

**TRANSACTIONS OF SOCIETY OF ACTUARIES  
1982 REPORTS**

**II. EXPERIENCE UNDER INDIVIDUAL  
LOSS-OF-TIME POLICIES, 1980**

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## INTRODUCTION TO EXPERIENCE UNDER INDIVIDUAL

## LOSS-OF-TIME POLICIES, 1980

The first part of this study covers experience in the first year of the benefit 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 section 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 1974-75, 1976-77, 1978-79, 1974-79, and 1980, 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 1979, the published results are limited to male claims under policies with 0-day accident and 7-day sickness elimination periods. This is compared with results of Male I and II for 1967-72 and 1973-78. Claim rates, durations, and costs are shown for 0-day accident, 7-day sickness, and the combination of these two. Experience for Female I is given in a summary fashion, since there are insufficient data to provide detailed results.

This is the first study performed on one year of experience. This was done to make results available on a more timely basis, in a line of business whose experience tends to fluctuate between years.

#### 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 the calendar year 1980 and a comparison of this experience with results for the periods 1974-75, 1976-77, and 1978-79. This section 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 may be reflected in longer periods of disability due either to sickness or to injury than in the 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, average claim durations, and annual claim costs for total disability sometimes reflect experience on different combinations of accident and sickness elimination periods.

Experience by policy duration groups is included. Policy duration is defined as being 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 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. The data in all tables are expressed in terms of \$1 of monthly income benefit. 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 1980, the study is based on about 41,000 claims. The companies that contributed to the study are shown in Table 1, together with the volume of each company's data, 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.

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

TABLE 1  
 CONTRIBUTING COMPANIES  
 AND NUMBER OF CLAIMS  
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY  
 DURATIONS  
 1980 EXPERIENCE YEAR

Prudential.....	11,728
Monarch.....	7,417
Metropolitan.....	4,986
New York Life.....	4,565
Mutual of New York.....	2,883
Provident Life and Accident.....	2,411
John Hancock.....	2,134
Business Mens Assurance..	1,664
Woodmen.....	977
Guardian Life Insurance...	950
Continental Assurance.....	675
Massachusetts Mutual.....	466
Provident Mutual.....	<u>378</u>
Total.....	41,234

TABLE 2  
 NUMBER OF CLAIMS BY TYPE OF  
 COVERAGE, SEX, OCCUPATION  
 GROUP, AND ELIMINATION PERIOD  
 1980 EXPERIENCE  
 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 .....	1,603*	3,480*	129*	36*	220*	145*	33*	7*
3 .....	23	65	11	3	114	184	29	5
7 .....	693*	1,779*	161*	45*	4,066*	6,578*	903*	231*
14 .....	914*	2,308*	194*	78*	2,377*	2,826*	736*	202*
21 .....	0	0	0	0	2	0	0	0
30 .....	1,333*	2,011*	248*	45*	3,327*	2,279*	721*	133*
60 .....	39	17	4	0	160	16	20	0
90 .....	108*	57*	8*	1	404*	83*	38*	2
Total .....	4,713	9,717	755	208	10,670	12,111	2,480	580

\* Analysis is limited to these sex, elimination, and occupation groupings.

TABLE 3  
POLICY YEARS OF EXPOSURE BY TYPE OF COVERAGE, SEX, OCCUPATION GROUP,  
AND ELIMINATION PERIOD, 1980 EXPERIENCE  
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	65,699	66,120	5,184	950	1,709	1,335	219	43
3	1,104	1,695	304	22	1,295	1,910	299	21
7	27,032	38,119	7,946	1,459	60,731	85,370	10,904	2,038
14	54,753	55,621	12,264	2,143	59,015	57,334	12,728	2,175
21	2	0	0	0	27	1	0	0
30	220,050	83,255	28,394	2,545	229,416	84,684	29,074	2,559
60	35,942	2,695	3,466	102	36,181	2,711	3,481	102
90	116,824	9,012	8,480	238	118,210	9,186	8,497	248
Total	521,406	256,517	66,038	7,459	506,584	242,531	65,202	7,186

TABLE 4  
AVERAGE POLICY SIZE OF MONTHLY INCOME EXPOSED BY TYPE OF COVERAGE, SEX,  
OCCUPATION GROUP, AND ELIMINATION PERIOD, 1980 EXPERIENCE  
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	\$281	\$176	\$204	\$133	\$199	\$146	\$131	\$113 <sup>c</sup>
3	158	133	122	94	159	130	122	96
7	295	229	226	179	274	201	218	173
14	402	289	282	235	398	288	280	235
21	382	.....	.....	.....	267	138	.....	.....
30	662	344	393	290	653	342	390	288
60	964	469	586	340	962	467	584	340
90	915	382	582	340	911	383	582	338

between the exposures for accident coverage and sickness coverage is due to the inclusion of accident-only policies, generally not being issued currently by the contributors, which constitute about 1.5 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.

About 84 percent of the monthly income exposures included in this study are from noncancelable policies, 9 percent from guaranteed renewable policies, and 7 percent from cancelable and state renewable policies. No analysis has been performed to determine whether any significant difference exists between these. Seven of the thirteen companies who contributed to this study have reported more than 90 percent of their exposure on noncancelable policies.

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. Tables 4A and 4B reflect the difference in average policy size between more recent issues (first five policy years) and earlier issues. 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 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 between companies. Table 22 gives an indication of these differences by indicating variations by contributing company for overall claim costs for total disability by sex and occupation group.



