

TRANSACTIONS OF SOCIETY OF ACTUARIES 1980 REPORTS

II. GROUP WEEKLY INDEMNITY INSURANCE

THIS is the thirty-third annual report on the continuing study of the morbidity experience of Group Weekly Indemnity insurance. In compiling this report, the Committee has included the available experience of employer/employee groups and has excluded the experience of trusteeships and association cases insuring employees of the member employers and the experience of union cases, whether or not insurance depends on continued employment. The experience of plans written under State Cash Sickness Laws and the experience of insured groups outside the United States also have been excluded.

RATIO OF ACTUAL TO TABULAR CLAIMS

Experience in this report is presented in the form of ratios of actual to tabular claims. The tabular claims used in this report are those derived from the 1947-49 weekly indemnity nonmaternity tabulars and 40 percent of the 1947-49 weekly indemnity maternity tabulars as shown in last year's report. Up until the 1978 report, the full 1947-49 weekly indemnity tabulars were used for both maternity and nonmaternity claims. For this reason, except for nonmaternity-only experience, actual-to-tabular ratios shown in this report are not comparable to those shown in prior reports. Caution must be used in interpreting the data contained in this report because, among other reasons, the 1947-49 tabulars may not reflect accurately the current claim patterns. The tabulars also do not reflect certain factors, such as age distribution, industry classification, or size of case, that may have a relevant effect on the experience results.

CONTRIBUTING COMPANIES

The Committee wishes to express its gratitude to the companies that generously contributed data to this study. The report contains experience for the years 1975, 1976, 1977, 1978, and 1979. Nine companies contributed data for some or all of these years. The results generally reflect the composite effect of variations in company practice in administration and claim procedures, as well as variations in experience among groups.

The majority of companies contribute exposures and claims based upon policy years ending in the calendar year designated. If the renewal dates for all cases were distributed uniformly over the year, then the central point of exposure for each policy year would be approximately January 1 of that

year. However, this assumption may not be very precise because of a concentration of policy renewals in January and July.

The following companies contributed experience for the study:

Aetna Life Insurance Company
 Connecticut General Life Insurance Company
 Continental Assurance Company
 Equitable Life Assurance Society
 The Hartford Insurance Group
 Metropolitan Life Insurance Company
 Occidental Life Insurance Company of California
 Prudential Insurance Company of America
 The Travelers Insurance Company

ANALYSIS OF EXPERIENCE

Federal maternity legislation effective on April 1, 1979, imposed on all groups with more than fifteen lives the requirement that, in any benefit program, maternity must be treated the same as any other illness. This year the impact of that legislation affects this report for the first time. Contributing companies were instructed to code as having a full maternity benefit any experience unit that had such a benefit at any time during the experience period. Cases so coded were then withheld from the report. Some companies may have had difficulty responding to this request. Approximately 7 percent of the 1979 contribution was eliminated from the tables for this reason. The Committee is currently taking steps to construct a full maternity tabular that can be used in the analysis of this experience. Until that time, the experience under plans with full maternity benefits will be excluded from the report.

Table 1 shows the experience for the period 1977-79 for each of eight plans (four different elimination periods; two different maximum benefit periods), all of which provide a six-week maternity benefit. All size groups are included. Table 2 shows the experience of nonjumbo groups only (units with less than 1,000 insured employees) for each of four plan combinations. For those nonjumbo units for which the data were available, Table 2 separates the combined experience into its nonmaternity and maternity segments. Also included in Table 2 is the nonjumbo experience for the period 1977-79 of plans that do not provide a maternity benefit. Table 3 is a five-year trend analysis of the Table 2 experience for each year 1975-79 inclusive. Care should be exercised in analyzing the year-by-year experience, because several of our contributors have been unable to participate since 1977, and the 1979 experience may have felt the impact of the federal maternity leg-

isolation. Table 4 is an analysis of experience by size of experience unit. Results are shown separately for plans with and without maternity benefits. Table 5 analyzes the nonjumbo experience of plans with no maternity benefit by the female percentage composition of the experience units. Experience for the years 1975-79 is displayed in Table 6 by standard industrial classification. Results are shown separately for jumbo and nonjumbo experience units. This information was last presented in the *1975 Reports*.

