

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1981 REPORTS**

**II. EXPERIENCE UNDER INDIVIDUAL
LOSS-OF-TIME POLICIES, 1978-79**

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INTRODUCTION TO EXPERIENCE UNDER INDIVIDUAL
LOSS-OF-TIME POLICIES, 1978-79

The first part of this study covers experience in the first year of the benefits period. Results of data submitted by thirteen companies are presented for males and females in Occupation Groups I and II. Annual claim rates, average claim durations, and annual claim costs (see Sec. A for definitions) are shown for accident disability, sickness disability, and total accident and sickness disability. A further part of the first-year study examines the trends in the claim rates, durations, and costs for 0-day accident, 7-day sickness, and the combination of these two during the experience periods 1972-73, 1974-75, 1976-77, 1978-79, and 1972-79, as well as those for 14- and 30-day elimination periods.

The second part of this study covers experience in the second year of the benefit period. For the most recent two-year period, the study is limited to male claims under policies with 0-day accident and 7-day sickness elimination periods. Both Male I and II and Female I are studied for 1973-78, with the study limited to male claims for 1967-72. Claim rates, durations, and costs are shown for 0-day accident, 7-day sickness, and the combination of these two.

A. EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD

This section of the report presents an analysis of morbidity experience under individual loss-of-time policies during calendar years 1978-79, and a comparison of this experience with results for the periods 1972-73, 1974-75, and 1976-77. The study is limited to experience in the first year of the benefit period. Policies with benefit periods of less than one year are excluded from the study. The reporting system used for this study is generally the same as that used for the previous studies. This system is described in detail in the *1975 Reports* (pp. 126-28). Previous studies appear in the *Reports* of odd-numbered years commencing in 1959.

The tables contain experience for males in Occupation Groups I and II and also for females in Occupation Groups I and II; for convenience these four groups are referred to in the rest of this report as "Male I," "Male II," "Female I," and "Female II." The amount of data on females in Occupation Group II is relatively small; therefore, these results should be viewed with caution.

Occupation Group I consists of occupations that involve little exposure to an accident hazard and do not require heavy physical activity. In addition to those occupations involving white-collar and professional workers, Group I also includes occupations of persons engaged in trades and service work whose duties are light and nonhazardous, persons superintending manufacturing and construction operations, and so forth.

Occupation Group II consists of occupations that involve a greater degree of exposure to accident hazards or in which the physical requirements of the job are reflected in longer periods of disability due either to sickness or to injury than in Group I occupations. These generally include construction workers, drivers of heavy vehicles, mechanics, those engaged in skilled and semiskilled jobs in manufacturing industries, and the like. Persons whose work requires perfect, or nearly perfect, physical condition also would be in Group II, since such persons may be disabled by a relatively minor injury.

The presentation of data generally follows the format used in prior reports. The tables include (1) annual claim rates, (2) average claim durations in months, and (3) annual claim costs. Experience is shown separately for accident and sickness. Total disability experience is represented as the sum of the separate accident and sickness experience. The combined annual claim rates and annual claim costs for total disability consequently reflect experience on many different combinations of accident and sickness benefits.

Experience by policy duration groups has been included in this study for the first time. Policy duration is defined as the exposure year minus

the issue year. Exposure for the period in which the calendar year of exposure equals the issue year has been excluded from both the policy-year section of this study and the total study.

Annual claim rates (or frequencies) have been calculated by dividing the amounts of monthly indemnity on claims by the corresponding exposures. The exposures are based on the amounts of monthly indemnity. Annual claim costs per \$1 of monthly income benefit have been calculated by dividing the aggregate benefits incurred on claims by the corresponding exposures. Durations of claims in months, measured from the end of the elimination period, have been calculated by dividing the annual claim costs by the annual claim rates.

I. VOLUME OF DATA

For the calendar-year period of 1978-79 the study is based on about 76,000 claims. The companies that contributed to the study are shown in Table 1, together with the volume of each company's data for each of the calendar years studied, measured by the number of claims reported.

Table 2 shows the distribution of the number of claims reported by type of coverage, sex, occupation group, and elimination period. The number of claims can be used as a good indicator of the reliability of the statistical results. The analysis of the experience included in this study has been confined to those occupation groups and elimination periods where there is a significant amount of data. These are indicated by an asterisk in Table 2.

TABLE 1
CONTRIBUTING COMPANIES AND NUMBER OF CLAIMS
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

COMPANY	YEARS OF EXPERIENCE		1978-79 COMBINED
	1978	1979	
Monarch	7,682	7,434	15,116
Prudential	0	12,213	12,213
Metropolitan	6,203	5,014	11,217
New York Life	5,586	4,948	10,534
Mutual of New York	3,174	2,986	6,160
John Hancock	2,573	2,392	4,965
Provident Life and Accident	2,150	2,189	4,339
Business Mens Assurance	2,166	1,818	3,984
Woodmen	1,139	1,099	2,238
Guardian Life Insurance	1,048	1,061	2,109
Continental Assurance	779	733	1,512
Provident Mutual	437	399	836
Massachusetts Mutual	334	415	749
Total	33,271	42,701	75,972

An additional measure of the volume of the data, the number of policy years exposed for each category, is included in Table 3. The difference between the exposures for accident coverage and sickness coverage is due to the inclusion of accident-only policies, generally not being issued currently, which constitute 1.6 percent of the total monthly income exposure for accident coverages.

There has been a trend toward the sale of policies that have accident and sickness elimination periods equal to each other.

TABLE 2

NUMBER OF CLAIMS BY TYPE OF COVERAGE, SEX, OCCUPATION GROUP,
AND ELIMINATION PERIOD, 1978-79 EXPERIENCE COMBINED
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	Occ. I	Occ. II	Occ. I	Occ. II	Occ. I	Occ. II	Occ. I	Occ. II
0	3,787*	6,954*	336*	89*	544*	396*	79*	16*
3	64	167	19	2	293	455	72	9
7	1,484*	3,401*	385*	99*	7,889*	11,590*	2,060*	537*
14	1,778*	3,917*	424*	119*	4,529*	4,763*	1,473*	330*
21	0	0	0	0	4	0	0	0
30	2,218*	3,032*	384*	72*	5,943*	3,360*	1,162*	206*
60	84	38	12	1	256	35	27	1
90	155*	58*	13*	1	683*	104*	59*	2
Total	9,570	17,567	1,573	383	20,141	20,703	4,932	1,101

* Subsequent tables and discussions are based only on data indicated.

TABLE 3

POLICY YEARS OF EXPOSURE BY TYPE OF COVERAGE, SEX, OCCUPATION GROUP,
AND ELIMINATION PERIOD, 1978-79 EXPERIENCE COMBINED
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0	137,773	117,178	12,079	2,182	4,544	3,184	558	95
3	2,655	4,001	859	64	3,079	4,464	847	60
7	56,471	75,136	17,046	3,123	120,202	155,103	23,894	4,467
14	107,372	96,589	23,970	3,655	116,823	100,354	25,056	3,721
21	6	0	0	0	68	2	0	0
30	388,377	131,571	46,123	4,224	408,879	134,779	47,679	4,246
60	55,768	4,321	4,662	160	56,208	4,343	4,695	173
90	186,741	15,121	11,562	328	189,324	15,481	11,585	341
Total	935,163	443,917	116,301	13,737	897,127	417,710	114,314	13,103

About 92 percent of the monthly income exposures included in this study are from noncancelable policies, 6 percent from guaranteed renewable policies, and 2 percent from cancelable policies. No analysis has been performed to determine whether any significant difference exists between these. Nine of the thirteen companies that contributed to this study have reported more than 95 percent of their exposure on noncancelable policies.

In addition, the average policy size in terms of dollars of monthly income exposed for each category is included in Table 4. There has been a trend toward the sale of policies with longer elimination periods, which has resulted in higher average policy sizes associated with the longer elimination periods. As would be expected, the average policy size is higher for Occupational Group I than for Occupational Group II. Also, average policy size is higher for males than for females.

A reasonable amount of data, measured by number of claims, is available for the 0-, 7-, 14-, 30-, and 90-day accident and the 0-, 7-, 14-, 30-, and 90-day sickness coverages. The number of claims for the 90-day elimination period is relatively small; these results should be viewed with caution. No experience was submitted for 0-day sickness coverage in the first five policy durations; as a result, for this policy-year grouping, 0-day accident and sickness experience has not been combined. In general, the combination of 0-day accident and sickness experience should be viewed with caution. In interpreting results obtained from any experience study with a small amount of data, caution should be exercised, and in comparing current results with those of previous studies, it must be kept in mind that the proportion of the total experience from each company is different

TABLE 4

AVERAGE POLICY SIZE OF MONTHLY INCOME EXPOSED BY TYPE OF COVERAGE, SEX, OCCUPATION GROUP, AND ELIMINATION PERIOD, 1978-79 EXPERIENCE COMBINED
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0	\$285	\$182	\$205	\$130	\$200	\$147	\$130	\$114
3	160	135	122	98	162	132	123	99
7	300	231	232	180	283	208	222	173
14	390	282	272	224	386	280	272	223
21	347	.....	.....	.....	274	150	.....	.....
30	626	330	356	264	617	328	353	263
60	918	450	536	319	917	449	534	295
90	866	371	518	316	862	373	519	325

in the current and previous studies. In addition, the same companies have not contributed to all the studies.

In order to test the degree of variation in results by company, an analysis-of-variance study has been performed, and, even after the several variables used in this study have been taken into account, there remain statistically significant differences in experience among companies.

2. 1978-79 DISABILITY EXPERIENCE

Tables 5, 6, and 7, respectively, provide summaries of the accident, sickness, and total (sum of accident and sickness) disability experience compiled in this section, for all policy durations combined. Each table shows the three elements of disability—annual claim rate, duration of the claim in months, and annual claim cost—by the four variables studied—sex, occupation group, elimination period, and attained age. In order to give some idea of the credibility of the experience, the number of claims is shown.

For the first time, disability experience has been subdivided by policy duration. For this study, results for the first five policy durations combined were separated from later policy durations. Tables 8, 9, and 10 provide summaries of the first five policy durations, split the same way as was done in Tables 5, 6, and 7. Tables 11, 12, and 13 provide similar summaries of the sixth and later durations. An insufficient volume of data is available for the 90-day elimination period or for Female II to warrant a subdivision by policy duration for these groups.

Table 14 provides a summary of the accident, sickness, and total disability experience for 90-day elimination periods for Male I, Male II, and Female I, and by age groupings. Tables 15, 16, and 17 provide a summary of experience for Female II. These tables also compare Female II experience with that of Female I.

