6,863	308	- 0.3	101
	Total, all data	730,065	121	0.18	1,669	0.4	85%	39,139	1,561	- 0.2	100%
61	Credit agencies other than banks										
	Male data	41,169	12	0.33	128	0.8	80%	1,907	97	- 9.0	122%
	Female data	49,999	13	0.31	67	0.1	92	902	24	- 7.7	141
	Sex-unknown data	17,759	6	0.34	67	0.1	102	977	32	- 3.5	90
		Total, all data	108,927	31	0.32	262	0.3	87%	3,786	153	- 5.5	116%
62	Security and commodity brokers, dealers, exchanges, and services										
	Male data	56,585	11	0.21	220	0.7	85%	5,112	258	- 1.2	102%
	Female data	33,148	7	0.22	82	0.0	102	955	38	- 18.1	183
	Sex-unknown data	5,790	1	0.17	33	1.4	61	285	10	- 6.5	84
		Total, all data	95,523	19	0.21	285	0.5	86%	6,352	306	- 3.4	108%
63	Insurance carriers										
	Male data	117,304	38	0.40	516	0.3	94%	8,723	359	- 4.0	91%
	Female data	87,254	10	0.14	148	0.1	97	4,579	123	- 3.2	113
	Sex-unknown data	159,619	74	0.47	696	0.5	114	6,652	269	- 2.1	105
		Total, all data	364,177	122	0.38	1,360	0.1	104%	19,954	751	- 0.3	99%
64	Insurance agents, brokers, and services										
	Male data	42,920	10	0.32	139	1.3	79%	4,705	151	- 15.4	68%
	Female data	41,399	7	0.24	79	0.0	101	2,346	52	- 0.9	96
	Sex-unknown data	6,855	6	0.88	87	4.1	200	637	69	- 63.4	241
		Total, all data	91,174	23	0.35	335	0.3	93%	7,688	272	- 4.5

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* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

[†] 75 percent of disability claims on Waiver of Premium.