The actual-to-tabular ratios shown in Table 1 indicate continued deterioration in the results under both thirteen-week and twenty-six-week plans. All plans combined had a ratio of 143 percent compared with 134 percent last year. The actual-to-tabular ratio for thirteen-week plans continues to be lower than that for twenty-six-week plans. The most notable deterioration is evident under the eighth-day-accident, eighth-day-sickness, thirteen-week plan. Table 2 shows that plans with no maternity benefit maintained stable results and that the deterioration was limited to plans with maternity benefits. Each actual-to-tabular ratio for plans with maternity benefits is higher than the corresponding ratio in last year's report. Table 3 verifies the results

TABLE 1

GROUP WEEKLY INDEMNITY EXPERIENCE
WITH SIX WEEKS' MATERNITY BENEFIT
ALL SIZE GROUPS
COMBINED 1977-79 POLICY YEARS' EXPERIENCE, BY PLAN
NONMATERNITY TABULAR CLAIMS = 1947-49 WEEKLY INDEMNITY
NONMATERNITY TABULARS; MATERNITY TABULAR CLAIMS = 40 PERCENT
OF 1947-49 WEEKLY INDEMNITY MATERNITY TABULARS

Plan	No. Experience Units	Weekly Indemnity Exposed (000)	Actual Claims Including Maternity (000)	Ratio of Actual to 1947-49 Weekly Indemnity Tabular
1-4-13	246	2,660	2,262	1.26
4-4-13	25	343	361	1.66
1-8-13	723	8,843	6,667	1.26
8-8-13	91	1,202	1,205	1.55
Total, 13-week plans ..	1,085	13,048	10,494	1.30
1-4-26	550	16,617	22,020	1.56
4-4-26	16	433	412	1.13
1-8-26	941	19,370	19,780	1.40
8-8-26	132	2,266	1,989	1.19
Total, 26-week plans ..	1,639	38,686	44,201	1.46
Total, all plans	2,724	51,734	54,695	1.43

TABLE 2

GROUP WEEKLY INDEMNITY EXPERIENCE
GROUPS WITH LESS THAN 1,000 EMPLOYEES EXPOSED
1977-79 POLICY YEARS' EXPERIENCE, BY PLAN

NONMATERNITY TABULAR CLAIMS = 1947-49 WEEKLY INDEMNITY NONMATERNITY TABULARS;
MATERNITY TABULAR CLAIMS = 40 PERCENT OF 1947-49 WEEKLY INDEMNITY MATERNITY TABULARS

PLAN	NONMATERNITY AND MATERNITY COMBINED EXPERIENCE*				NONMATERNITY AND MATERNITY SEPARATE EXPERIENCE*						
	No. Experience Units	Weekly Indemnity Exposed (000)	Actual Claims (000)	Ratio of Actual to 1947-49 Weekly Indemnity Tabular	No. Experience Units	Weekly Indemnity Exposed (000)	Actual Claims		Ratio of Actual to 1947-49 Weekly Indemnity Tabular		
							Non- maternity (000)	Maternity (000)	Non- maternity	Maternity	Combined
Plans with 6 Weeks' Maternity Benefit											
13-week:											
4th-day sickness	262	1,971	1,416	1.12	260	1,959	1,372	39	1.12	1.21	1.13
8th-day sickness	800	7,647	6,064	1.29	787	7,534	5,599	385	1.28	1.34	1.29
Total	1,062	9,618	7,479	1.25	1,047	9,493	6,970	424	1.25	1.33	1.25
26-week:											
4th-day sickness	534	10,240	11,736	1.37	530	10,168	11,298	340	1.37	1.19	1.37
8th-day sickness	1,051	17,243	17,003	1.34	1,048	17,153	16,264	637	1.34	1.33	1.34
Total	1,585	27,483	28,738	1.35	1,578	27,321	27,562	977	1.35	1.28	1.35

* The separate experience exposure is less than the combined experience exposure because separate experience is not available for all groups.

TABLE 2—Continued

PLAN	NONMATERNITY AND MATERNITY COMBINED EXPERIENCE*				NONMATERNITY AND MATERNITY SEPARATE EXPERIENCE*						
	No. Experience Units	Weekly Indemnity Exposed (000)	Actual Claims (000)	Ratio of Actual to 1947-49 Weekly Indemnity Tabular	No. Experience Units	Weekly Indemnity Exposed (000)	Actual Claims		Ratio of Actual to 1947-49 Weekly Indemnity Tabular		
							Non- maternity (000)	Maternity (000)	Non- maternity	Maternity	Combined
	Plans with No Maternity Benefits										
13-week:											
4th-day sickness					132	937	615		1.01		
8th-day sickness					1,585	12,149	7,161		1.02		
Total					1,717	13,086	7,776		1.02		
26-week:											
4th-day sickness					263	3,380	2,590		0.97		
8th-day sickness					2,790	28,597	20,224		0.99		
Total					3,053	31,977	22,814		0.99		