Accident Disability (Tables 5, 8, and 11)

Tables 5, 8, and 11 show accident disability data for four elimination periods. Table 5 covers all policy durations; Table 8 covers the first five policy durations, and Table 11 covers the sixth and later policy durations.

Claim rates generally decrease with age for males, while claim durations generally increase, with the combined effect that claim costs decrease with age for males. Male II claim costs are always greater than the corresponding Male I claim costs. The relationship between Female I and Male I depends on elimination period; claim cost ratios are often higher for females at older ages and lower at early ages. Accident claim costs

TABLE 5

ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED Age	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II		Female Occ. Group I			
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period																		
Under 30	139	.061	1.72	.105	298	.135	1.50	.203	19	.036	1.56	.056	221%	87%	193%	59%	91%	53%
30-39	656	.049	2.14	.105	1,691	.122	2.02	.247	74	.038	2.13	.081	249	94	235	78	100	77
40-49	891	.036	2.06	.074	1,885	.070	2.14	.150	61	.026	2.23	.058	194	104	203	72	108	78
50-59	1,314	.028	2.18	.061	2,216	.054	2.28	.123	111	.029	2.21	.064	193	105	202	104	101	105
60-69	787	.024	2.38	.057	864	.045	2.56	.115	71	.036	1.94	.070	188	108	202	150	82	123
7-Day Elimination Period																		
Under 30	106	.033	2.42	.080	306	.059	2.07	.122	31	.030	1.73	.052	179%	86%	153%	91%	71%	65%
30-39	427	.039	2.54	.099	986	.062	2.50	.155	88	.024	2.38	.057	159	98	157	62	94	58
40-49	384	.032	2.53	.081	876	.049	2.61	.128	107	.026	2.62	.068	153	103	158	81	104	84
50-59	426	.023	2.57	.059	974	.041	2.76	.113	142	.026	2.42	.063	178	107	192	113	94	107
60-69	141	.027	2.59	.070	259	.037	2.62	.097	17	.025	1.56	.039	137	101	139	93	60	56
14-Day Elimination Period																		
Under 30	232	.028	2.43	.068	705	.055	2.42	.133	62	.018	2.67	.048	196%	100%	196%	64%	110%	71%
30-39	569	.022	2.50	.055	1,471	.052	2.90	.151	125	.017	2.53	.043	236	116	275	77	101	78
40-49	447	.017	2.88	.049	951	.041	3.10	.127	101	.018	3.44	.062	241	108	259	106	119	127
50-59	398	.014	2.64	.037	657	.034	2.74	.093	109	.023	2.65	.061	243	104	251	164	100	165
60-69	132	.014	2.29	.032	133	.026	3.42	.089	27	.025	3.12	.078	186	149	278	179	136	244
30-Day Elimination Period																		
Under 30	235	.007	2.29	.016	599	.026	2.88	.075	53	.007	3.29	.023	371%	126%	469%	100%	144%	144%
30-39	776	.006	2.83	.017	1,253	.026	3.19	.083	142	.008	3.88	.031	433	113	488	133	137	182
40-49	612	.006	2.83	.017	725	.024	3.50	.084	85	.009	2.67	.024	400	124	494	150	94	141
50-59	462	.006	3.17	.019	394	.020	3.55	.071	85	.010	4.00	.040	333	112	374	167	126	211
60-69	133	.007	2.86	.020	61	.013	4.62	.060	19	.009	3.00	.027	186	162	300	129	105	135

TABLE 6

SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I		
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period																		
Under 30	0	.000	.00	.000	0	.000	.00	.000	0	.000	.00	.000	66%	32%	22%	0%	0%	0%
30-39	3	.059	1.58	.093	5	.039	.51	.020	0	.000	.00	.000	112	117	131	150	101	152
40-49	38	.116	1.06	.123	78	.130	1.24	.161	16	.174	1.07	.187	109	113	123	94	60	56
50-59	346	.119	2.34	.279	193	.130	2.65	.344	30	.112	1.40	.157	109	113	123	94	60	56
60-69	157	.150	2.63	.394	120	.130	3.40	.442	33	.166	1.37	.228	87	129	112	111	52	58
7-Day Elimination Period																		
Under 30	150	.037	1.65	.061	218	.033	1.70	.056	88	.066	1.35	.089	89%	103%	92%	178%	82%	146%
30-39	815	.042	2.10	.088	1,491	.054	1.83	.099	444	.086	2.30	.198	129	87	113	205	110	225
40-49	1,554	.057	2.47	.141	2,723	.068	2.35	.160	596	.102	2.29	.234	119	95	113	179	93	166
50-59	3,444	.079	3.24	.256	4,984	.093	3.30	.307	776	.093	2.72	.253	118	102	120	118	84	99
60-69	1,926	.108	3.30	.356	2,174	.115	4.20	.483	156	.098	3.94	.386	106	127	136	91	119	108
14-Day Elimination Period																		
Under 30	196	.021	2.24	.047	350	.026	2.08	.054	172	.047	1.91	.090	124%	93%	115%	224%	85%	191%
30-39	730	.024	2.42	.058	1,103	.037	2.14	.079	483	.063	2.48	.156	154	88	136	263	102	269
40-49	1,039	.034	2.88	.098	1,230	.050	2.88	.144	414	.072	2.81	.202	147	100	147	212	98	206
50-59	1,692	.052	3.13	.163	1,501	.069	3.86	.266	324	.061	3.18	.194	133	123	163	117	102	119
60-69	872	.082	3.73	.306	579	.092	4.66	.429	80	.074	3.39	.251	112	125	140	90	91	82
30-Day Elimination Period																		
Under 30	202	.006	3.00	.018	295	.012	2.58	.031	94	.013	2.31	.030	200%	86%	172%	217%	77%	167%
30-39	957	.006	3.50	.021	816	.016	3.19	.051	319	.018	2.56	.046	267	91	243	300	73	219
40-49	1,562	.013	3.46	.045	916	.027	3.48	.094	371	.031	3.19	.099	208	101	209	238	92	220
50-59	2,199	.025	4.08	.102	978	.045	4.36	.196	304	.035	4.20	.147	180	107	192	140	103	144
60-69	1,023	.042	4.24	.178	355	.067	5.52	.370	74	.045	4.51	.203	160	130	208	107	106	114

TABLE 7

TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I		
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period																		
Under 30	139	.061	1.72	.105	298	.135	1.50	.203	19	.036	1.56	.056	221%	87%	193%	59%	91%	53%
30-39	659	.108	1.83	.198	1,696	.161	1.66	.267	74	.038	2.13	.081	149	91	135	35	116	41
40-49	929	.152	1.30	.197	1,963	.200	1.56	.311	77	.200	1.23	.245	132	120	158	132	95	124
50-59	1,660	.147	2.31	.340	2,409	.184	2.54	.467	141	.141	1.57	.221	125	110	137	96	68	65
60-69	944	.174	2.59	.451	984	.175	3.18	.557	104	.202	1.48	.298	101	123	124	116	57	66
7-Day Elimination Period																		
Under 30	256	.070	2.01	.141	524	.092	1.93	.178	119	.096	1.47	.141	131%	96%	126%	137%	73%	100%
30-39	1,242	.081	2.31	.187	2,477	.116	2.19	.254	532	.110	2.32	.255	143	95	136	136	100	136
40-49	1,938	.089	2.49	.222	3,599	.117	2.46	.288	703	.128	2.36	.302	131	99	130	144	95	136
50-59	3,870	.102	3.09	.315	5,958	.134	3.13	.420	918	.119	2.66	.316	131	101	133	117	86	100
60-69	2,067	.135	3.16	.426	2,433	.152	3.82	.580	173	.123	3.46	.425	113	121	136	91	109	100
14-Day Elimination Period																		
Under 30	428	.049	2.35	.115	1,055	.081	2.31	.187	234	.065	2.12	.138	165%	98%	163%	133%	90%	120%
30-39	1,299	.046	2.46	.113	2,574	.089	2.58	.230	608	.080	2.49	.199	193	105	204	174	101	176
40-49	1,486	.051	2.88	.147	2,181	.091	2.98	.271	515	.090	2.93	.264	178	103	184	176	102	180
50-59	2,090	.066	3.03	.200	2,158	.103	3.49	.359	433	.084	3.04	.255	156	115	180	127	100	128
60-69	1,004	.096	3.52	.338	712	.118	4.39	.518	107	.099	3.32	.329	123	125	153	103	94	97
30-Day Elimination Period																		
Under 30	437	.013	2.62	.034	894	.038	2.79	.106	147	.020	2.65	.053	292%	106%	312%	154%	101%	156%
30-39	1,733	.012	3.17	.038	2,069	.042	3.19	.134	461	.026	2.96	.077	350	101	353	217	93	203
40-49	2,174	.019	3.26	.062	1,641	.051	3.49	.178	456	.040	3.08	.123	268	107	287	211	94	198
50-59	2,661	.031	3.90	.121	1,372	.065	4.11	.267	389	.045	4.16	.187	210	105	221	145	107	155
60-69	1,156	.049	4.04	.198	416	.080	5.38	.430	93	.054	4.26	.230	163	133	217	110	105	116