TABLE 4A  
 AVERAGE POLICY SIZE OF MONTHLY INCOME EXPOSED  
 BY TYPE OF COVERAGE, SEX, OCCUPATION GROUP, AND ELIMINATION PERIOD  
 1980 EXPERIENCE—FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 1-5

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0 .....	\$ 652	\$343	\$339	\$252	.....	\$400	.....	.....
7 .....	437	342	306	251	\$ 452	342	\$303	\$254
14 .....	529	354	318	272	528	354	319	272
30 .....	855	414	449	326	854	414	448	325
60 .....	1,046	496	612	352	1,046	494	612	352
90 .....	1,098	474	636	351	1,097	475	635	345

TABLE 4B  
 AVERAGE POLICY SIZE OF MONTHLY INCOME EXPOSED  
 BY TYPE OF COVERAGE, SEX, OCCUPATION GROUP, AND ELIMINATION PERIOD  
 1980 EXPERIENCE—FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 6 AND LATER

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0 .....	\$261	\$172	\$182	\$127	\$199	\$146	\$131	\$113
3 .....	158	133	122	94	159	130	122	96
7 .....	279	217	213	171	262	193	204	167
14 .....	352	262	248	201	350	260	246	200
21 .....	282	.....	.....	.....	267	138	.....	.....
30 .....	472	273	282	221	467	273	280	218
60 .....	744	372	425	272	742	371	420	272
90 .....	672	290	380	253	668	291	383	293

## II. 1980 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 rates, 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.

Disability experience has been subdivided by policy duration. 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 look at claim costs split by quinquennial age groupings for all policy durations combined.

Table 15 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 16, 17, and 18 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 younger ages. Accident claim costs for the first five policy durations are generally higher than those for later 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

TABLE 5

ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, LIMITED TO 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...	41	.079	2.47	.195	64	.099	1.66	.164	5	.031	1.16	.036	125%	67%	84%	39%	47%	18%
30-39 .....	221	.042	2.12	.089	664	.109	1.93	.210	20	.025	2.60	.065	260	91	236	60	123	73
40-49 .....	363	.031	2.06	.064	960	.062	2.34	.145	32	.027	2.11	.057	200	114	227	87	102	89
50-59 .....	579	.024	2.13	.051	1,280	.052	2.33	.121	46	.025	2.76	.069	217	109	237	104	130	135
60-69 .....	399	.025	2.80	.070	512	.043	2.98	.128	26	.028	3.00	.084	172	106	183	112	107	120
7-Day Elimination Period																		
Under 30...	41	.048	2.04	.098	106	.056	1.77	.099	8	.028	1.61	.045	117%	87%	101%	58%	79%	46%
30-39 .....	161	.033	2.70	.089	468	.062	2.45	.152	37	.022	2.18	.048	188	91	171	67	81	54
40-49 .....	202	.034	2.82	.096	513	.050	2.62	.131	47	.023	2.43	.056	147	93	136	68	86	58
50-59 .....	214	.022	2.91	.064	552	.044	2.84	.125	60	.020	2.40	.048	200	98	195	91	82	75
60-69 .....	75	.026	1.96	.051	140	.037	3.03	.112	9	.016	1.44	.023	142	155	220	62	73	45
14-Day Elimination Period																		
Under 30...	81	.028	2.50	.070	351	.060	2.48	.149	15	.012	2.08	.025	214%	99%	213%	43%	83%	36%
30-39 .....	304	.022	2.41	.053	864	.051	2.84	.145	65	.015	2.93	.044	232	118	274	68	122	83
40-49 .....	242	.018	2.94	.053	641	.044	3.11	.137	45	.014	2.50	.035	244	106	258	78	85	66
50-59 .....	223	.015	2.93	.044	368	.032	3.38	.108	48	.018	2.67	.048	213	115	245	120	91	109
60-69 .....	64	.016	2.13	.034	84	.028	3.18	.089	21	.041	4.88	.200	175	149	262	256	229	588
30-Day Elimination Period																		
Under 30...	110	.006	2.50	.015	362	.031	3.23	.100	32	.009	5.11	.046	517%	129%	667%	150%	204%	307%
30-39 .....	493	.006	3.17	.019	837	.027	3.11	.084	96	.009	3.67	.033	450	98	442	150	116	174
40-49 .....	370	.006	3.33	.020	482	.024	3.83	.092	60	.009	4.33	.039	400	115	460	150	130	195
50-59 .....	267	.006	3.33	.020	271	.022	3.91	.086	46	.010	3.30	.033	367	117	430	167	99	165
60-69 .....	93	.010	3.10	.031	59	.020	5.40	.108	14	.017	7.94	.135	200	174	348	170	256	435