TABLE 3

GROUP WEEKLY INDEMNITY EXPERIENCE
GROUPS WITH LESS THAN 1,000 EMPLOYEES EXPOSED
1975-79 POLICY YEARS' EXPERIENCE, BY PLAN

NONMATERNITY TABULAR CLAIMS = 1947-49 WEEKLY INDEMNITY
NONMATERNITY TABULARS; MATERNITY TABULAR CLAIMS = 40 PERCENT
OF 1947-49 WEEKLY INDEMNITY MATERNITY TABULARS

PLAN	RATIOS OF ACTUAL TO 1947-49 TABULAR FOR POLICY YEAR ENDING IN:				
	1975	1976	1977	1978	1979
Plans with 6 Weeks' Maternity Benefit					
Nonmaternity and maternity combined experience:					
13-week:					
4th-day sickness	1.04	1.02	1.13	1.04	1.22
8th-day sickness	1.12	1.11	1.18	1.29	1.37
Total	1.11	1.09	1.17	1.24	1.34
26-week:					
4th-day sickness	1.35	1.36	1.30	1.23	1.57
8th-day sickness	1.37	1.35	1.37	1.33	1.33
Total	1.37	1.35	1.35	1.28	1.42
Nonmaternity and maternity separate experience:*					
Nonmaternity:					
13-week:					
4th-day sickness	1.08	1.02	1.13	1.04	1.22
8th-day sickness	1.08	1.16	1.18	1.30	1.36
Total	1.08	1.12	1.17	1.24	1.33
26-week:					
4th-day sickness	1.38	1.31	1.29	1.25	1.57
8th-day sickness	1.25	1.32	1.37	1.34	1.32
Total	1.28	1.32	1.34	1.29	1.42
Maternity (all plans)	1.01	0.93	1.28	0.98	1.61
Combined:					
13-week:					
4th-day sickness	1.08	1.01	1.14	1.04	1.22
8th-day sickness	1.08	1.15	1.18	1.29	1.38
Total	1.08	1.12	1.17	1.24	1.35
26-week:					
4th-day sickness	1.36	1.28	1.29	1.23	1.54
8th-day sickness	1.24	1.30	1.37	1.33	1.33
Total	1.27	1.30	1.34	1.28	1.42

* The nonmaternity and maternity separate experience is also included in the non-maternity and maternity combined experience.

TABLE 3—Continued

PLAN	RATIOS OF ACTUAL TO 1947-49 TABULAR FOR POLICY YEAR ENDING IN:				
	1975	1976	1977	1978	1979
Plans with No Maternity Benefits					
13-week:					
4th-day sickness	1.35	1.04	1.00	0.89	1.11
8th-day sickness	1.04	1.00	1.00	0.97	1.08
Total	1.05	1.00	1.00	1.97	1.08
26-week:					
4th-day sickness	1.13	1.46	1.24	1.17	0.69
8th-day sickness	0.98	0.99	1.04	0.98	0.97
Total	1.00	1.04	1.06	1.00	0.93

TABLE 4

GROUP WEEKLY INDEMNITY EXPERIENCE
ALL SIZE GROUPS
COMBINED 1977-79 POLICY YEARS' EXPERIENCE,
BY SIZE OF EXPERIENCE UNIT

NONMATERNITY TABULAR CLAIMS = 1947-49 WEEKLY INDEMNITY
NONMATERNITY TABULARS; MATERNITY TABULAR CLAIMS = 40 PERCENT
OF 1947-49 WEEKLY INDEMNITY MATERNITY TABULARS

Size	No. Experience Units	Weekly Indemnity Exposed (000)	Actual Claims Including Maternity (000)	Ratio of Actual to 1947-49 Weekly Indemnity Tabular
Plans with Six Weeks' Maternity Benefit				
<50 lives	689	1,361	1,158	1.17
50-99	617	3,426	2,612	1.06
100-249	766	10,140	9,080	1.24
250-499	382	11,286	11,397	1.36
500-999	193	10,888	11,970	1.49
Total <1,000	2,647	37,101	36,218	1.39
1,000 or more	77	14,633	18,478	1.66
Grand total	2,724	51,734	54,695	1.43
Plans with No Maternity Benefit				
<50 lives	1,669	3,501	1,923	0.81
50-99	1,330	7,566	4,512	0.90
100-249	1,194	13,872	10,307	1.10
250-499	412	10,106	7,622	1.11
500-999	165	10,018	6,226	0.89
Total <1,000	4,770	45,064	30,590	1.00
1,000 or more	96	24,656	18,486	1.00
Grand total	4,866	69,720	49,076	1.00

of Table 2, showing higher actual-to-tabular ratios for nearly all plans except those with no maternity benefits. The maternity results in Table 3 suggest that some experience under a full maternity benefit has crept into the experience base. This is further suggested by the relatively low proportion of 1979 experience that was coded as having full maternity benefits and therefore excluded from the data base.