TABLE 8

ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 1-5

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I		
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period																		
Under 30	121	.064	1.66	.106	181	.126	1.34	.169	16	.038	1.61	.061	197%	81%	159%	59%	97%	58%
30-39	267	.059	2.31	.136	224	.127	1.90	.241	36	.043	2.16	.093	215	82	177	73	94	68
40-49	140	.056	2.09	.117	101	.109	1.83	.199	13	.022	2.32	.051	195	88	170	39	111	44
50-59	70	.054	1.91	.103	60	.097	2.75	.267	12	.050	1.60	.080	180	144	259	93	84	78
60-69	14	.037	3.51	.130	2	.048	.69	.033	1	.015	.67	.010	130	20	25	41	19	8
7-Day Elimination Period																		
Under 30	79	.031	2.39	.074	225	.059	2.19	.129	20	.027	1.70	.046	190%	92%	174%	87%	71%	62%
30-39	199	.046	2.85	.131	363	.074	2.74	.203	44	.026	1.77	.046	161	96	155	57	62	35
40-49	123	.053	2.49	.132	161	.065	2.92	.190	39	.033	3.03	.100	123	117	144	62	122	76
50-59	53	.033	2.00	.066	72	.055	2.47	.136	42	.050	2.80	.140	167	124	206	152	140	212
60-69	14	.048	3.10	.149	8	.074	4.99	.369	3	.026	2.08	.054	154	161	248	54	67	36
14-Day Elimination Period																		
Under 30	210	.029	2.48	.072	626	.057	2.44	.139	60	.019	2.63	.050	197%	98%	193%	66%	106%	69%
30-39	398	.026	2.54	.066	908	.061	2.93	.179	102	.018	2.72	.049	235	115	271	69	107	74
40-49	199	.027	2.85	.077	380	.056	3.46	.194	70	.021	3.52	.074	207	121	252	78	124	96
50-59	76	.022	2.73	.060	124	.045	2.80	.126	50	.028	2.43	.068	205	103	210	127	89	113
60-69	18	.032	2.60	.064	4	.017	4.06	.169	8	.043	3.47	.149	53	203	108	134	174	233
30-Day Elimination Period																		
Under 30	226	.007	2.14	.015	565	.026	2.96	.077	53	.007	3.43	.024	371%	138%	513%	100%	160%	160%
30-39	593	.006	2.83	.017	913	.028	3.18	.089	122	.009	3.56	.032	467	112	524	150	126	188
40-49	334	.006	3.50	.021	435	.029	3.72	.108	67	.010	2.80	.028	483	106	514	167	80	133
50-59	159	.007	3.29	.023	138	.023	3.78	.087	44	.011	4.45	.049	329	115	378	157	135	213
60-69	19	.006	4.17	.025	11	.023	3.61	.083	4	.004	4.00	.016	383	87	332	67	96	64

TABLE 9

SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 1-5

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I		
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period																		
Under 30	108	.034	1.65	.056	156	.034	1.76	.060	68	.065	1.42	.092	100%	107%	107%	191%	86%	164%
30-39	276	.046	2.07	.095	379	.062	1.85	.115	217	.094	2.36	.222	135	89	121	204	114	234
40-49	221	.067	2.28	.153	267	.083	1.95	.162	175	.113	2.25	.254	124	86	106	169	99	166
50-59	195	.092	3.62	.333	189	.110	3.01	.331	118	.098	2.46	.241	120	83	99	107	68	72
60-69	35	.104	2.10	.218	17	.105	3.26	.342	11	.098	4.21	.413	101	155	157	94	200	189
14-Day Elimination Period																		
Under 30	169	.022	2.18	.048	289	.025	2.12	.053	162	.048	1.85	.089	114%	97%	110%	218%	85%	185%
30-39	427	.025	2.36	.059	631	.042	1.95	.082	377	.067	2.54	.170	168	83	139	268	108	288
40-49	328	.039	3.31	.129	406	.057	2.86	.163	259	.080	3.04	.243	146	86	126	205	92	188
50-59	263	.061	3.57	.218	218	.071	3.03	.215	127	.063	3.43	.216	116	85	99	103	96	99
60-69	52	.088	3.67	.323	22	.071	6.13	.435	16	.092	3.07	.282	81	167	135	105	84	87
30-Day Elimination Period																		
Under 30	192	.006	3.00	.018	272	.012	2.67	.032	92	.013	2.31	.030	200%	89%	178%	217%	77%	167%
30-39	683	.006	3.50	.021	589	.017	3.00	.051	270	.018	2.78	.050	283	86	243	300	79	238
40-49	674	.013	3.46	.045	452	.030	3.47	.104	262	.034	3.15	.107	231	100	231	262	91	238
50-59	494	.022	4.32	.095	280	.046	4.17	.192	147	.037	4.41	.163	209	97	202	168	102	172
60-69	108	.036	3.25	.117	41	.082	5.95	.488	25	.038	3.34	.127	228	183	417	106	103	109

TABLE 10

TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 1-5

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I		
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period																		
Under 30	187	.065	2.00	.130	381	.093	2.03	.189	88	.092	1.50	.138	143%	102%	145%	142%	75%	106%
30-39	475	.092	2.46	.226	742	.136	2.34	.318	261	.120	2.23	.268	148	95	141	130	91	119
40-49	344	.120	2.38	.285	428	.148	2.38	.352	214	.146	2.42	.354	123	100	124	122	102	124
50-59	248	.125	3.19	.399	261	.165	2.83	.467	160	.148	2.57	.381	132	89	117	118	81	95
60-69	49	.152	2.41	.367	25	.179	3.97	.711	14	.124	3.77	.467	118	165	194	82	156	127
14-Day Elimination Period																		
Under 30	379	.051	2.35	.120	915	.082	2.34	.192	222	.067	2.07	.139	161%	100%	160%	131%	88%	116%
30-39	825	.051	2.45	.125	1,539	.103	2.53	.261	479	.085	2.58	.219	202	103	209	167	105	175
40-49	527	.066	3.12	.206	786	.113	3.16	.357	329	.101	3.14	.317	171	101	173	153	101	154
50-59	339	.083	3.35	.278	342	.116	2.94	.341	177	.091	3.12	.284	140	88	123	110	93	102
60-69	70	.120	3.23	.387	26	.088	5.73	.504	24	.135	3.19	.431	73	177	130	113	99	111
30-Day Elimination Period																		
Under 30	418	.013	2.54	.033	837	.038	2.87	.109	145	.020	2.70	.054	292%	113%	330%	154%	106%	164%
30-39	1,276	.012	3.17	.038	1,502	.045	3.11	.140	392	.027	3.04	.082	375	98	368	225	96	216
40-49	1,008	.019	3.47	.066	887	.059	3.59	.212	329	.044	3.07	.135	311	103	321	232	88	205
50-59	653	.029	4.07	.118	418	.069	4.04	.279	191	.048	4.42	.212	238	99	236	166	109	180
60-69	127	.042	3.38	.142	52	.105	5.44	.571	29	.042	3.40	.143	250	161	402	100	101	101

TABLE II

ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 6 AND LATER

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I		
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period																		
Under 30	18	.042	2.24	.094	117	.153	1.78	.273	3	.019	1.37	.026	364%	79%	290%	45%	61%	28%
30-39	389	.040	1.93	.077	1,467	.121	2.05	.248	38	.033	2.06	.068	303	106	322	83	107	88
40-49	751	.031	2.03	.063	1,784	.067	2.19	.147	48	.027	2.26	.061	216	108	233	87	111	97
50-59	1,244	.026	2.19	.057	2,156	.053	2.25	.119	99	.026	2.38	.062	204	103	209	100	109	109
60-69	773	.024	2.33	.056	862	.045	2.58	.116	70	.037	1.95	.072	188	111	207	154	84	129
7-Day Elimination Period																		
Under 30	27	.043	2.53	.109	81	.056	1.75	.098	11	.049	1.82	.089	130%	69%	90%	114%	72%	82%
30-39	228	.033	2.12	.070	623	.055	2.29	.126	44	.020	3.50	.070	167	108	180	61	165	100
40-49	261	.024	2.54	.061	715	.045	2.51	.113	68	.022	2.18	.048	188	99	185	92	86	79
50-59	373	.022	2.64	.058	902	.040	2.78	.111	100	.019	2.21	.042	182	105	191	86	84	72
60-69	127	.025	2.56	.064	251	.036	2.47	.089	14	.025	1.40	.035	144	96	139	100	55	55
14-Day Elimination Period																		
Under 30	22	.011	2.64	.029	79	.043	2.09	.090	2	.010	.60	.006	391%	79%	310%	91%	23%	21%
30-39	171	.014	2.29	.032	563	.039	2.87	.112	23	.014	1.57	.022	279	125	350	100	69	69
40-49	248	.012	2.83	.034	571	.033	2.70	.089	31	.013	3.23	.042	275	95	262	108	114	124
50-59	322	.012	2.58	.031	533	.031	2.77	.086	59	.019	2.89	.055	258	107	277	158	112	177
60-69	114	.013	2.23	.029	129	.027	3.33	.090	19	.020	3.00	.060	208	149	310	154	135	207
30-Day Elimination Period																		
Under 30	9	.006	3.00	.018	34	.018	2.72	.049	0	.000	.00	.000	300%	91%	272%	0%	0%	0%
30-39	183	.005	3.00	.015	340	.022	2.77	.061	20	.008	3.25	.026	440	92	407	160	108	173
40-49	278	.005	2.40	.012	290	.018	3.00	.054	18	.006	2.50	.015	360	125	450	120	104	125
50-59	303	.006	2.83	.017	256	.018	3.39	.061	41	.008	3.63	.029	300	120	359	133	128	171
60-69	114	.007	2.71	.019	50	.012	4.67	.056	15	.014	2.64	.037	171	172	295	200	97	195

TABLE 12

SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 6 AND LATER

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I		
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period																		
Under 30	0	.000	.00	.000	0	.000	.00	.000	0	.000	.00	.000	.....	.....	.....	.....	.....	.....
30-39	3	.079	1.58	.125	5	.042	.52	.022	0	.000	.00	.000	53%	33%	18%	0%	0%	0%
40-49	38	.116	1.06	.123	78	.130	1.24	.161	16	.174	1.07	.187	112	117	131	150	101	152
50-59	346	.119	2.34	.279	193	.130	2.65	.344	30	.112	1.40	.157	109	113	123	94	60	56
60-69	157	.150	2.63	.394	120	.130	3.40	.442	33	.166	1.37	.228	87	129	112	111	52	58
7-Day Elimination Period																		
Under 30	42	.052	1.62	.084	62	.031	1.35	.042	20	.068	1.16	.079	60%	83%	50%	131%	72%	94%
30-39	539	.039	2.13	.083	1,112	.050	1.86	.093	227	.077	2.25	.173	128	87	112	197	106	208
40-49	1,333	.054	2.56	.138	2,456	.066	2.42	.160	421	.096	2.33	.224	122	95	116	178	91	162
50-59	3,249	.078	3.19	.249	4,795	.092	3.32	.305	658	.092	2.78	.256	118	104	122	118	87	103
60-69	1,891	.108	3.34	.361	2,157	.115	4.22	.485	145	.099	3.87	.383	106	126	134	92	116	106
14-Day Elimination Period																		
Under 30	27	.016	2.25	.036	61	.032	1.78	.057	10	.039	2.82	.110	200%	79%	158%	244%	125%	306%
30-39	303	.022	2.45	.054	472	.031	2.39	.074	106	.050	2.06	.103	141	98	137	227	84	191
40-49	711	.031	2.61	.081	824	.046	2.91	.134	155	.058	2.33	.135	148	111	165	187	89	167
50-59	1,429	.050	3.02	.151	1,283	.069	4.01	.277	197	.060	2.93	.176	138	133	183	120	97	117
60-69	820	.081	3.77	.305	557	.094	4.56	.429	64	.070	3.47	.243	116	121	141	86	92	80
30-Day Elimination Period																		
Under 30	10	.007	3.00	.021	23	.009	2.33	.021	2	.008	.38	.003	129%	78%	100%	114%	13%	14%
30-39	274	.007	3.43	.024	227	.014	3.43	.048	49	.015	1.33	.020	200	100	200	214	39	83
40-49	888	.014	3.29	.046	464	.023	3.61	.083	109	.026	3.12	.081	164	110	180	186	95	176
50-59	1,705	.026	4.12	.107	698	.044	4.52	.199	157	.032	4.00	.128	169	110	186	123	97	120
60-69	915	.044	4.45	.196	314	.065	5.42	.352	49	.050	5.28	.264	148	122	180	114	119	135

