

**TRANSACTIONS OF SOCIETY OF ACTUARIES  
1981 REPORTS**

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

**PREFACE**

The Committee's report consists of two sections, as shown below, both of which are continuing annual studies of these benefits.

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

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

Group Hospital and Surgical Experience by Industry: *1965 Reports*  
Experience on Disabled Lives under Group Insurance Extended Death Provisions of the Premium-Waiver Type: *1968 Reports*  
Group Conversion Mortality and Lapse Experience: *1979 Reports*  
Group Hospital and Surgical Expense Insurance: *1969 Reports*  
Group Comprehensive Medical Expense Benefits Insurance: *1969 Reports*  
Group Supplementary Major Medical Expense Benefits Insurance: *1969 Reports*  
Group Life Insurance Mortality: *1975 Reports*

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

Group Weekly Indemnity Continuation Table Study: *TSA*, Volume III, 1951 Eastern Spring Meeting Number  
The Commissioners 1960 Standard Group Mortality Table and 1961 Standard Group Life Insurance Premium Rates: *TSA*, Volume XIII, 1961 Annual Meeting Number  
Hospital and Surgical Expense Insurance under Group Conversions: *TSA*, Volume XX, 1968 Annual Meeting Number  
Reserves for Lives Disabled under Group Insurance Extended Death Provisions of the Premium-Waiver Type: *TSA*, Volume XXIII, 1971 Annual Meeting Number

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

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

232 COMMITTEE ON GROUP LIFE AND HEALTH INSURANCE

1965 Comprehensive Medical Tabular: *1967 Reports*

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

The Committee no longer collects experience on either Group Comprehensive Medical Expense Insurance or Supplementary Major Medical Expense Insurance. The last study of the experience for these two coverages was published in the *1969 Reports*. In addition, the Committee no longer collects experience on the "Exposure and Claim Study—Sample of Group Hospital and Surgical Expense Insurance." The last study of this experience was published in the *1974 Reports*.