TABLE 6

## SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, 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	.....	.000	0	.000	.....	.000	0	.000	.....	.000	0%	.....	0%	0%	.....	0%
30-39 . . . .	1	.132	.36	.048	0	.000	.....	.000	0	.000	.....	.000	0	.....	0	0	.....	0
40-49 . . . .	6	.045	.64	.029	17	.083	2.29	.190	4	.069	1.26	.087	184	358%	655	153	197%	300
50-59 . . . .	137	.127	2.17	.276	70	.108	3.46	.374	17	.164	1.93	.316	85	159	136	129	89	114
60-69 . . . .	76	.153	3.05	.467	58	.151	2.99	.452	12	.156	1.20	.187	99	98	97	102	39	40
7-Day Elimination Period																		
Under 30 . . .	49	.042	1.60	.067	73	.034	1.50	.051	21	.068	1.26	.086	81%	94%	76%	162%	79%	128%
30-39 . . . .	373	.047	2.00	.094	673	.050	2.14	.107	160	.072	1.81	.130	106	107	114	153	91	138
40-49 . . . .	684	.050	2.70	.135	1,440	.063	2.75	.173	254	.095	2.44	.232	126	102	128	190	90	172
50-59 . . . .	1,821	.076	3.08	.234	3,026	.095	3.34	.317	383	.098	2.66	.261	125	108	135	129	86	112
60-69 . . . .	1,139	.114	3.39	.387	1,366	.116	3.82	.443	85	.094	3.41	.321	102	113	114	82	101	83
14 Day Elimination Period																		
Under 30 . . .	94	.024	1.92	.046	167	.028	2.11	.059	54	.037	2.05	.076	117%	110%	128%	154%	107%	165%
30-39 . . . .	392	.025	2.56	.064	678	.038	2.61	.099	223	.059	2.97	.175	152	102	155	236	116	273
40-49 . . . .	495	.030	2.60	.078	768	.051	2.78	.142	213	.063	2.16	.136	170	107	182	210	83	174
50-59 . . . .	895	.051	2.94	.150	895	.074	3.86	.286	202	.072	2.85	.205	145	131	191	141	97	137
60-69 . . . .	501	.088	3.97	.349	318	.094	4.31	.405	44	.070	3.29	.230	107	109	116	80	83	66
30-Day Elimination Period																		
Under 30 . . .	103	.006	3.00	.018	169	.013	2.46	.032	52	.013	2.62	.034	217%	82%	178%	217%	87%	189%
30-39 . . . .	580	.007	3.57	.025	623	.019	3.05	.058	237	.021	2.86	.060	271	85	232	300	80	240
40-49 . . . .	833	.012	3.58	.043	583	.028	3.75	.105	211	.029	3.03	.088	233	105	244	242	85	205
50-59 . . . .	1,226	.025	4.40	.110	671	.047	4.40	.207	182	.033	3.76	.124	188	100	188	132	85	113
60-69 . . . .	585	.041	4.68	.192	233	.072	5.46	.393	39	.039	4.41	.172	176	117	205	95	94	90

TABLE 7

## TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, 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	41	.079	2.47	.195	64	.099	1.66	.164	5	.031	1.16	.036	125%	67%	84%	39%	47%	18%
30-39	222	.174	.79	.137	664	.109	1.93	.210	20	.025	2.60	.065	63	244	153	14	329	47
40-49	369	.076	1.22	.093	977	.145	2.31	.335	36	.096	1.50	.144	191	189	360	126	123	155
50-59	716	.151	2.17	.327	1,350	.160	3.09	.495	63	.189	2.04	.385	106	142	151	125	94	118
60-69	475	.178	3.02	.537	570	.194	2.99	.580	38	.184	1.47	.271	109	99	108	103	49	50
7-Day Elimination Period																		
Under 30	90	.090	1.83	.165	179	.090	1.67	.150	29	.096	1.36	.131	100%	91%	91%	107%	74%	79%
30-39	534	.080	2.29	.183	1,141	.112	2.31	.259	197	.094	1.89	.178	140	101	142	118	83	97
40-49	886	.084	2.75	.231	1,953	.113	2.69	.304	301	.118	2.44	.288	135	98	132	140	89	125
50-59	2,035	.098	3.04	.298	3,578	.139	3.18	.442	443	.118	2.62	.309	142	105	148	120	86	104
60-69	1,214	.140	3.13	.438	1,506	.153	3.63	.555	94	.110	3.13	.344	109	116	127	79	100	79
14-Day Elimination Period																		
Under 30	175	.052	2.23	.116	518	.088	2.36	.208	69	.049	2.06	.101	169%	106%	179%	94%	92%	87%
30-39	696	.047	2.49	.117	1,542	.089	2.74	.244	288	.074	2.96	.219	189	110	209	157	119	187
40-49	737	.048	2.73	.131	1,409	.095	2.94	.279	258	.077	2.22	.171	198	108	213	160	81	131
50-59	1,118	.066	2.94	.194	1,263	.106	3.72	.394	250	.090	2.81	.253	161	127	203	136	96	130
60-69	565	.104	3.68	.383	402	.122	4.05	.494	65	.111	3.87	.430	117	110	129	107	105	112
30-Day Elimination Period																		
Under 30	213	.012	2.75	.033	531	.044	3.00	.132	84	.022	3.64	.080	367%	109%	400%	183%	132%	242%
30-39	1,073	.013	3.38	.044	1,460	.046	3.09	.142	333	.030	3.10	.093	354	91	323	231	92	211
40-49	1,203	.018	3.50	.063	1,065	.052	3.79	.197	271	.038	3.34	.127	289	108	313	211	95	202
50-59	1,493	.031	4.19	.130	942	.069	4.25	.293	228	.043	3.65	.157	223	101	225	139	87	121
60-69	678	.051	4.37	.223	292	.092	5.45	.501	53	.056	5.48	.307	180	125	225	110	125	138