TABLE 13

TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79, FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 6 AND LATER

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I		
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period																		
Under 30	18	.042	2.24	.094	117	.153	1.78	.273	3	.019	1.37	.026	364%	79%	290%	45%	61%	28%
30-39	392	.119	1.70	.202	1,472	.163	1.66	.270	38	.033	2.06	.068	137	98	134	28	121	34
40-49	789	.147	1.27	.186	1,862	.197	1.56	.308	64	.201	1.23	.248	134	123	166	137	97	133
50-59	1,590	.145	2.32	.336	2,349	.183	2.53	.463	129	.138	1.59	.219	126	109	138	95	69	65
60-69	930	.174	2.59	.450	982	.175	3.19	.558	103	.203	1.48	.300	101	123	124	117	57	67
7-Day Elimination Period																		
Under 30	69	.095	2.03	.193	143	.087	1.61	.140	31	.117	1.44	.168	92%	79%	73%	123%	71%	87%
30-39	767	.072	2.13	.153	1,735	.105	2.09	.219	271	.097	2.51	.243	146	98	143	135	118	159
40-49	1,594	.078	2.55	.199	3,171	.111	2.46	.273	489	.118	2.31	.272	142	96	137	151	91	137
50-59	3,622	.100	3.07	.307	5,697	.132	3.15	.416	758	.111	2.68	.298	132	103	136	111	87	97
60-69	2,018	.133	3.20	.425	2,408	.151	3.80	.574	159	.124	3.37	.418	114	119	135	93	105	98
14-Day Elimination Period																		
Under 30	49	.027	2.41	.065	140	.075	1.96	.147	12	.049	2.37	.116	278%	81%	226%	181%	98%	178%
30-39	474	.036	2.39	.086	1,035	.070	2.66	.186	129	.064	1.95	.125	194	111	216	178	82	145
40-49	959	.043	2.67	.115	1,395	.079	2.82	.223	186	.071	2.49	.177	184	106	194	165	93	154
50-59	1,751	.062	2.94	.182	1,816	.100	3.63	.363	256	.079	2.92	.231	161	123	199	127	99	127
60-69	934	.094	3.55	.334	686	.121	4.29	.519	83	.090	3.37	.303	129	121	155	96	95	91
30-Day Elimination Period																		
Under 30	19	.013	3.00	.039	57	.027	2.59	.070	2	.008	.38	.003	208%	86%	179%	62%	13%	8%
30-39	457	.012	3.25	.039	567	.036	3.03	.109	69	.023	2.00	.046	300	93	279	192	62	118
40-49	1,166	.019	3.05	.058	754	.041	3.34	.137	127	.032	3.00	.096	216	110	236	168	98	166
50-59	2,008	.032	3.88	.124	954	.062	4.19	.260	198	.040	3.93	.157	194	108	210	125	101	127
60-69	1,029	.051	4.22	.215	364	.077	5.30	.408	64	.064	4.70	.301	151	126	190	125	111	140

TABLE 14

ACCIDENT, SICKNESS, AND TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 90-DAY ELIMINATION PERIOD, 1978-79
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I						
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Male Occ. Group II			Female Occ. Group I			
													Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	
Accident																			
Under 30	6	.000	.00	.002	10	.005	6.80	.034	2	.002	7.00	.014	0%	.....	700%	0%	.....	700%
30-39	45	.001	3.00	.003	19	.004	8.00	.032	3	.001	2.00	.002	400	267%	67	100	67%	67	
40-49	53	.001	5.00	.005	14	.003	4.67	.014	2	.001	1.00	.001	300	93	280	100	20	20	
50-59	40	.001	6.00	.006	11	.004	5.25	.021	5	.002	6.00	.012	400	88	350	200	100	200	
60-69	11	.001	2.00	.002	4	.005	6.80	.034	1	.002	1.00	.002	500	340	700	200	50	100	
Sickness																			
Under 30	7	.001	4.00	.004	7	.003	6.00	.018	1	.001	1.00	.001	300%	150%	450%	100%	25%	25%	
30-39	77	.001	7.00	.007	13	.002	9.50	.019	12	.002	5.50	.011	200	136	271	200	79	157	
40-49	181	.003	4.33	.013	28	.006	5.50	.033	15	.004	7.75	.031	200	127	254	133	179	238	
50-59	313	.007	6.86	.048	35	.010	8.50	.085	24	.012	7.17	.086	143	124	177	171	105	179	
60-69	105	.013	7.46	.097	21	.028	7.36	.206	7	.016	10.44	.167	215	99	212	123	140	172	
Total																			
Under 30	13	.001	6.00	.006	17	.008	6.50	.052	3	.003	5.00	.015	800%	108%	867%	300%	83%	250%	
30-39	122	.002	5.00	.010	32	.006	8.50	.051	15	.003	4.33	.013	300	170	510	150	87	130	
40-49	234	.004	4.50	.018	42	.009	5.22	.047	17	.005	6.40	.032	225	116	261	125	142	178	
50-59	353	.008	6.75	.054	46	.014	7.57	.106	29	.014	7.00	.098	175	112	196	175	104	181	
60-69	116	.014	7.07	.099	25	.033	7.27	.240	8	.018	9.39	.169	236	103	242	129	133	171	

TABLE 15
 ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE
 1978-79, FIRST YEAR OF BENEFIT PERIOD
 FEMALE OCCUPATION GROUP II
 ALL POLICY DURATIONS

ATTAINED AGE	FEMALE OCC. GROUP II				RATIO TO FEMALE OCC. GROUP I		
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period							
Under 30	1	.027	1.63	.044	75%	104%	79%
30-39	14	.057	2.47	.141	150	116	174
40-49	20	.044	1.59	.070	169	71	121
50-59	37	.044	2.05	.090	152	93	141
60-69	17	.036	1.42	.051	100	73	73
7-Day Elimination Period							
Under 30	2	.011	8.18	.090	37%	473%	173%
30-39	18	.029	1.34	.039	121	56	68
40-49	39	.049	3.04	.149	188	116	219
50-59	33	.034	1.26	.043	131	52	68
60-69	7	.075	6.05	.454	300	388	164
14-Day Elimination Period							
Under 30	21	.046	2.02	.093	256%	76%	194%
30-39	29	.026	2.00	.052	153	79	121
40-49	46	.052	2.52	.131	289	73	211
50-59	22	.028	3.89	.109	122	147	179
60-69	1	.002	12.50	.025	8	401	32
30-Day Elimination Period							
Under 30	11	.016	3.56	.057	229%	108%	248%
30-39	26	.016	4.81	.077	200	124	248
40-49	18	.023	5.52	.127	256	207	529
50-59	14	.017	3.41	.058	170	85	145
60-69	3	.038	1.71	.065	422	57	241

TABLE 16

SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
1978-79, FIRST YEAR OF BENEFIT PERIOD
FEMALE OCCUPATION GROUP II
ALL POLICY DURATIONS

ATTAINED AGE	FEMALE OCC. GROUP II				RATIO TO FEMALE OCC. GROUP I		
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period							
Under 30	0	.000	.00	.000	0%	0%	0%
30-39	0	.000	.00	.000	0	0	0
40-49	0	.000	.00	.000	0	0	0
50-59	10	.147	1.39	.205	131	99	131
60-69	6	.339	1.24	.420	204	91	164
7-Day Elimination Period							
Under 30	12	.069	1.94	.134	105%	144%	151%
30-39	124	.126	2.43	.306	147	106	155
40-49	164	.128	2.20	.282	125	96	121
50-59	205	.138	3.15	.435	148	116	172
60-69	32	.152	2.34	.356	155	59	92
14-Day Elimination Period							
Under 30	30	.053	2.13	.113	113%	112%	126%
30-39	91	.084	2.24	.188	133	90	121
40-49	126	.131	2.51	.329	182	89	163
50-59	67	.086	3.27	.281	141	103	145
60-69	16	.092	5.20	.478	124	153	190
30-Day Elimination Period							
Under 30	19	.027	2.07	.056	208%	90%	187%
30-39	66	.044	2.82	.124	244	110	270
40-49	55	.056	2.84	.159	181	89	161
50-59	52	.068	4.57	.311	194	109	212
60-69	14	.155	4.12	.639	344	91	315

TABLE 17

TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE
1978-79, FIRST YEAR OF BENEFIT PERIOD
FEMALE OCCUPATION GROUP II
ALL POLICY DURATIONS

ATTAINED AGE	FEMALE OCC. GROUP II				RATIO TO FEMALE OCC. GROUP I		
	No. Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period							
Under 30	1	.027	1.63	.044	75%	104%	79%
30-39	14	.057	2.47	.141	150	116	174
40-49	20	.044	1.59	.070	22	129	29
50-59	47	.191	1.54	.295	135	98	133
60-69	23	.375	1.26	.471	186	85	158
7-Day Elimination Period							
Under 30	14	.080	2.80	.224	83%	190%	159%
30-39	142	.155	2.23	.345	141	96	135
40-49	203	.177	2.44	.431	138	103	143
50-59	238	.172	2.78	.478	145	105	151
60-69	39	.227	3.57	.810	185	103	191
14-Day Elimination Period							
Under 30	51	.099	2.08	.206	152%	98%	149%
30-39	120	.110	2.18	.240	138	88	121
40-49	172	.183	2.51	.460	203	86	174
50-59	89	.114	3.42	.390	136	113	153
60-69	17	.094	5.35	.503	95	161	153
30-Day Elimination Period							
Under 30	30	.043	2.63	.113	215%	99%	213%
30-39	92	.060	3.35	.201	231	113	261
40-49	73	.079	3.62	.286	198	118	233
50-59	66	.085	4.34	.369	189	104	197
60-69	17	.193	3.65	.704	357	86	306

for the first five policy durations are generally higher than those for other policy durations.