Table 4 shows that experience generally worsens as the size of the group increases. Notable exceptions are the results for small groups with maternity benefits and the larger nonjumbo groups with no maternity benefits. Ratios for the former are much higher than expected, those for the latter much lower. Another apparently unusual result is that for jumbo cases. The experience for jumbo cases with maternity benefits has worsened when compared with both last year's results and the experience for nonjumbo cases with maternity benefits. On the other hand, the experience for jumbo cases with no maternity benefits has improved relative to the corresponding measures. The possible miscoding of benefits referred to above would create similar results, considering that the potential for miscoding is greater for cases with maternity benefits than for those without maternity benefits.

TABLE 5
GROUP WEEKLY INDEMNITY EXPERIENCE
GROUPS WITH LESS THAN 1,000 EMPLOYEES EXPOSED
1977-79 POLICY YEARS' EXPERIENCE, BY FEMALE PERCENT
PLANS WITH NO MATERNITY BENEFIT, ALL BENEFIT PERIODS COMBINED
NONMATERNITY TABULAR CLAIMS = 1947-49 WEEKLY
INDEMNITY NONMATERNITY TABULARS

Female Percent	No. Experience Units	Weekly Indemnity Exposed (000)	Actual Claims (000)	Ratio of Actual to 1947-49 Weekly Indemnity Tabular
Less than 11%	2,053	19,572	13,508	1.08
11-21%	753	7,312	4,112	0.87
21-31%	500	4,748	2,807	0.85
31-41%	444	3,837	2,861	1.05
41-51%	275	2,045	1,493	1.03
51-61%	222	2,082	1,731	1.09
61-71%	205	2,057	1,802	1.11
71-81%	146	2,364	1,533	0.78
81-91%	109	861	599	0.87
91-100%	63	186	144	0.94
Total	4,770	45,064	30,590	1.00

TABLE 6

COMBINED 1975, 1976, 1977, 1978, AND 1979 POLICY YEARS EXPERIENCE
 INDUSTRY ANALYSIS JUMBO AND NONJUMBO EXPERIENCE UNITS, ALL PLANS,
 COMBINED NONMATERNITY AND MATERNITY EXPERIENCE

NONMATERNITY TABULAR CLAIMS = 1947-49 WEEKLY INDEMNITY

NONMATERNITY TABULARS; MATERNITY TABULAR CLAIMS = 40 PERCENT OF 1947-49 WEEKLY INDEMNITY MATERNITY TABULARS

INDUSTRY CODE	INDUSTRY DESCRIPTION	NO. OF EXPERIENCE UNITS		ACTUAL WEEKLY INDEMNITY EXPOSED (000)		RATIO OF EXPOSURE FOR INDUSTRY TO TOTAL		RATIO OF ACTUAL TO TABULAR		RATIO OF INDUSTRY A/T TO AGGREGATE A/T	
		Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives
Total	All industries	15,635	331	\$143,872	\$62,335	100.0%	100.0%	114%	121%	100%	100%
	<i>Agriculture, forestry, and fisheries:</i>										
01	Agricultural production	42		\$ 319		0.2%		110%		96%	
02	Agricultural—livestock	29		298		0.2		54		47	
07	Agricultural—services, hunting	16	1	118	\$ 85	0.1	0.1%	91	75%	80	62%
08	Forestry	1		3		0.0		87		76	
09	Fisheries	3		14		0.0		41		36	
	<i>Mining:</i>										
10	Metal mining	34	2	286	229	0.2	0.4	92	144	81	119
11	Anthracite mining	14		27		0.0		193		169	
12	Bituminous coal and lignite mining	56		931		0.7		73		64	
13	Oil and gas extraction	79	2	459	151	0.3	0.3	65	63	57	52
14	Nonmetallic mineral fuels, etc.	99	2	847	62	0.6	0.1	109	113	96	93
	<i>Contract construction:</i>										
15	General building contractors	69		368		0.3		112		98	
16	Heavy construction contractors	121	2	1,039	265	0.7	0.4	75	180	66	149
17	Special trade contractors	212	5	943	574	0.7	0.9	90	119	79	98
	<i>Manufacturing:</i>										
19	Ordnance and accessories	4		27		0.0		141		124	
20	Food and kindred products	560	15	5,240	2,243	3.6	3.6	109	88	96	73
21	Tobacco manufacture	11		124		0.1		160		140	
22	Textile mill products	304	15	2,696	2,530	1.9	4.1	116	90	102	74
23	Apparel and other textiles	245	3	1,245	187	0.9	0.3	106	59	93	49
24	Lumber and wood products	323	6	2,429	567	1.7	0.9	106	159	93	131
25	Furniture and fixtures	271	9	2,709	1,090	1.9	1.8	121	111	106	92
26	Paper and allied products	778	24	8,591	3,407	6.0	5.5	134	173	118	143
27	Printing and publishing	565	10	5,812	903	4.0	1.4	93	158	82	131
28	Chemicals and allied products	340	12	3,927	1,844	2.7	3.0	102	88	89	73