TABLE 8

## ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, 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	31	.082	2.56	.210	41	.111	1.52	.169	5	.039	1.15	.045	135%	59%	80%	48%	45%	21%
30-39	73	.057	1.91	.109	73	.163	1.60	.260	7	.029	2.03	.059	286	84	239	51	106	54
40-49	44	.054	1.98	.107	21	.083	1.95	.162	6	.026	1.85	.048	154	98	151	48	93	45
50-59	22	.044	1.93	.085	20	.104	1.44	.150	6	.053	1.32	.070	236	75	176	120	68	82
60-69	3	.028	4.71	.132	1	.099	.93	.092	0	.000		.000	354	20	70	0		0
7-Day Elimination Period																		
Under 30	26	.052	1.71	.089	67	.062	1.47	.091	5	.022	2.23	.049	119%	86%	102%	42%	130%	55%
30-39	35	.042	3.45	.145	87	.073	2.40	.175	8	.017	1.06	.018	174	70	121	40	31	12
40-49	26	.048	3.15	.151	45	.067	2.45	.164	8	.028	4.07	.114	140	78	109	58	129	75
50-59	13	.038	4.34	.165	21	.059	2.90	.171	1	.007	1.29	.009	155	67	104	18	30	5
60-69	2	.017	1.41	.024	2	.072	1.15	.083	0	.000		.000	424	82	346	0		0
14-Day Elimination Period																		
Under 30	61	.029	2.66	.077	268	.064	2.41	.154	13	.012	2.25	.027	221%	91%	200%	41%	85%	35%
30-39	165	.025	2.56	.064	417	.063	3.10	.195	45	.017	3.06	.052	252	121	305	68	120	81
40-49	87	.029	3.10	.090	191	.060	3.53	.212	28	.019	2.37	.045	207	114	236	66	76	50
50-59	41	.026	3.08	.080	51	.035	3.63	.127	16	.020	2.50	.050	135	118	159	77	81	63
60-69	11	.055	1.45	.080	2	.005	12.80	.064	6	.066	3.73	.246	9	883	80	120	257	308
30-Day Elimination Period																		
Under 30	99	.006	2.50	.015	327	.033	3.24	.107	30	.009	4.78	.043	550%	130%	713%	150%	191%	287%
30-39	335	.005	3.80	.019	540	.029	3.24	.094	85	.010	3.80	.038	580	85	495	200	100	200
40-49	184	.007	3.43	.024	242	.029	4.17	.121	42	.010	4.40	.044	414	122	504	143	128	183
50-59	73	.005	3.20	.016	91	.033	4.76	.157	20	.011	3.00	.033	660	149	981	220	94	206
60-69	14	.009	3.56	.032	5	.019	4.47	.085	4	.012	10.25	.123	211	126	266	133	288	384

TABLE 9

## SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, 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 . . .	31	.043	1.70	.073	29	.028	1.50	.042	15	.078	1.00	.078	65%	88%	58%	181%	59%	107%
30-39 . . . .	64	.046	2.09	.096	89	.057	2.04	.116	42	.082	1.49	.122	124	98	121	178	71	127
40-49 . . . .	51	.066	2.32	.153	48	.062	2.50	.155	49	.150	2.57	.385	94	108	101	227	111	252
50-59 . . . .	28	.066	3.95	.261	50	.114	3.69	.421	20	.083	2.57	.213	173	93	161	126	65	82
60-69 . . . .	7	.097	3.89	.377	4	.098	3.22	.316	5	.099	3.60	.356	101	83	84	102	93	94
14-Day Elimination Period																		
Under 30 . . .	69	.024	2.08	.050	111	.026	2.12	.055	48	.039	2.00	.078	108%	102%	110%	163%	96%	156%
30-39 . . . .	188	.024	2.63	.063	299	.045	2.73	.123	135	.060	3.20	.192	188	104	195	250	122	305
40-49 . . . .	111	.029	2.14	.062	197	.058	2.64	.153	103	.068	2.00	.136	200	123	247	234	93	219
50-59 . . . .	120	.059	3.20	.189	124	.086	3.22	.277	52	.070	3.57	.250	146	101	147	119	112	132
60-69 . . . .	30	.110	4.36	.480	15	.088	4.38	.385	7	.062	6.50	.403	80	100	80	56	149	84
30-Day Elimination Period																		
Under 30 . . .	95	.006	3.00	.018	145	.013	2.54	.033	50	.014	2.50	.035	217%	85%	183%	233%	83%	194%
30-39 . . . .	380	.006	3.83	.023	366	.020	3.15	.063	182	.020	3.00	.060	333	82	274	333	78	261
40-49 . . . .	290	.010	4.00	.040	273	.032	3.63	.116	121	.029	3.03	.088	320	91	290	290	76	220
50-59 . . . .	252	.023	4.57	.105	146	.046	4.13	.190	58	.031	3.94	.122	200	90	181	135	86	116
60-69 . . . .	48	.030	4.57	.137	16	.065	6.28	.408	10	.028	4.32	.121	217	137	298	93	95	88

TABLE 10

## TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, 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 . . .	57	.095	1.71	.162	96	.090	1.48	.133	20	.100	1.27	.127	95%	87%	82%	105%	74%	78%
30-39 . . . .	99	.088	2.74	.241	176	.130	2.24	.291	50	.099	1.41	.140	148	82	121	113	51	58
40-49 . . . .	77	.114	2.67	.304	93	.129	2.47	.319	57	.178	2.80	.499	113	93	105	156	105	164
50-59 . . . .	41	.104	4.10	.426	71	.173	3.42	.592	21	.090	2.47	.222	166	83	139	87	60	52
60-69 . . . .	9	.114	3.52	.401	6	.170	2.35	.399	5	.099	3.60	.356	149	67	100	87	102	89
14-Day Elimination Period																		
Under 30 . . .	130	.053	2.40	.127	379	.090	2.32	.209	61	.051	2.06	.105	170%	97%	165%	96%	86%	83%
30-39 . . . .	353	.049	2.59	.127	716	.108	2.94	.318	180	.077	3.17	.244	220	114	250	157	122	192
40-49 . . . .	198	.058	2.62	.152	388	.118	3.09	.365	131	.087	2.08	.181	203	118	240	150	79	119
50-59 . . . .	161	.085	3.16	.269	175	.121	3.34	.404	68	.090	3.33	.300	142	106	150	106	105	112
60-69 . . . .	41	.165	3.39	.560	17	.093	4.83	.449	13	.128	5.07	.649	56	142	80	78	150	116
30-Day Elimination Period																		
Under 30 . . .	194	.012	2.75	.033	472	.046	3.04	.140	80	.023	3.39	.078	383%	111%	424%	192%	123%	236%
30-39 . . . .	715	.011	3.82	.042	906	.049	3.20	.157	267	.030	3.27	.098	445	84	374	273	86	233
40-49 . . . .	474	.017	3.76	.064	515	.061	3.89	.237	163	.039	3.38	.132	359	103	370	229	90	206
50-59 . . . .	325	.028	4.32	.121	237	.079	4.39	.347	78	.042	3.69	.155	282	102	287	150	85	128
60-69 . . . .	62	.039	4.33	.169	21	.084	5.87	.493	14	.040	6.10	.244	215	136	292	103	141	144