A graphic comparison of accident disability claim costs for all policy durations combined is shown in Chart 1, including Female II.

Sickness Disability (Tables 6, 9, and 12)

Tables 6 (all policy durations) and 12 (sixth and later policy durations) show sickness disability data for four elimination periods; Table 9, which covers the first five policy durations, shows only three elimination periods—no exposures were submitted for the recent period for 0-day sickness elimination period.

Sickness disability claim costs increase with age. Sickness claim costs are greater for Male II than for Male I. Sickness claim costs for Female I are usually greater than those for Male I.

A graphic comparison of sickness disability claim costs for all policy durations combined is shown in Chart 2, including Female II.

Total Disability (Tables 7, 10, and 13)

Total disability annual claim rates and annual claim costs as derived in this study are the sums of the annual claim rates and annual claim costs for accident disability and sickness disability. The method used in the calculation of claim duration is the same as described earlier. Since sickness disability annual claim rates and annual claim costs are generally much higher than corresponding rates and costs for accident disability, total disability annual claim rates and annual claim costs tend to follow the pattern of those for sickness disability. The combination of 0-day accident and 0-day sickness must be viewed with caution, particularly at the younger ages, owing to the relative lack of such sickness experience.

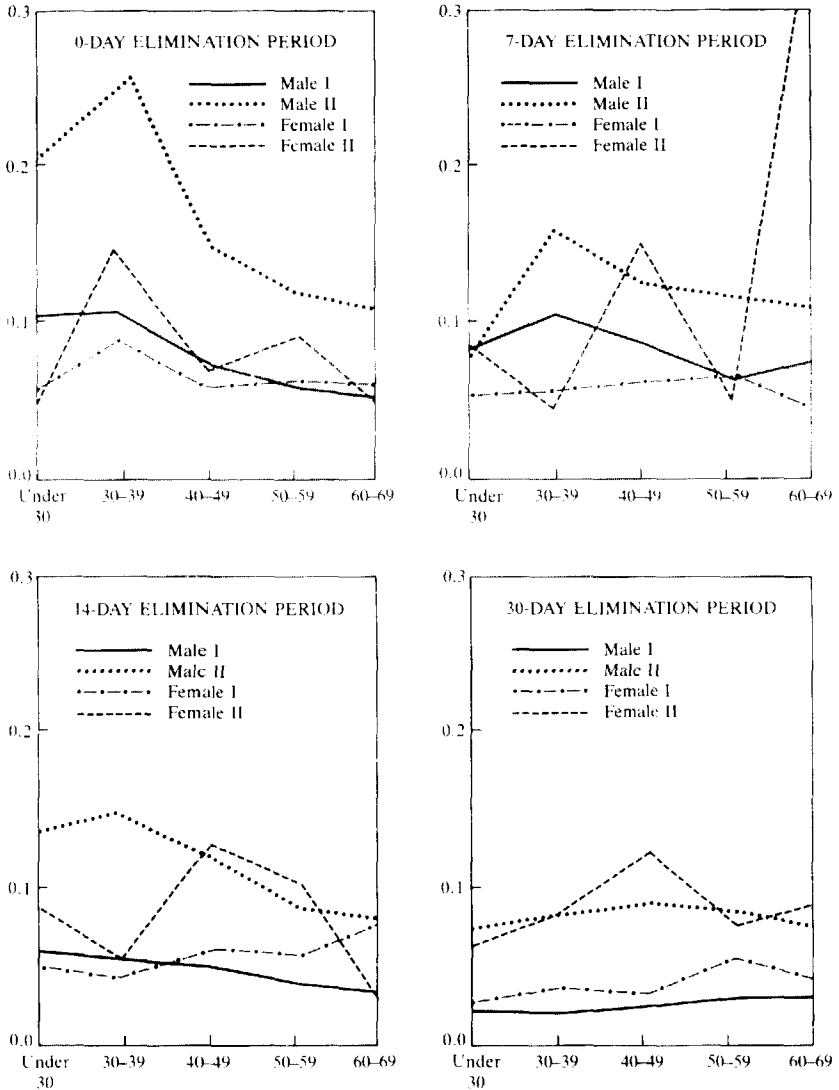
3. ANNUAL CLAIM COSTS BY DURATION SINCE DISABLEMENT

Table 18 shows annual claim costs for Male I, Male II, and Female I, by duration, measured from the date of disablement, for 0-day accident and 7-day sickness coverages. Corresponding tabular values from the 1964 Commissioners Disability Table (CDT) are also shown for durations beyond the seventh day of disablement. The tabular values that are shown for accident disability for the first seven days of disablement were developed to be consistent with values in the 1964 CDT for the eighth and subsequent days of disablement.

In the comparison of crude annual claim costs with corresponding values from the 1964 CDT, a special situation exists at ages 60–69. Tabular values according to the 1964 CDT have been taken at the central age of

CHART I

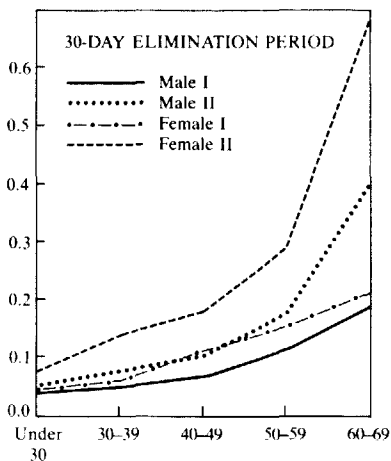
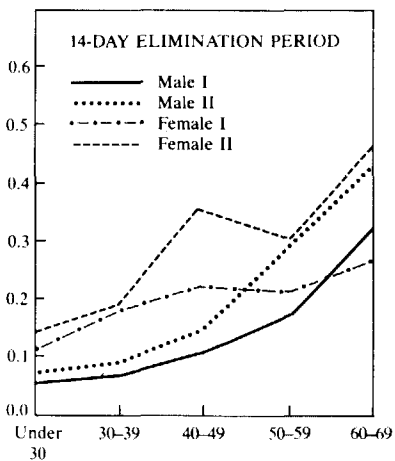
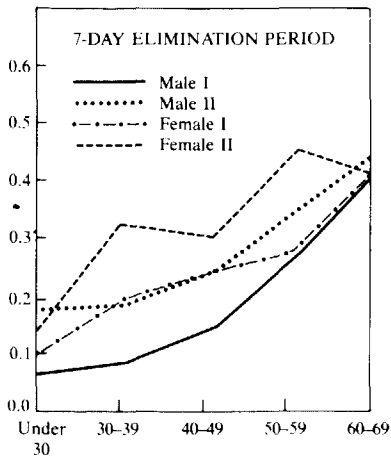
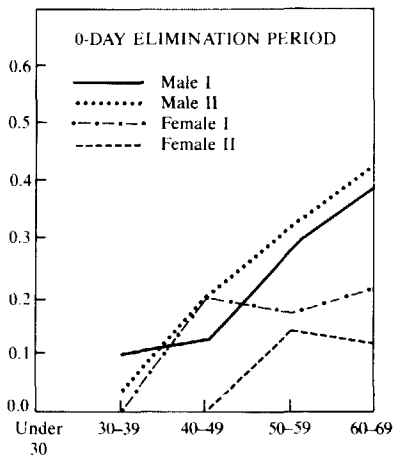
ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE 1978-79 ANNUAL CLAIM COSTS,* ALL POLICY DURATIONS LIMITED TO FIRST YEAR OF BENEFIT PERIOD



* Per \$1 of monthly income benefit.

CHART 2

SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE 1978-79 ANNUAL CLAIM COSTS,* ALL POLICY DURATIONS LIMITED TO FIRST YEAR OF BENEFIT PERIOD



* Per \$1 of monthly income benefit.

TABLE 18

DISABILITY LOSS-OF-TIME EXPERIENCE, 1978-79: ANNUAL CLAIM COSTS BY DURATION
MEASURED FROM DATE OF DISABLEMENT FOR FIRST YEAR OF
BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)											
	1-7				8-14				15-21			
	Male I	Male II	Female I	1964 CDT	Male I	Male II	Female I	1964 CDT	Male I	Male II	Female I	1964 CDT
Accident Disability 0-Day Elimination Period												
Under 30	.014	.030	.009	.015	.012	.023	.008	.010	.010	.018	.008	.007
30-39	.011	.028	.009	.013	.010	.024	.007	.009	.008	.020	.006	.007
40-49	.008	.016	.006	.011	.007	.014	.005	.009	.006	.012	.005	.007
50-59	.006	.012	.007	.009	.006	.011	.006	.007	.005	.009	.005	.006
60-69	.005	.010	.008	.008	.005	.009	.007	.007	.004	.008	.005	.006
Sickness Disability 7-Day Elimination Period												
Under 30					.009	.007	.014	.011	.008	.006	.012	.008
30-39					.010	.012	.019	.016	.008	.011	.018	.011
40-49					.013	.015	.023	.021	.012	.014	.020	.016
50-59					.018	.021	.021	.030	.017	.019	.019	.024
60-69					.025	.026	.022	.040	.023	.024	.021	.034
Total of 0-Day Accident and 7-Day Sickness												
Under 30					.021	.030	.022	.021	.018	.024	.020	.015
30-39					.020	.036	.026	.025	.016	.031	.024	.018
40-49					.020	.029	.028	.030	.018	.026	.025	.023
50-59					.024	.032	.027	.037	.022	.028	.024	.030
60-69					.030	.035	.029	.047	.027	.032	.026	.040

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)											
	22-30				31-365				Total			
	Male I	Male II	Female I	1964 CDT	Male I	Male II	Female I	1964 CDT	Male I	Male II	Female I	1964 CDT
Accident Disability 0-Day Elimination Period												
Under 30	.011	.018	.008	.006	.058	.114	.023	.023	.105	.203	.056	.061
30-39	.009	.021	.006	.006	.067	.154	.053	.024	.105	.247	.081	.059
40-49	.007	.013	.006	.006	.046	.095	.036	.030	.074	.150	.058	.063
50-59	.005	.010	.006	.006	.039	.081	.040	.039	.061	.123	.064	.067
60-69	.005	.009	.006	.006	.038	.079	.044	.062	.057	.115	.070	.089
Sickness Disability 7-Day Elimination Period												
Under 30	.008	.006	.012	.007	.036	.037	.051	.025	.061	.056	.089	.051
30-39	.009	.011	.020	.010	.061	.065	.141	.040	.088	.099	.198	.077
40-49	.013	.015	.023	.016	.103	.116	.168	.075	.141	.160	.234	.128
50-59	.020	.022	.021	.024	.201	.245	.192	.158	.256	.307	.253	.236
60-69	.026	.029	.023	.037	.282	.404	.320	.375	.356	.483	.386	.486
Total of 0-Day Accident and 7-Day Sickness												
Under 30	.019	.024	.020	.013	.094	.151	.074	.048	.166	.259	.145	.112
30-39	.018	.032	.026	.016	.128	.219	.194	.064	.193	.346	.279	.136
40-49	.020	.028	.029	.022	.149	.211	.204	.105	.215	.310	.292	.191
50-59	.025	.032	.027	.030	.240	.326	.232	.197	.317	.430	.317	.303
60-69	.031	.038	.029	.043	.320	.483	.364	.437	.413	.598	.456	.575

each age group, so that the tabular value shown for age group 60-69 is the one that applies at age 65. However, because many disability policies terminate at age 65, the average age for this group is probably closer to age 63; consequently, the comparable CDT values should be somewhat lower than the values shown in Table 18. For the "Total" column in Table 18 the CDT value at age 63 for 0-day accident is 0.081, for 7-day sickness it is 0.418, and for accident and sickness it is 0.499.