[‡] Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		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‡
65	H. Finance, insurance, and real estate—Continued										
	Real estate										
	Male data	57,201	26	0.55	247	-0.5	90%	3,226	111	- 7.4	82%
	Female data	74,803	24	0.35	131	-0.1	97	1,237	18	- 3.8	79
	Sex-unknown data	6,181	2	0.32	27	0.5	114	435	11	- 9.1	73
	Total, all data	138,185	52	0.43	405	-0.2	93%	4,898	140	- 6.7	81%
66	Combinations of real estate, insurance, etc.										
	Male data	4,563	1	0.27	17	- 1.1	76%	355	11	-12.9	71%
	Female data	4,147	0	0.00	9	0.4	125	71	2	8.8	146
	Sex-unknown data	2,303	1	0.43	6	0.3	115	42	2	10.2	127
	Total, all data	11,013	2	0.21	31	-0.2	92%	468	15	- 7.5	81%
67	Holding and other investment offices										
	Male data	156,232	62	0.44	862	0.4	107%	10,902	586	- 7.1	115%
	Female data	58,711	8	0.16	111	0.1	96	2,512	57	- 1.5	94
	Sex-unknown data	75,446	43	0.57	286	-0.5	88	4,280	97	- 9.3	71
	Total, all data	290,389	113	0.42	1,258	0.0	101%	17,694	740	1.9	105%
	Total finance, insurance, and real estate										
	Male data	680,095	209	0.35	3,027	-0.4	93%	53,796	2,470	- 1.6	97%
	Female data	751,325	113	0.17	1,132	-0.2	90	26,012	670	2.7	112
	Sex-unknown data	398,033	161	0.41	1,476	0.0	100	20,171	798	0.4	101
	Total, all data	1,829,453	483	0.29	5,635	-0.2	94%	99,979	3,938	- 0.1	100%
70	I. Services										
	Hotels and other lodging places										
	Male data	58,579	34	0.63	341	-0.2	96%	3,802	111	- 9.8	75%
	Female data	55,207	13	0.27	152	0.2	109	2,458	45	- 0.2	99
	Sex-unknown data	23,341	6	0.26	109	-1.5	76	1,819	41	-12.8	64
	Total, all data	137,127	53	0.42	602	-0.2	95%	8,079	197	- 7.6	76%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUS- TRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		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‡
72	I. Services—Continued										
	Personal services										
	Male data	32,792	12	0.42	135	1.2	78%	2,366	95	- 3.1	93%
	Female data	27,181	8	0.34	65	0.2	111	1,381	21	- 5.7	73
	Sex-unknown data	3,394	0	0.00	20	1.1	124	367	15	- 2.2	106
	Total, all data	63,367	20	0.36	219	- 0.4	89%	4,114	131	- 3.5	90%
73	Business services										
	Male data	256,710	126	0.56	1,068	- 0.2	95%	9,348	295	- 6.8	82%
	Female data	123,099	16	0.15	196	0.0	98	2,854	44	- 3.5	82
	Sex-unknown data	39,075	14	0.36	108	0.4	88	789	20	- 5.1	83
	Total, all data	418,884	156	0.42	1,372	0.2	95%	12,991	359	- 6.0	82%
75	Automotive repair, services, and garages										
	Male data	22,222	19	0.91	98	0.4	109%	733	20	- 10.3	73%
	Female data	5,797	2	0.36	16	0.8	140	144	8	- 24.2	177
	Sex-unknown data	5,666	2	0.35	14	0.8	75	154	5	- 7.3	129
	Total, all data	33,685	23	0.71	128	0.2	107%	1,031	33	- 2.8	92%
76	Miscellaneous repair services										
	Male data	30,122	13	0.48	143	0.2	96%	1,008	23	- 10.7	68%
	Female data	4,380	0	0.00	11	0.4	120	99	3	- 15.1	199
	Sex-unknown data	3,697	4	1.20	1	0.9	125	113	4	- 1.7	105
	Total, all data	38,199	17	0.50	173	0.0	100%	1,220	30	- 7.5	77%
78	Motion pictures										
	Male data	6,556	4	0.68	28	0.8	85%	875	34	- 8.2	83%
	Female data	3,235	0	0.00	8	0.4	121	275	7	- 2.9	113
	Sex-unknown data	15,921	6	0.38	52	0.0	100	451	14	- 11.7	73
	Total, all data	25,712	10	0.40	88	0.1	96%	1,601	55	- 7.3	83%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
79	I. <i>Services—Continued</i> Amusement and recreation services										
	Male data	35,780	28	0.93	168	-0.8	85%	3,516	125	- 5.0	88%
	Female data	19,093	0	0.00	35	-0.2	91	779	15	0.5	102
	Sex-unknown data	3,753	2	0.64	13	-0.9	79	261	9	- 0.1	100
	Total, all data	58,626	30	0.60	216	-0.6	86%	4,556	149	- 3.8	90%
80	Health services										
	Male data	223,865	81	0.40	990	0.1	102%	8,734	303	- 4.5	88%
	Female data	790,337	101	0.14	1,368	-0.1	92	21,939	366	- 1.2	93
	Sex-unknown data	73,820	17	0.23	153	-1.4	59	1,518	31	- 8.7	70
	Total, all data	1,088,022	199	0.20	2,510	-0.2	92%	32,191	700	- 2.5	90%
81	Legal services										
	Male data	39,373	12	0.39	70	-1.8	49%	2,256	49	-19.8	52%
	Female data	43,176	8	0.23	53	-0.2	86	1,127	15	- 4.4	75
	Sex-unknown data	8,459	1	0.15	4	-2.4	15	255	1	-28.3	12
	Total, all data	91,008	21	0.29	126	-1.1	56%	3,638	65	-15.7	53%
82	Educational services										
	Male data	490,045	151	0.36	1,931	-1.2	77%	20,460	643	-13.1	71%
	Female data	474,452	63	0.16	856	-0.4	83	13,739	228	- 4.1	80
	Sex-unknown data	91,148	18	0.20	254	-1.2	71	3,578	110	- 7.5	80
	Total, all data	1,055,645	232	0.25	3,041	-0.8	78%	37,777	981	- 9.3	74%
83	Social services										
	Male data	39,564	11	0.30	195	0.7	117%	2,629	86	-10.9	75%
	Female data	61,382	22	0.40	167	0.6	129	3,030	42	- 4.0	78
	Sex-unknown data	5,646	1	0.18	13	-2.2	52	270	8	- 4.0	88
	Total, all data	106,592	34	0.35	376	0.5	117%	5,929	136	- 7.0	77%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED										
		Under Age 65						Age 65 and Above				
		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‡	
84	I. Services—Continued											
	Museums, botanical and zoological gardens											
	Male data	5,913	6	1.10	38	0.5	109%	339	12	- 4.7	88%	
	Female data	4,360	2	0.49	11	0.6	131	221	3	- 6.8	67	
	Sex-unknown data	69	0	0.00	0	3.1	0	2	0	- 37.6	0	
	Total, all data	10,342	8	0.83	49	0.5	112%	562	15	- 5.5	83%	
86	Membership organizations											
	Male data	523,338	193	0.45	2,608	0.6	89%	35,728	1,326	- 3.8	91%	
	Female data	243,621	35	0.16	533	0.1	96	17,911	324	- 2.5	88	
	Sex-unknown data	137,228	39	0.32	597	0.0	99	8,633	294	- 0.5	99	
		Total, all data	904,187	267	0.35	3,737	0.4	92%	62,272	1,944	- 3.0	91%
88	Private households											
	Male data	8,855	10	1.15	22	2.2	53%	306	5	- 16.6	50%	
	Female data	4,059	2	0.52	12	0.5	122	207	0	- 15.1	0	
	Sex-unknown data	22	0	0.00	1	39.3	739	14	0	- 48.1	0	
		Total, all data	12,936	12	0.95	35	1.3	68%	527	5	- 16.8	36%
89	Miscellaneous services											
	Male data	184,510	43	0.28	617	1.0	76%	5,024	142	- 10.6	73%	
	Female data	52,973	8	0.17	79	- 0.1	93	1,265	28	1.5	107	
	Sex-unknown data	30,303	11	0.37	72	0.4	85	284	14	19.5	165	
		Total, all data	267,786	62	0.23	761	0.8	78%	6,573	184	- 6.9	80%
	Total services											
	Male data	1,958,224	743	0.44	8,449	0.6	87%	97,124	3,269	- 7.5	82%	
Female data	1,912,352	280	0.17	3,557	0.1	93	67,429	1,149	- 2.4	88		
Sex-unknown data	441,542	121	0.29	1,426	0.7	82	18,508	566	- 4.2	88		
	Total, all data	4,312,118	1,144	0.30	13,432	- 0.4	88%	183,061	4,984	- 5.3	84%	