TABLE 11

## ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, 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 . . .	10	.069	2.22	.153	23	.079	1.99	.157	0	.000	.....	.000	114%	90%	103%	0%	.....	0%
30-39 . . . .	148	.033	2.33	.077	591	.101	2.01	.203	13	.022	3.18	.070	306	86	264	67	136	91
40-49 . . . .	319	.028	2.04	.057	939	.062	2.34	.145	26	.027	2.19	.059	221	115	254	96	107	104
50-59 . . . .	557	.023	2.13	.049	1,260	.051	2.37	.121	40	.022	3.09	.068	222	111	247	96	145	139
60-69 . . . .	396	.025	2.80	.070	511	.043	2.98	.128	26	.030	2.93	.088	172	106	183	120	105	126
7-Day Elimination Period																		
Under 30 . . .	15	.041	2.85	.117	39	.044	2.57	.113	3	.045	.73	.033	107%	90%	97%	110%	26%	28%
30-39 . . . .	126	.030	2.23	.067	381	.059	2.47	.146	29	.024	2.50	.060	197	111	218	80	112	90
40-49 . . . .	176	.032	2.72	.087	468	.048	2.65	.127	39	.022	2.05	.045	150	97	146	69	75	52
50-59 . . . .	201	.021	2.76	.058	531	.043	2.86	.123	59	.021	2.48	.052	205	104	212	100	90	90
60-69 . . . .	73	.026	2.00	.052	138	.037	3.05	.113	9	.018	1.44	.026	142	153	217	69	72	50
14-Day Elimination Period																		
Under 30 . . .	20	.019	2.05	.039	83	.047	2.83	.133	2	.009	.89	.008	247%	138%	341%	47%	43%	21%
30-39 . . . .	139	.017	2.29	.039	447	.041	2.56	.105	20	.013	2.31	.030	241	112	269	76	101	77
40-49 . . . .	155	.014	2.57	.036	450	.038	2.87	.109	17	.010	2.60	.026	271	112	303	71	101	72
50-59 . . . .	182	.013	2.85	.037	317	.032	3.28	.105	32	.017	2.76	.047	246	115	284	131	97	127
60-69 . . . .	53	.013	2.31	.030	82	.029	3.14	.091	15	.036	5.28	.190	223	136	303	277	229	633
30-Day Elimination Period																		
Under 30 . . .	11	.011	2.64	.029	35	.021	2.10	.044	2	.010	11.50	.115	191%	80%	152%	91%	436%	397%
30-39 . . . .	158	.006	3.00	.018	297	.022	2.86	.063	11	.004	2.50	.010	367	95	350	67	83	56
40-49 . . . .	186	.005	3.00	.015	240	.019	3.42	.065	18	.008	3.25	.026	380	114	433	160	108	173
50-59 . . . .	194	.006	3.67	.022	180	.017	3.18	.054	26	.009	3.67	.033	283	87	245	150	100	150
60-69 . . . .	79	.010	3.10	.031	54	.020	5.55	.111	10	.021	6.86	.144	200	179	358	210	221	465

TABLE 12

## SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, 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			
													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	.....	.000	0	.000	.....	.000	0	.000	.....	.000	.....	.....	.....	.....	.....	.....	.....
30-39	1	.132	.36	.048	0	.000	.....	.000	0	.000	.....	.000	0%	.....	0%	.....	0%	.....	0%
40-49	6	.045	.64	.029	17	.083	2.29	.190	4	.069	1.26	.087	184	358%	655	153	197%	300	.....
50-59	137	.127	2.17	.276	70	.108	3.46	.374	17	.164	1.93	.316	85	159	136	129	89	114	.....
60-69	76	.153	3.05	.467	58	.151	2.99	.452	12	.156	1.20	.187	99	98	97	102	39	40	.....
7-Day Elimination Period																			
Under 30	18	.040	1.35	.054	45	.046	1.46	.067	6	.044	2.43	.107	115%	108%	124%	110%	180%	198%	.....
30-39	309	.047	1.98	.093	584	.048	2.19	.105	118	.068	1.96	.133	102	111	113	145	99	143	.....
40-49	633	.048	2.77	.133	1,392	.063	2.76	.174	205	.085	2.36	.201	131	100	131	177	85	151	.....
50-59	1,793	.076	3.05	.232	2,976	.095	3.31	.314	363	.099	2.69	.266	125	109	135	130	88	115	.....
60-69	1,132	.114	3.39	.387	1,361	.117	3.80	.445	80	.094	3.38	.318	103	112	115	82	100	82	.....
14-Day Elimination Period																			
Under 30	25	.027	1.19	.032	56	.033	2.12	.070	6	.026	2.27	.059	122%	178%	219%	96%	191%	184%	.....
30-39	204	.025	2.56	.064	379	.033	2.45	.081	88	.056	2.61	.146	132	96	127	224	102	228	.....
40-49	384	.031	2.74	.085	571	.048	2.88	.138	110	.058	2.34	.136	155	105	162	187	85	160	.....
50-59	775	.050	2.84	.142	771	.072	4.00	.288	154	.073	2.49	.182	144	141	203	146	68	128	.....
60-69	471	.087	3.90	.339	303	.094	4.32	.406	37	.071	2.70	.192	108	111	120	82	69	57	.....
30-Day Elimination Period																			
Under 30	8	.007	3.00	.021	24	.011	2.18	.024	2	.007	1.57	.011	157%	73%	114%	100%	52%	52%	.....
30-39	200	.008	4.25	.034	257	.018	2.72	.049	55	.021	2.90	.061	225	64	144	263	68	179	.....
40-49	543	.013	3.62	.047	310	.023	4.13	.095	90	.029	3.00	.087	177	114	202	223	83	185	.....
50-59	974	.026	4.35	.113	525	.047	4.57	.215	124	.035	3.60	.126	181	105	190	135	83	112	.....
60-69	537	.044	4.70	.207	217	.073	5.37	.392	29	.047	4.43	.208	166	114	189	107	94	100	.....