It is also important to note that the 1964 CDT was intended to be a minimum reserve standard for policies providing loss-of-time benefits for disability due to accident or sickness. It was developed to provide net valuation premiums that do not vary by occupational class or sex, rather than the type of net premiums that would be considered desirable for use in preparing gross premium rates.

4. TRENDS IN EXPERIENCE

Tables 19-27 show trends in the first-benefit-year experience. Tables 19, 20, and 21 show accident experience with a 0-day elimination period, sickness experience with a 7-day elimination period, and the total of these two for the four calendar-year periods 1972-73, 1974-75, 1976-77, and 1978-79, as well as the unweighted average of these four periods, which reflects the experience for 1972-79. Tables 22, 23, and 24 are similar, studying 14-day accident and 14-day sickness experience trends. Tables 25, 26, and 27 are similar, studying 30-day elimination period experience trends.

B. EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD

Eleven companies contributed to this part of the study. The study is based on experience of the second year of the benefit period with respect to claims incurred during 1977 and 1978. Previous studies of the experience during the second year of the benefit period appear in the *Reports* of odd-numbered years commencing in 1967. Experience on policies having maximum benefit periods of less than two years is omitted.

Annual claim rates have been calculated by dividing the amounts of monthly indemnity on claims that continued for twelve months from the end of the elimination period by the corresponding exposures. Annual claim costs have been calculated by dividing the aggregate benefits incurred on claims during the second year of the benefit period by the corresponding exposures. Durations of claims in months, with respect to the second year of the benefit period, have been calculated by dividing the annual claim costs by the annual claim rates.

Contributions to the accident portion of the study were limited to ex-

TABLE 19

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
	0-Day Accident														
Under 30 .....	.050	.053	.048	.061	.053	.139	.115	.115	.135	.126	.023	.027	.035	.036	.030
30-39 .....	.048	.047	.052	.049	.049	.098	.093	.102	.122	.104	.029	.028	.039	.038	.034
40-49 .....	.035	.035	.038	.036	.036	.072	.068	.064	.070	.069	.025	.027	.035	.026	.028
50-59 .....	.031	.029	.028	.028	.029	.056	.051	.051	.054	.053	.034	.032	.036	.029	.033
60-69 .....	.028	.026	.029	.024	.027	.050	.044	.042	.045	.045	.034	.033	.054	.036	.039
	7-Day Sickness														
Under 30 .....	.043	.054	.056	.037	.047	.057	.072	.056	.033	.055	.081	.108	.072	.066	.082
30-39 .....	.050	.057	.052	.042	.050	.063	.073	.059	.054	.062	.092	.114	.099	.086	.098
40-49 .....	.062	.063	.062	.057	.061	.082	.090	.073	.068	.078	.124	.132	.110	.102	.114
50-59 .....	.092	.093	.083	.079	.087	.109	.119	.097	.093	.105	.118	.131	.111	.093	.113
60-69 .....	.123	.126	.119	.108	.119	.135	.150	.120	.115	.130	.116	.143	.120	.098	.119
	Total of 0-Day Accident and 7-Day Sickness														
Under 30 .....	.093	.107	.104	.098	.100	.196	.187	.171	.168	.181	.104	.135	.107	.102	.112
30-39 .....	.098	.104	.104	.091	.099	.161	.166	.161	.176	.166	.121	.142	.138	.124	.132
40-49 .....	.097	.098	.100	.093	.097	.154	.158	.137	.138	.147	.149	.159	.145	.128	.142
50-59 .....	.123	.122	.111	.107	.116	.165	.170	.148	.147	.158	.152	.163	.147	.122	.146
60-69 .....	.151	.152	.148	.132	.146	.185	.194	.162	.160	.175	.150	.176	.174	.134	.158

TABLE 20

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 CLAIM DURATION IN MONTHS

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
	0-Day Accident														
Under 30	1.36	1.58	1.69	1.72	1.60	1.32	1.41	1.63	1.50	1.46	1.17	1.52	2.37	1.56	1.73
30-39	1.46	1.72	2.02	2.14	1.84	1.52	1.71	1.98	2.02	1.82	1.48	1.64	2.08	2.13	1.85
40-49	1.57	1.66	1.92	2.06	1.81	1.71	1.99	2.20	2.14	1.96	1.56	1.78	2.51	2.23	2.07
50-59	1.68	1.90	1.96	2.18	1.93	1.80	2.22	2.33	2.28	2.15	1.62	1.97	2.53	2.21	2.06
60-69	1.82	1.92	2.31	2.38	2.07	2.08	2.27	2.50	2.56	2.36	1.68	2.15	2.61	1.94	2.18
	7-Day Sickness														
Under 30	1.37	1.57	2.34	1.65	1.79	1.39	1.49	1.95	1.70	1.60	1.14	1.35	1.96	1.35	1.43
30-39	1.54	1.84	2.08	2.10	1.46	1.59	1.86	1.93	1.83	1.81	1.55	1.50	1.96	2.30	1.81
40-49	2.11	2.37	2.53	2.47	1.89	2.23	2.40	2.64	2.35	2.41	1.91	1.84	2.31	2.29	2.12
50-59	2.57	2.84	3.00	3.24	2.89	2.83	3.12	3.32	3.30	3.11	1.94	2.14	2.71	2.72	2.35
60-69	3.14	3.30	3.53	3.30	3.32	3.59	3.71	4.08	4.20	2.95	2.11	1.98	2.60	3.94	2.58
	Total of 0-Day Accident and 7-Day Sickness														
Under 30	1.37	1.58	2.04	1.69	1.69	1.34	1.44	1.74	1.54	1.50	1.14	1.39	2.09	1.42	1.51
30-39	1.50	1.79	2.05	2.12	1.65	1.55	1.78	1.96	1.97	1.81	1.54	1.53	1.99	2.25	1.82
40-49	1.92	2.11	2.30	2.31	1.86	1.99	2.22	2.44	2.25	2.21	1.85	1.83	2.36	2.28	2.11
50-59	2.34	2.61	2.74	2.96	2.65	2.48	2.85	2.98	2.93	2.79	1.87	2.10	2.67	2.60	2.29
60-69	2.89	3.07	3.29	3.13	3.09	3.18	3.39	3.67	3.74	2.79	2.01	2.01	2.60	3.40	2.48

TABLE 21

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
0-Day Accident															
Under 30 .....	.068	.084	.081	.105	.085	.183	.162	.188	.203	.184	.027	.041	.083	.056	.052
30-39 .....	.070	.081	.105	.105	.090	.149	.159	.202	.247	.189	.043	.046	.081	.081	.063
40-49 .....	.055	.058	.073	.074	.065	.123	.135	.141	.150	.137	.039	.048	.088	.058	.058
50-59 .....	.052	.055	.055	.061	.056	.101	.113	.119	.123	.114	.055	.063	.091	.064	.068
60-69 .....	.051	.050	.067	.057	.056	.104	.100	.105	.115	.106	.057	.071	.141	.070	.085
7-Day Sickness															
Under 30 .....	.059	.085	.131	.061	.084	.079	.107	.109	.056	.088	.092	.146	.141	.089	.117
30-39 .....	.077	.015	.108	.088	.073	.100	.136	.114	.099	.112	.143	.171	.194	.198	.177
40-49 .....	.131	.149	.157	.141	.115	.183	.216	.193	.160	.188	.237	.243	.254	.234	.242
50-59 .....	.236	.264	.249	.256	.251	.308	.371	.322	.307	.327	.229	.280	.301	.253	.266
60-69 .....	.386	.416	.420	.356	.395	.484	.557	.490	.483	.383	.245	.283	.312	.386	.307
Total of 0-Day Accident and 7-Day Sickness															
Under 30 .....	.127	.169	.212	.166	.169	.262	.269	.297	.259	.272	.119	.187	.224	.145	.169
30-39 .....	.147	.186	.213	.193	.163	.249	.295	.316	.346	.301	.186	.217	.275	.279	.240
40-49 .....	.186	.207	.230	.215	.180	.306	.351	.334	.310	.325	.176	.291	.342	.292	.300
50-59 .....	.288	.319	.304	.317	.307	.409	.484	.441	.430	.441	.284	.343	.392	.317	.334
60-69 .....	.437	.466	.487	.413	.451	.588	.657	.595	.598	.489	.302	.354	.453	.456	.392

TABLE 22

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
	14-Day Accident														
Under 30 .....	.018	.023	.026	.028	.024	.040	.046	.050	.055	.048	.011	.014	.021	.018	.016
30-39 .....	.014	.020	.024	.022	.020	.038	.045	.053	.052	.047	.014	.021	.025	.017	.019
40-49 .....	.015	.017	.018	.017	.017	.034	.038	.046	.041	.040	.016	.019	.023	.018	.019
50-59 .....	.014	.014	.015	.014	.014	.033	.034	.036	.034	.034	.020	.017	.020	.023	.020
60-69 .....	.015	.015	.017	.014	.015	.030	.030	.030	.026	.029	.019	.014	.034	.025	.023
	14-Day Sickness														
Under 30 .....	.017	.024	.025	.021	.022	.029	.034	.035	.026	.031	.045	.046	.046	.047	.046
30-39 .....	.024	.028	.028	.024	.026	.037	.041	.043	.037	.040	.065	.076	.069	.063	.068
40-49 .....	.040	.039	.038	.034	.038	.056	.058	.056	.050	.055	.090	.083	.088	.072	.083
50-59 .....	.064	.058	.058	.052	.058	.083	.085	.076	.069	.078	.079	.078	.076	.061	.074
60-69 .....	.094	.096	.092	.082	.091	.111	.113	.109	.092	.106	.088	.095	.082	.074	.085
	Total of 14-Day Accident and 14-Day Sickness														
Under 30 .....	.035	.047	.051	.049	.046	.069	.080	.085	.081	.079	.056	.060	.067	.065	.062
30-39 .....	.038	.048	.052	.046	.046	.075	.086	.096	.089	.087	.079	.097	.094	.080	.087
40-49 .....	.055	.056	.056	.051	.055	.090	.096	.102	.091	.095	.106	.102	.111	.090	.102
50-59 .....	.078	.072	.073	.066	.072	.116	.119	.112	.103	.112	.099	.095	.096	.084	.094
60-69 .....	.109	.111	.109	.096	.106	.141	.143	.139	.118	.135	.107	.109	.116	.099	.108