TABLE 6—Continued

INDUSTRY CODE	INDUSTRY DESCRIPTION	NO. OF EXPERIENCE UNITS		ACTUAL WEEKLY INDUSTRY EXPOSURE (000)		RATIO OF EXPOSURE FOR INDUSTRY TO TOTAL		RATIO OF ACTUAL TO TABULAR		RATIO OF INDUSTRY A/T TO AGGREGATE A/T	
		Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives
	<i>Manufacturing—Continued</i>										
29	Petroleum and coal production	65		\$ 496		0.3%		83%		73%	
30	Rubber and miscellaneous plastics products	507	4	5,022	\$ 696	3.5	1.1%	133	153%	117	126%
31	Leather and leather products	159		1,361		1.0		114		100	
32	Stone, clay and glass products	718	29	8,468	5,606	5.9	9.0	144	178	126	147
33	Primary metal industries	632	15	7,098	7,643	4.9	12.2	129	134	113	111
34	Fabricated metal products	1,392	15	13,794	1,764	9.6	2.8	126	134	111	111
35	Machinery except electrical	1,429	31	15,786	3,994	11.0	6.4	121	139	106	115
36	Electric and electronic equipment	706	30	8,894	3,737	6.2	6.0	127	164	111	136
37	Transportation equipment	559	29	7,431	4,892	5.2	7.8	136	113	119	93
38	Instruments and related products	245	5	2,775	888	1.9	1.4	118	112	104	93
39	Miscellaneous manufacturing industries	293	1	2,807	12	2.0	0.0	112	94	98	78
	<i>Transportation, communication, electric, gas, and sanitary services:</i>										
40	Railroad transportation	7	1	6	652	0.0	1.0	151	26	132	21
41	Local and interurban passage transit	89	2	783	216	0.5	0.4	172	81	151	67
42	Trucking and warehousing	199	4	1,249	2,493	0.9	4.0	90	71	79	59
43	Postal services	1						347		304	
44	Water transportation	43		631		0.4		105		92	
45	Transportation by air	29		267		0.2		67		59	
47	Transportation services	50	1	228	327	0.2	0.5	100	167	88	138
48	Communication	79		603		0.4		68		60	
49	Electric, gas and sanitary services	86		534		0.4		88		77	
	<i>Wholesale and retail trade:</i>										
50	Wholesale trade—durable goods	851	7	5,343	659	3.7	1.1	77	140	68	116
51	Wholesale trade—nondurable goods	234	2	1,546	214	1.0	0.3	81	59	71	49
52	Building materials and garden supplies	86		686		0.4		106		93	
53	General merchandise stores	117	5	850	7,266	0.6	11.6	90	76	79	63
54	Food stores	160	1	1,538	26	1.0	0.0	97	179	85	148
55	Automotive dealers and service stations	527	1	2,321	164	1.6	0.3	71	53	62	44
56	Apparel and accessory stores	94	3	504	809	0.4	1.3	72	75	63	62
57	Furniture and home furnishings stores	81	3	298	659	0.2	1.1	87	190	76	157
58	Eating and drinking places	147		581		0.4		97		86	
59	Miscellaneous retail	118	3	603	247	0.4	0.4	119	98	104	81