TABLE 13

## TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, 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	10	.069	2.22	.153	23	.079	1.99	.157	0	.000	.....	.000	114%	90%	103%	0%	.....	0%
30-39	149	.165	.76	.125	591	.101	2.01	.203	13	.022	3.18	.070	61	264	162	13	418%	56
40-49	325	.073	1.18	.086	956	.145	2.31	.335	30	.096	1.52	.146	199	196	390	132	129	170
50-59	694	.150	2.17	.325	1,330	.159	3.11	.495	57	.186	2.06	.384	106	143	152	124	95	118
60-69	472	.178	3.02	.537	569	.194	2.99	.580	38	.186	1.48	.275	109	99	108	104	49	51
7-Day Elimination Period																		
Under 30	33	.081	2.11	.171	84	.090	2.00	.180	9	.089	1.57	.140	111%	95%	105%	110%	74	82%
30-39	436	.077	2.08	.160	965	.107	2.35	.251	147	.092	2.10	.193	139	113	157	119	101	121
40-49	809	.080	2.75	.220	1,860	.111	2.71	.301	244	.107	2.30	.246	139	99	137	134	84	112
50-59	1,994	.097	2.99	.290	3,507	.138	3.17	.437	422	.120	2.65	.318	142	106	151	124	89	110
60-69	1,205	.140	3.14	.439	1,499	.154	3.62	.558	89	.112	3.07	.344	110	115	127	80	98	78
14-Day Elimination Period																		
Under 30	45	.046	1.54	.071	139	.080	2.54	.203	8	.035	1.91	.067	174%	165%	286%	76%	124%	94%
30-39	343	.042	2.45	.103	826	.074	2.51	.186	108	.069	2.55	.176	176	102	181	164	104	171
40-49	539	.045	2.69	.121	1,021	.086	2.87	.247	127	.068	2.38	.162	191	107	204	151	88	134
50-59	957	.063	2.84	.179	1,088	.104	3.78	.393	182	.090	2.54	.229	165	133	220	143	89	128
60-69	524	.100	3.69	.369	385	.123	4.04	.497	52	.107	3.57	.382	123	109	135	107	97	104
30-Day Elimination Period																		
Under 30	19	.018	2.78	.050	59	.032	2.13	.068	4	.017	7.41	.126	178%	77%	136%	94%	267%	252%
30-39	358	.014	3.71	.052	554	.040	2.80	.112	66	.025	2.84	.071	286	75	215	179	77	137
40-49	729	.018	3.44	.062	550	.042	3.81	.160	108	.037	3.05	.113	233	111	258	206	89	182
50-59	1,168	.032	4.22	.135	705	.064	4.20	.269	150	.044	3.61	.159	200	100	199	138	86	118
60-69	616	.054	4.41	.238	271	.093	5.41	.503	39	.068	5.18	.352	172	123	211	126	117	148

TABLE 14

ACCIDENT, SICKNESS, AND TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, BY QUINQUENNIAL AGE GROUPS, 1980  
FIRST YEAR OF BENEFIT PERIOD-- ALL POLICY DURATIONS

ATTAINED AGE	ACCIDENT						SICKNESS						TOTAL		
	Number of Claims			Claim Costs			Number of Claims			Claim Costs			Claim Costs		
	MI	MII	FI	MI	MII	FI	MI	MII	FI	MI	MII	FI	MI	MII	FI
	0-Day Elimination Period														
Under 30	41	64	5	.195	.164	.036	.....	.....	.....	.....	.....	.....	.....	.....	.....
30-34	92	239	8	.085	.272	.036	.....	.....	.....	.....	.....	.....	.....	.....	.....
35-39	129	425	12	.091	.180	.091	.....	.....	.....	.....	.....	.....	.....	.....	.....
40-44	175	478	17	.070	.177	.054	.....	.....	.....	.....	.....	.....	.....	.....	.....
45-49	188	482	15	.058	.117	.060	.....	.....	.....	.....	.....	.....	.....	.....	.....
50-54	266	680	20	.057	.131	.062	.....	.....	.....	.....	.....	.....	.....	.....	.....
55-59	313	600	26	.046	.111	.075	.....	.....	.....	.....	.....	.....	.....	.....	.....
60-64	364	472	22	.073	.132	.089	.....	.....	.....	.....	.....	.....	.....	.....	.....
65-69	35	40	4	.056	.078	.051	.....	.....	.....	.....	.....	.....	.....	.....	.....
	7 Day Elimination Period														
Under 30	41	106	8	.098	.099	.045	49	74	21	.067	.051	.086	.165	.150	.131
30-34	51	185	13	.058	.146	.060	131	212	74	.075	.088	.125	.133	.234	.185
35-39	110	283	24	.111	.155	.038	242	461	86	.106	.118	.134	.217	.273	.172
40-44	96	259	20	.088	.115	.059	300	646	122	.120	.161	.249	.208	.276	.308
45-49	106	254	27	.105	.148	.054	384	794	132	.148	.185	.215	.253	.333	.269
50-54	117	270	27	.092	.120	.040	703	1,296	167	.203	.271	.224	.295	.391	.264
55-59	97	282	33	.037	.131	.056	1,118	1,730	216	.261	.362	.295	.298	.493	.351
60-64	69	132	9	.053	.109	.024	1,013	1,292	81	.385	.449	.296	.438	.558	.320
65-69	6	8	0	.034	.157	.000	127	73	4	.403	.379	.670	.437	.536	.670