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims*		All Claims†			Years Exposed	All Claims		
			No.	Per M	No.	A - T per M	A/‡		No.	A - T per M	A/‡
91	J. <i>Government and public administration</i> Executive, legislative, and general government, except finance										
	Male data	271,372	192	0.73	1,398	0.2	105%	13,740	761	10.7	124%
	Female data	116,290	33	0.29	270	0.1	105	6,843	155	- 1.9	92
	Sex-unknown data	80,226	28	0.35	430	0.4	108	10,511	407	- 2.9	93
	Total, all data	467,888	253	0.55	2,098	0.2	105%	31,094	1,323	3.3	108%
92	State government										
	Male data	809,456	98	0.12	4,496	0.8	118%	110,686	5,361	1.8	104%
	Female data	726,856	22	0.03	1,440	-0.1	97	116,659	2,723	- 0.5	98
	Sex-unknown data	21,816	4	0.20	107	-0.6	89	1,653	83	13.7	138
	Total, all data	1,558,128	124	0.08	6,043	0.4	112%	228,998	8,167	0.7	102%
93	Local government										
	Male data	254,839	93	0.46	1,430	0.6	111%	15,129	777	8.8	121%
	Female data	115,475	8	0.08	258	0.0	99	6,832	153	1.8	109
	Sex-unknown data	182,056	92	0.52	883	0.8	119	15,517	603	- 3.4	92
	Total, all data	552,370	193	0.40	2,571	0.5	112%	37,478	1,533	2.5	106%
94	Administration of human resources programs										
	Male data	24,656	9	0.37	147	0.9	118%	374	12	1.2	104%
	Female data	53,270	8	0.15	105	0.0	101	587	5	- 4.1	68
	Sex-unknown data	0	0	.....	0	.....	.....	0	0	.....	.....
	Total, all data	77,926	17	0.22	252	0.3	111%	961	17	- 2.0	90%
95	Administration of environmental quality and housing programs										
	Male data	9,641	4	0.60	67	1.3	122%	329	11	4.1	114%
	Female data	5,115	0	0.00	13	0.8	143	100	0	- 12.5	0
	Sex-unknown data	1,631	0	0.00	14	4.5	217	14	0	- 24.7	0
	Total, all data	16,387	4	0.33	94	1.4	133%	443	11	- 0.5	98%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.

‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 7B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		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‡
96	<i>J. Government and public administration—Continued</i>										
	Administration of economic programs										
	Male data	27,204	14	0.52	150	1.3	131%	1,805	98	8.5	119%
	Female data	7,903	3	0.39	26	1.4	177	545	9	7.3	69
	Sex-unknown data	0	0	.....	0	.....	.....	0	0	.....	.....
	Total, all data	35,107	17	0.49	175	1.3	136%	2,350	107	4.8	112%
97	National security and international affairs										
	Male data	12,441	15	1.21	72	0.4	93%	589	26	12.7	141%
	Female data	3,569	1	0.28	0	0.1	95	153	2	5.7	70
	Sex-unknown data	0	0	.....	0	.....	.....	0	0	.....	.....
	Total, all data	16,010	16	1.00	72	0.3	94%	742	28	8.9	131%
	<i>Total government and public administration</i>										
	Male data	1,409,609	425	0.31	7,760	0.7	114%	142,652	7,046	3.2	107%
	Female data	1,028,478	75	0.08	2,119	0.0	100	131,719	3,047	0.5	98
	Sex-unknown data	285,729	124	0.44	1,433	0.6	114	27,695	1,093	2.1	95
	Total, all data	2,723,816	624	0.24	11,312	0.4	111%	302,066	11,186	1.1	103%
99	<i>K. Nonclassifiable establishments</i>										
	Male data	378,926	188	0.5	1,819	0.7	88%	15,001	498	6.9	83%
	Female data	107,271	19	0.22	258	0.1	104	3,859	46	3.8	76
	Sex-unknown data	1,398	0	0.00	0	0.0	100	67	3	12.9	141
	Total, all data	487,595	207	0.49	2,082	0.5	89%	18,927	547	6.2	82%
	Grand total										
	Male data	13,181,432	6,040	0.51	63,569	0.0	100%	718,937	32,237	0.0	100%
	Female data	6,931,933	1,049	0.17	13,722	0.0	100	354,219	7,891	0.0	100
	Sex-unknown data	2,893,527	1,117	0.40	11,441	0.0	100	187,179	7,789	0.0	100
	Total, all data	23,006,892	8,206	0.39	88,732	0.0	100%	1,260,335	47,917	0.0	100%

* Rates recognize exclusion of exposure data where accidental deaths were not separated from total deaths (see text comments).

† 75 percent of disability claims on Waiver of Premium.
‡ Tabular claims by Table 5 by sex; actual/tabular in percent.

TABLE 8

ALL INDUSTRIES COMBINED, CALENDAR YEARS 1975-79
 WAIVER OF PREMIUM (AGE 60 AND AGE 65), EXTENDED DEATH BENEFIT
 AND NO DISABILITY, TOTAL AND PERMANENT DISABILITY COMBINED
 MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

SIZE OF UNIT (LIVES)	NUMBER OF EXPERIENCE UNITS	LIFE YEARS EXPOSED	NUMBER OF UNITS BY RATIO OF ACTUAL TO TABULAR CLAIMS*								AVERAGE A/T
			0% (No Claims)	>0%, <50%	≥50%, <75%	≥75%, <100%	>100%, <150%	≥150%, <200%	≥200%, <500%	≥500%	
Less than 25	42,903	607,044	39,910	0	9	21	69	53	424	2,417	93.3%
25-49	25,384	903,195	21,310	12	40	71	167	206	1,747	1,831	91.3
50-99	22,704	1,599,850	16,469	40	110	215	631	824	3,383	1,032	93.6
100-249	18,398	2,862,004	9,552	210	626	922	2,027	1,703	3,053	305	96.8
250-499	7,455	2,590,111	2,115	444	805	891	1,403	826	943	28	98.1
500-999	4,401	3,065,558	513	601	653	679	1,018	545	387	5	100.4
1,000-4,999	3,049	6,015,732	89	354	500	627	912	366	200	1	103.4
Under 5,000	124,294	17,643,483	89,958	1,661	2,743	3,426	6,227	4,523	10,137	5,619	99.1%
5,000 or more	414	6,623,744	0	21	66	128	146	31	22	0	102.1%
Total	124,708	24,267,227	89,958	1,682	2,809	3,554	6,373	4,554	10,159	5,619	100.0%

* Tabular claims by Table 5 by sex; actual/tabular in percent.