TABLE 6—Continued

INDUSTRY CODE	INDUSTRY DESCRIPTION	NO. OF EXPERIENCE UNITS		ACTUAL WEEKLY INDEMNITY EXPOSED (000)		RATIO OF EXPOSURE FOR INDUSTRY TO TOTAL		RATIO OF ACTUAL TO TABULAR		RATIO OF INDUSTRY A/T TO AGGREGATE A/T	
		Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives	Under 1,000 Lives	Over 1,000 Lives
	<i>Finance, insurance, and real estate:</i>										
60	Banking	81	1	\$ 438	\$ 60	0.3%	0.1%	64%	84%	56%	69%
61	Credit agencies other than banks	33		148		0.1		48		42	
62	Security and commodity brokers and services	14		74		0.1		41		36	
63	Insurance carriers	38	4	242	357	0.2	0.6	127	148	111	122
64	Insurance agents, brokers, and service	19		72		0.1		55		48	
65	Real estate	87		454		0.3		62		54	
66	Combined real estate, insurance, etc.	11		45		0.0		63		55	
67	Holding and other investment offices	56	2	379	91	0.3	0.2	104	181	91	150
	<i>Services:</i>										
70	Hotels and other lodging places	66		398		0.3		90		79	
72	Personal services	90		268		0.2		120		105	
73	Business services	297		1,297		0.9		75		66	
75	Auto repair services and garages	66		527		0.4		134		118	
76	Miscellaneous repair services	58		286		0.2		143		125	
78	Motion pictures	6	2	66	808	0.1	1.3	120	72	105	60
79	Amusement and recreation services	37		135		0.1		159		139	
80	Health services	169	11	3,005	2,582	2.1	4.1	75	84	66	69
81	Legal services	15		63		0.0		27		24	
82	Educational services	60	1	421	48	0.3	0.1	69	33	61	27
83	Social services	45		252		0.2		62		54	
84	Museums, botanical and zoological gardens	2		33				129		113	
86	Membership organizations	82		631		0.4		77		68	
89	Miscellaneous services	104	2	911	534	0.6	0.9	156	67	137	55
	<i>Government:</i>										
91	Executive, legislative, and general	120	2	1,190	76	0.8	0.1	72	63	63	52
92	Justice, public order, and safety	22	2	279	50	0.2	0.1	37	67	32	55
93	Finance, taxation, and monetary policy	130	3	1,039	608	0.7	1.0	75	73	66	60
94	Administration of human resources	9		35		0.0		26		23	
95	Environmental quality and housing	1						69		61	
96	Administration of economic programs	6		30		0.0		159		139	
99	Nonclassifiable establishment	23		146		0.1		79		69	
Total	All industries listed above	15,626	330	\$143,819	\$62,315	100.0%	100.0%	114%	121%	100%	100%
	All other industries	9	1	\$ 53	\$ 20	0.0%	0.0%	169%	182%	148%	150%

The analysis by percent female in Table 5 shows actual-to-tabular ratios that tend to increase as the female percentage increases. The actual-to-tabular ratio for cases with less than 11 percent female is higher than would be expected given the results for other female percentages. This has been observed in earlier reports and has been attributed to either the miscoding of cases where the female percentage is unknown or the tendency of occupations with such low female percentages to be more hazardous than those with higher female percentages. At both the higher and lower female percentages, actual-to-tabular ratios are much improved over those for previous years. This has also been evident in earlier reports, although not quite so dramatically. The results of Table 5 must be interpreted with caution, however, since the experience for all waiting periods and benefit durations has been combined.

Table 6 presents actual-to-tabular ratios by industry based on experience from the years 1975-79 inclusive. This table is published only once every five years. The table has been changed slightly from previous reports in that jumbo and nonjumbo experience are separate throughout. In general, results of this analysis are quite similar to results for the period 1970-74. Among those industries with significant exposure (arbitrarily defined as at least 0.3 percent of the total), the highest actual-to-tabular ratios occur in furniture and home furnishing stores among jumbo cases and in local and interurban transit among nonjumpos. The lowest actual-to-tabular ratios were in railroad transportation for jumbo cases and in real estate for nonjumpos. The range of ratios extends from 62 percent to 172 percent for nonjumbo cases and from 26 percent to 190 percent for jumpos. The experience of several industries showed significant levels of deterioration since the 1970-74 experience. Most noticeable among these are local and interurban transit, furniture and home furnishing stores, building material and garden supply stores, and agricultural services. Improvement in experience was noticeable in real estate, automobile dealers and service stations. Caution must be observed in interpreting the results of this table especially because of the lack of recognition of such key variables as plan type and age and sex distributions.