TABLE 14—Continued

ATTAINED AGE	ACCIDENT						SICKNESS						TOTAL		
	Number of Claims			Claim Costs			Number of Claims			Claim Costs			Claim Costs		
	MI	MII	FI	MI	MII	FI	MI	MII	FI	MI	MII	FI	MI	MII	FI
	14-Day Elimination Period														
Under 30 .....	81	351	15	.070	.149	.025	94	167	54	.046	.059	.076	.116	.208	.101
30-34 .....	155	413	37	.053	.152	.049	170	313	101	.058	.090	.162	.111	.242	.211
35-39 .....	149	451	28	.054	.138	.038	222	365	122	.069	.108	.189	.123	.246	.227
40-44 .....	128	352	27	.050	.143	.044	216	367	112	.070	.113	.129	.120	.256	.173
45-49 .....	114	389	18	.056	.130	.025	279	401	101	.086	.178	.144	.142	.308	.169
50-54 .....	120	212	24	.045	.106	.031	398	438	107	.123	.255	.219	.168	.361	.250
55-59 .....	103	156	24	.042	.110	.070	497	457	95	.182	.327	.186	.224	.437	.256
60-64 .....	55	79	21	.033	.091	.223	424	290	40	.340	.398	.243	.373	.489	.466
65-69 .....	9	5	0	.036	.067	.000	77	28	4	.403	.485	.104	.439	.552	.104
	30-Day Elimination Period														
Under 30 .....	110	362	32	.015	.100	.046	103	169	52	.018	.032	.034	.033	.132	.080
30-34 .....	278	498	61	.020	.085	.031	298	266	138	.025	.045	.068	.045	.130	.099
35-39 .....	215	339	35	.017	.082	.037	282	357	99	.026	.073	.049	.043	.155	.086
40-44 .....	205	280	32	.020	.094	.025	383	301	108	.033	.093	.084	.053	.187	.109
45-49 .....	165	202	28	.020	.089	.057	450	282	103	.056	.120	.093	.076	.209	.150
50-54 .....	152	148	24	.018	.089	.042	636	360	90	.108	.188	.094	.126	.277	.136
55-59 .....	115	123	22	.023	.080	.021	590	311	92	.113	.238	.164	.136	.318	.185
60-64 .....	85	55	13	.031	.110	.142	509	217	37	.198	.405	.178	.229	.515	.320
65-69 .....	8	4	1	.033	.081	.059	76	16	2	.154	.234	.102	.187	.315	.161

**TABLE 15**  
**ACCIDENT, SICKNESS, AND TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE**  
**90-DAY ELIMINATION PERIOD**  
**1980 EXPERIENCE**  
**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	4	.001	9.00	.009	5	.003	6.67	.020	0	.000	.....	.000	300%	74%	222%	0%	.....	0%
30-39	32	.001	5.00	.005	19	.006	3.83	.023	1	.000	.00	.002	600	77	460	0	0%	0
40-49	31	.001	3.00	.003	11	.004	4.00	.016	2	.000	.00	.000	400	133	553	0	0	0
50-59	30	.001	5.00	.005	16	.008	5.88	.047	4	.002	1.00	.002	800	118	940	200	20	40
60-69	11	.002	6.00	.012	6	.014	2.79	.039	1	.002	11.50	.023	700	47	325	100	192	192
SICKNESS																		
Under 30	3	.001	1.00	.001	2	.002	8.50	.017	2	.002	2.50	.005	200%	850%	1,700%	200%	250%	500%
30-39	51	.001	6.00	.006	13	.003	7.00	.021	7	.001	7.00	.007	300	117	350	100	117	117
40-49	107	.003	5.00	.015	13	.006	2.67	.016	5	.002	6.00	.012	200	53	107	67	120	80
50-59	174	.006	6.50	.039	40	.021	7.95	.167	20	.014	7.29	.102	350	122	428	233	112	262
60-69	69	.013	8.54	.111	15	.030	10.07	.302	4	.017	8.18	.139	231	118	272	131	96	125
TOTAL																		
Under 30	7	.002	5.00	.010	7	.005	7.40	.037	2	.002	2.50	.005	250%	148%	370%	100%	50%	50%
30-39	83	.002	5.50	.011	32	.009	4.89	.044	8	.001	9.00	.009	450	89	400	50	164	82
40-49	138	.004	4.50	.018	24	.010	3.20	.032	7	.002	6.00	.012	250	71	178	50	133	67
50-59	204	.007	6.29	.044	56	.029	7.38	.214	24	.016	6.50	.104	414	117	486	229	103	236
60-69	80	.015	8.20	.123	21	.044	7.75	.341	5	.019	8.53	.162	293	95	277	127	104	132

TABLE 16  
 ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE  
 1980, 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	.....	.000	0%	.....	0%
30-39	5	.048	3.15	.151	192	121%	232
40-49	3	.027	6.63	.179	100	314	314
50-59	17	.044	1.84	.081	176	67	117
60-69	11	.053	1.55	.082	189	52	98
7-Day Elimination Period							
Under 30	0	.000	.....	.000	0%	.....	0%
30-39	9	.032	4.91	.157	145	225%	327
40-49	10	.034	4.35	.148	148	179	264
50-59	25	.054	2.52	.136	270	105	283
60-69	1	.009	2.44	.022	56	169	96
14-Day Elimination Period							
Under 30	7	.039	2.79	.109	325%	134%	436%
30-39	22	.033	2.70	.089	220	92	202
40-49	22	.036	1.72	.062	257	69	177
50-59	23	.048	4.13	.198	267	155	413
60-69	4	.040	2.58	.103	98	53	52
30-Day Elimination Period							
Under 30	4	.009	3.78	.034	100%	74%	74%
30-39	17	.022	3.55	.078	244	97	236
40-49	16	.032	3.56	.114	356	82	292
50-59	6	.010	3.10	.031	100	94	94
60-69	2	.020	3.50	.070	118	44	52