TABLE 23

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 CLAIM DURATION IN MONTHS

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
	14-Day Accident														
Under 30	1.94	2.17	2.31	2.43	2.21	2.15	2.46	2.36	2.42	2.35	3.18	3.00	2.57	2.67	2.81
30-39	2.29	2.35	2.71	2.50	2.50	2.29	2.82	2.92	2.90	2.77	2.43	2.76	3.40	2.53	2.89
40-49	2.07	2.24	2.67	2.88	2.47	2.62	2.92	3.07	3.10	2.93	2.38	3.00	4.13	3.44	3.32
50-59	2.29	2.71	2.53	2.64	2.57	2.61	2.82	2.75	2.74	2.76	3.15	2.76	2.90	2.65	2.85
60-69	2.60	2.33	3.29	2.29	2.73	2.83	2.90	3.50	3.42	3.17	2.26	1.50	2.65	3.12	2.52
	14-Day Sickness														
Under 30	1.29	2.25	2.57	2.24	2.14	1.72	1.79	2.20	2.08	1.97	1.60	1.98	2.09	1.91	1.89
30-39	1.92	2.32	2.25	2.42	2.23	2.11	2.22	2.33	2.14	2.18	2.14	2.05	2.01	2.48	2.18
40-49	2.55	2.62	2.66	2.88	2.66	2.68	2.78	2.98	2.88	2.84	2.53	2.34	2.47	2.81	2.53
50-59	2.86	3.21	3.12	3.13	3.07	3.40	3.33	3.88	3.86	3.62	2.65	2.74	2.95	3.18	2.84
60-69	3.36	3.60	4.05	3.73	3.68	4.45	4.00	4.79	4.66	4.47	3.92	2.81	3.84	3.39	3.47
	Total of 14-Day Accident and 14-Day Sickness														
Under 30	1.63	2.21	2.43	2.35	2.17	1.97	2.18	2.29	2.31	2.20	1.91	2.22	2.24	2.12	2.03
30-39	2.05	2.33	2.46	2.46	2.35	2.20	2.53	2.66	2.58	2.49	2.19	2.21	2.38	2.49	2.33
40-49	2.42	2.50	2.66	2.88	2.60	2.66	2.83	3.02	2.98	2.87	2.51	2.46	2.81	2.93	2.68
50-59	2.76	3.11	3.00	3.03	2.97	3.17	3.18	3.52	3.49	3.36	2.75	2.75	2.94	3.04	2.84
60-69	3.26	3.43	3.94	3.52	3.55	4.11	3.77	4.51	4.39	4.19	3.63	2.64	3.49	3.32	3.27

TABLE 24

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
	14-Day Accident														
Under 30 .....	.035	.050	.060	.068	.053	.086	.113	.118	.133	.113	.035	.042	.054	.048	.045
30-39 .....	.032	.047	.065	.055	.050	.087	.127	.155	.151	.130	.034	.058	.085	.043	.055
40-49 .....	.031	.038	.048	.049	.042	.089	.111	.141	.127	.117	.038	.057	.095	.062	.063
50-59 .....	.032	.038	.038	.037	.036	.086	.096	.099	.093	.094	.063	.047	.058	.061	.057
60-69 .....	.039	.035	.056	.032	.041	.085	.087	.105	.089	.092	.043	.021	.090	.078	.058
	14-Day Sickness														
Under 30 .....	.022	.054	.064	.047	.047	.050	.061	.077	.054	.061	.072	.091	.096	.090	.087
30-39 .....	.046	.065	.063	.058	.058	.078	.091	.100	.079	.087	.139	.156	.139	.156	.148
40-49 .....	.102	.102	.102	.098	.102	.150	.262	.167	.144	.156	.228	.194	.217	.202	.210
50-59 .....	.183	.186	.182	.163	.178	.282	.283	.295	.266	.282	.209	.214	.224	.194	.210
60-69 .....	.316	.346	.373	.306	.335	.494	.452	.522	.429	.474	.345	.267	.325	.251	.295
	Total of 14-Day Accident and 14-Day Sickness														
Under 30 .....	.057	.104	.124	.115	.100	.136	.174	.195	.187	.174	.107	.133	.150	.138	.132
30-39 .....	.078	.112	.128	.113	.108	.165	.218	.255	.230	.217	.173	.214	.224	.199	.203
40-49 .....	.133	.140	.149	.147	.143	.239	.272	.308	.271	.273	.266	.251	.312	.264	.273
50-59 .....	.215	.224	.219	.200	.214	.368	.379	.394	.359	.376	.272	.261	.282	.255	.267
60-69 .....	.355	.381	.429	.338	.376	.579	.539	.627	.518	.566	.388	.288	.405	.329	.353

TABLE 25

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
	30-Day Accident														
Under 30 .....	.005	.006	.007	.007	.006	.018	.022	.026	.026	.023	.003	.005	.007	.007	.006
30-39 .....	.005	.005	.005	.006	.005	.016	.020	.025	.026	.022	.004	.005	.007	.008	.006
40-49 .....	.005	.005	.006	.006	.006	.015	.018	.024	.024	.020	.006	.008	.007	.009	.008
50-59 .....	.005	.006	.006	.006	.006	.015	.016	.018	.020	.017	.007	.009	.012	.010	.010
60-69 .....	.008	.008	.007	.007	.008	.010	.013	.017	.013	.013	.015	.015	.010	.009	.012
	30-Day Sickness														
Under 30 .....	.007	.007	.008	.006	.007	.012	.015	.017	.012	.014	.011	.014	.020	.013	.015
30-39 .....	.009	.008	.008	.006	.008	.017	.019	.019	.016	.018	.022	.023	.026	.018	.022
40-49 .....	.017	.015	.015	.013	.015	.029	.031	.030	.027	.029	.036	.035	.034	.031	.034
50-59 .....	.034	.030	.029	.025	.030	.049	.047	.050	.045	.048	.039	.040	.038	.035	.038
60-69 .....	.057	.055	.051	.042	.051	.070	.066	.073	.067	.069	.049	.041	.044	.045	.045
	Total of 30-Day Accident and 30-Day Sickness														
Under 30 .....	.012	.013	.015	.013	.013	.030	.037	.043	.038	.037	.014	.019	.027	.020	.021
30-39 .....	.014	.013	.013	.012	.013	.033	.039	.044	.042	.040	.026	.028	.033	.026	.028
40-49 .....	.022	.020	.021	.019	.021	.044	.049	.054	.051	.049	.042	.043	.041	.040	.042
50-59 .....	.039	.036	.035	.031	.036	.064	.063	.068	.065	.065	.046	.049	.050	.045	.048
60-69 .....	.065	.063	.058	.049	.059	.080	.079	.090	.080	.082	.064	.056	.054	.054	.057

TABLE 26

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 CLAIM DURATION IN MONTHS

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
	30-Day Accident														
Under 30	2.40	2.17	2.29	2.29	2.29	2.56	2.46	2.65	2.88	2.64	2.33	3.00	3.29	3.29	2.98
30-39	2.40	2.35	3.20	2.83	2.70	2.94	2.82	3.52	3.19	3.12	2.75	2.76	3.57	3.88	3.24
40-49	3.20	2.24	3.00	2.83	2.82	2.73	2.92	3.21	3.50	2.41	2.83	3.00	3.14	2.67	2.91
50-59	2.80	2.71	3.17	3.17	2.96	2.80	2.82	3.44	3.55	3.09	2.71	2.76	4.00	4.00	3.37
60-69	2.75	2.33	3.00	2.86	2.74	3.70	2.90	3.76	4.62	3.75	2.80	1.50	1.80	3.00	2.28
	30-Day Sickness														
Under 30	2.14	2.57	3.63	3.00	2.84	2.00	2.00	2.76	2.58	2.34	1.73	1.50	2.15	2.31	1.92
30-39	2.44	2.75	3.00	3.50	2.92	2.35	2.68	2.79	3.19	2.75	2.45	1.78	3.00	2.56	2.45
40-49	2.76	3.33	3.47	3.46	3.26	3.14	3.16	3.47	3.48	3.31	2.61	2.63	2.76	3.19	2.80
50-59	3.53	3.90	3.93	4.08	3.86	3.63	4.09	4.44	4.36	4.13	3.26	3.18	4.26	4.20	3.73
60-69	4.12	4.18	4.47	4.24	4.25	4.03	4.89	5.37	5.52	4.95	3.86	3.80	4.25	4.51	4.11
	Total of 30-Day Accident and 30-Day Sickness														
Under 30	2.25	2.54	3.00	2.62	2.60	2.33	2.24	2.70	2.79	2.52	1.86	1.79	2.44	2.65	2.19
30-39	2.43	2.85	3.08	3.17	2.88	2.64	2.85	3.20	3.19	2.97	2.50	1.89	3.12	2.96	2.62
40-49	2.86	3.15	3.33	3.26	3.15	3.00	3.27	3.35	3.49	3.28	2.64	2.70	2.83	3.08	2.81
50-59	3.44	3.78	3.80	3.90	3.73	3.44	3.90	4.18	4.11	3.91	3.17	3.08	4.20	4.16	3.65
60-69	3.95	4.10	4.29	4.04	4.10	3.99	4.65	5.07	5.38	4.77	3.61	3.34	3.80	4.26	3.75

TABLE 27

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD
 ELIMINATION PERIOD OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 EXPERIENCE DURING 1972-73, 1974-75, 1976-77, 1978-79, AND 1972-79
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79	1972-73	1974-75	1976-77	1978-79	1972-79
	30-Day Accident														
Under 30 .....	.012	.015	.016	.016	.015	.046	.053	.069	.075	.061	.007	.013	.023	.023	.017
30-39 .....	.012	.015	.016	.017	.015	.047	.060	.088	.083	.070	.011	.012	.025	.031	.020
40-49 .....	.016	.013	.018	.017	.016	.041	.062	.077	.084	.066	.017	.024	.022	.024	.022
50-59 .....	.014	.019	.019	.019	.018	.042	.054	.062	.071	.057	.019	.024	.048	.040	.033
60-69 .....	.022	.028	.021	.020	.023	.037	.044	.064	.060	.051	.042	.031	.018	.027	.030
	30-Day Sickness														
Under 30 .....	.015	.018	.029	.018	.020	.024	.030	.047	.031	.033	.019	.021	.043	.030	.028
30-39 .....	.022	.022	.024	.021	.022	.040	.051	.053	.051	.049	.054	.041	.078	.046	.055
40-49 .....	.047	.050	.052	.045	.049	.091	.098	.104	.094	.097	.094	.092	.094	.099	.095
50-59 .....	.120	.117	.114	.102	.113	.178	.192	.222	.196	.197	.127	.127	.162	.147	.141
60-69 .....	.235	.230	.228	.178	.218	.282	.323	.392	.370	.342	.189	.156	.187	.203	.184
	Total of 30-Day Accident and 30-Day Sickness														
Under 30 .....	.027	.033	.045	.034	.035	.070	.083	.116	.106	.094	.026	.034	.066	.053	.045
30-39 .....	.034	.037	.040	.038	.037	.087	.111	.141	.134	.119	.065	.053	.103	.077	.075
40-49 .....	.063	.063	.070	.062	.065	.132	.160	.181	.178	.163	.111	.116	.116	.123	.117
50-59 .....	.134	.136	.133	.121	.131	.220	.246	.284	.267	.254	.146	.151	.210	.187	.174
60-69 .....	.257	.258	.249	.198	.243	.319	.367	.456	.430	.393	.231	.187	.205	.230	.214

perience under policies with a 0-day accident elimination period, and contributions to the sickness portion were limited to experience under policies with a 7-day sickness elimination period. There were 737 claims in Male Occupation Group I, 1,472 in Male Occupation Group II, and 63 in Female Occupation Group I. As in past studies, the volume of data on females for the two-year experience period was insufficient to provide significant results, so that female claims were excluded from the latest two-year experience. However, female experience for claims incurred during 1973-78 has been combined and is included in a new Table 30, which is described later in this report.

With respect to the 63 Female I claims incurred in 1977-78, using Male I results as the expected, the 1977-78 ratio of actual to expected claim costs for these females on an overall basis was 113 percent.

In this study, 47 percent of the experience was contributed by one company, while 69 percent of the experience studied was contributed by three companies.

Tables 28 and 29 show second-year Male I and Male II experience, respectively, for 0-day accident, 7-day sickness, and the combined 0-day accident and 7-day sickness coverages. Each table shows experience for claims incurred in 1967-72, 1973-78, and 1977-78.

Included in tables 28 and 29 are annual claim costs from the 1964 CDT. The 1964 CDT provides a useful basis of comparison with second-year costs, even though it was developed to provide valuation net premiums and not to provide net premiums that might be considered appropriate in developing gross premiums. In comparing the 1964 CDT annual claim costs with the Male I, Male II, and Female I claim costs, it should be kept in mind that the 1964 CDT annual claim costs were derived from data not broken down by either sex or occupation class.

For the combined 0-day accident and 7-day sickness experience for 1977-78, the annual claim costs at ages under 50 for both Male I and Male II were substantially higher than those based on the 1964 CDT. The Male II annual claim costs were substantially higher than those for Male I at ages 30 and over.

The annual claim costs for claims incurred during 1973-78 are substantially higher than those for 1967-72. The annual claim costs for the 1977-78 incurred claims are in general slightly higher than those for 1973-78.

Experience for claims incurred for Female I experience for 1973-78 is shown in Table 30. Since there are only 226 claims, the experience should be viewed with caution. The ratio of Female I to Male I claim costs for the same period is shown for comparison. For the combined 0-day accident and 7-day sickness experience, the Female I claim costs are significantly higher than the Male I claim costs for age groups between 30 and 59.

TABLE 28

DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR
CLAIMS INCURRED DURING 1967-72, 1973-78, AND 1977-78
0-DAY ACCIDENT AND 7-DAY SICKNESS
MALE OCCUPATION GROUP I

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST*			1964 CDT ANNUAL CLAIM COST
	1967-72	1973-78	1977-78	1967-72	1973-78	1977-78	1967-72	1973-78	1977-78	1967-72	1973-78	1977-78	
0-Day Accident													
Under 30.....	15	13	2	.00041	.00110	.00101	7.8	10.8	12.0	.0032	.0119	.0121	.0034
30-39.....	44	52	17	.00056	.00112	.00108	8.0	9.3	10.2	.0045	.0104	.0110	.0040
40-49.....	65	92	37	.00046	.00134	.00162	8.9	8.5	7.0	.0041	.0114	.0114	.0069
50-59.....	119	157	72	.00054	.00112	.00148	7.1	9.0	9.6	.0038	.0100	.0143	.0141
60-64.....	117	129	39	.00084	.00153	.00188	7.3	9.7	9.7	.0062	.0149	.0182	.0255
7-Day Sickness													
Under 30.....	17	36	6	.00047	.00180	.00118	7.0	9.2	8.7	.0033	.0166	.0103	.0036
30-39.....	86	136	50	.00091	.00201	.00255	8.2	8.4	7.5	.0075	.0169	.0191	.0066
40-49.....	246	290	110	.00237	.00357	.00403	8.9	9.7	9.5	.0211	.0344	.0385	.0169
50-59.....	425	682	261	.00558	.00784	.00832	10.1	9.7	9.6	.0562	.0759	.0797	.0573
60-64.....	250	414	143	.01327	.01562	.01449	10.0	9.4	9.1	.1325	.1467	.1316	.1393
Total of 0-Day Accident and 7-Day Sickness													
Under 30.....	32	49	8	.00088	.00290	.00219	7.4	9.8	10.2	.0065	.0285	.0224	.0070
30-39.....	130	188	67	.00147	.00313	.00363	8.2	8.7	8.3	.0120	.0273	.0301	.0106
40-49.....	311	382	147	.00283	.00491	.00565	8.9	9.3	8.8	.0252	.0458	.0499	.0238
50-59.....	544	839	333	.00612	.00896	.00980	9.8	9.6	9.6	.0600	.0859	.0940	.0714
60-64.....	367	543	182	.01411	.01715	.01637	9.8	9.4	9.2	.1387	.1616	.1498	.1648

* Per \$1 of monthly income benefit.

TABLE 29

DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR
CLAIMS INCURRED DURING 1967-72, 1973-78, AND 1977-78
0-DAY ACCIDENT AND 7-DAY SICKNESS
MALE OCCUPATION GROUP II

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST*			1964 CDT ANNUAL CLAIM COST
	1967-72	1973-78	1977-78	1967-72	1973-78	1977-78	1967-72	1973-78	1977-78	1967-72	1973-78	1977-78	
0-Day Accident													
Under 30.....	79	41	8	.00147	.00196	.00163	6.6	8.3	5.8	.0096	.0163	.0095	.0034
30-39.....	220	202	75	.00184	.00277	.00327	8.5	10.6	10.2	.0157	.0294	.0334	.0040
40-49.....	267	301	110	.00147	.00276	.00304	6.6	8.3	7.8	.0096	.0228	.0283	.0069
50-59.....	264	435	163	.00162	.00346	.00405	9.3	8.4	8.1	.0152	.0292	.0328	.0141
60-64.....	103	223	85	.00192	.00511	.00588	9.1	8.8	8.7	.0174	.0449	.0509	.0255
7-Day Sickness													
Under 30.....	61	60	20	.00089	.00135	.00149	8.1	8.8	8.0	.0072	.0118	.0119	.0036
30-39.....	178	258	70	.00128	.00238	.00291	8.0	6.7	5.5	.0102	.0160	.0161	.0066
40-49.....	469	687	249	.00320	.00473	.00469	9.1	10.2	10.0	.0290	.0483	.0469	.0169
50-59.....	857	1,403	473	.00842	.01243	.01102	9.6	10.5	10.9	.0806	.1300	.1206	.0573
60-64.....	414	686	219	.01810	.02144	.01867	9.9	9.3	8.7	.1799	.2000	.1624	.1393
Total of 0-Day Accident and 7-Day Sickness													
Under 30.....	140	101	28	.00236	.00331	.00312	7.1	8.5	6.9	.0168	.0281	.0214	.0070
30-39.....	398	460	145	.00312	.00515	.00618	8.3	8.8	8.0	.0259	.0454	.0495	.0106
40-49.....	736	988	359	.00467	.00749	.00703	8.3	9.5	10.7	.0386	.0711	.0752	.0238
50-59.....	1,121	1,838	636	.01004	.01589	.01507	9.5	10.0	10.2	.0958	.1592	.1534	.0714
60-64.....	517	909	304	.02002	.02655	.02455	9.9	9.2	8.7	.1973	.2449	.2133	.1648

* Per \$1 of monthly income benefit.

TABLE 30

DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR
CLAIMS INCURRED DURING 1973-78
0-DAY ACCIDENT AND 7-DAY SICKNESS
FEMALE OCCUPATION GROUP I

Attained Age	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost*	Ratio of Female Occ. Group I to Male Occ. Group I Annual Claim Cost
0-Day Accident					
Under 30	0	.00000	.0	.0000	.0000
30-39	6	.00122	7.4	.0090	.8658
40-49	6	.00146	9.7	.0142	1.2452
50-59	17	.00148	9.1	.0134	1.3307
60-64	9	.00260	10.7	.0278	1.8685
7-Day Sickness					
Under 30	3	.00121	6.5	.0079	.4738
30-39	29	.00345	10.2	.0353	2.0827
40-49	45	.00617	10.3	.0634	1.8418
50-59	99	.01036	10.5	.1083	1.4268
60-64	12	.00998	8.7	.0864	.5888
Total of 0-Day Accident and 7-Day Sickness					
Under 30	3	.00121	6.5	.0079	.2772
30-39	35	.00467	9.5	.0443	1.6227
40-49	51	.00763	10.2	.0776	1.6943
50-59	116	.01184	10.3	.1217	1.4168
60-64	21	.01258	9.1	.1142	.7067

* Per \$1 of monthly income benefit.