TABLE 17  
SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE  
1980, 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	.....	.000	0%	.....	0%
30-39	0	.000	.....	.000	0	.....	0
40-49	2	.333	6.64	2,212	483	527%	543
50-59	2	.098	8.27	.810	60	428	256
60-69	3	.312	5.54	1,728	200	462	924
7-Day Elimination Period							
Under 30	3	.051	2.76	.141	75%	219%	164%
30-39	56	.144	2.27	.327	200	125	252
40-49	71	.116	3.02	.350	122	124	151
50-59	82	.103	3.83	.394	105	144	151
60-69	19	.141	3.30	.465	150	97	145
14-Day Elimination Period							
Under 30	13	.043	1.74	.075	116%	85%	99%
30-39	60	.085	1.98	.168	144	67	96
40-49	82	.134	3.29	.441	213	152	324
50-59	37	.070	3.40	.238	97	119	116
60-69	10	.086	2.72	.234	123	83	102
30-Day Elimination Period							
Under 30	5	.016	2.81	.045	123%	107%	132%
30-39	28	.034	2.62	.089	162	92	148
40-49	50	.081	3.22	.261	279	106	297
50-59	40	.078	4.83	.377	236	128	304
60-69	10	.132	3.45	.456	338	78	265



TABLE 18  
TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE  
1980, 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
7-Day Elimination Period							
Under 30 . . . . .	3	.051	2.76	.141	53%	203%	108%
30-39 . . . . .	65	.176	2.75	.484	187	146	272
40-49 . . . . .	81	.150	3.32	.498	127	136	173
50-59 . . . . .	107	.157	3.38	.530	133	129	172
60-69 . . . . .	20	.150	3.25	.487	136	104	142
14-Day Elimination Period							
Under 30 . . . . .	20	.082	2.24	.184	167%	109%	182%
30-39 . . . . .	82	.118	2.18	.257	159	74	117
40-49 . . . . .	104	.170	2.96	.503	221	133	294
50-59 . . . . .	60	.118	3.69	.436	131	131	172
60-69 . . . . .	14	.126	2.67	.337	114	69	78
30-Day Elimination Period							
Under 30 . . . . .	9	.025	3.16	.079	114%	87%	99%
30-39 . . . . .	45	.056	2.98	.167	187	96	180
40-49 . . . . .	66	.113	3.32	.375	297	99	295
50-59 . . . . .	46	.088	4.64	.408	205	127	260
60-69 . . . . .	12	.152	3.46	.526	271	63	171

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 greater than those for Male I through age 59. There is no significant pattern of variation in sickness claim costs between early and later policy durations.

A graphic comparison of sickness disability claim costs for all policy durations 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 lack of such sickness experience.

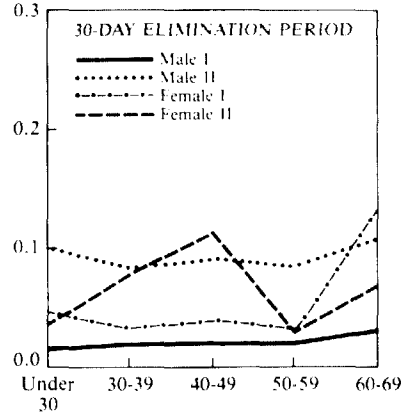
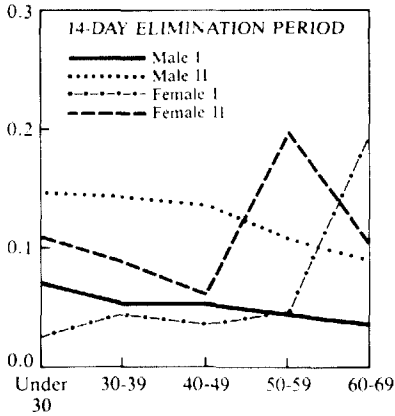
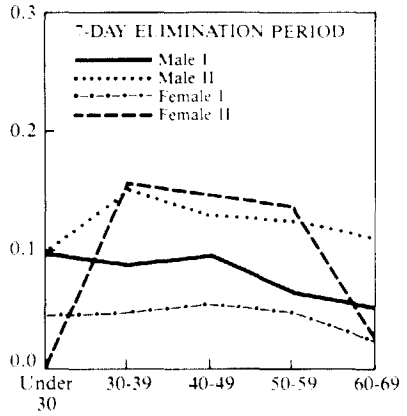
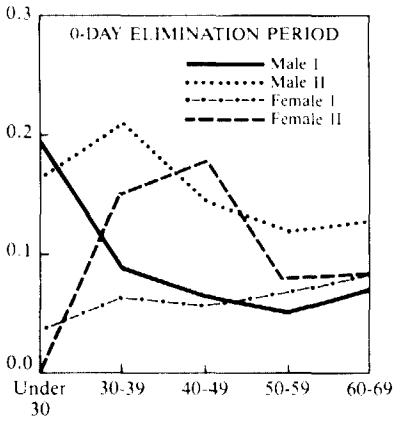
#### *Variation in Experience by Company*

Table 19 shows the variation in total claim costs for accident and sickness experience combined. The ratios in the table were calculated by weighting the ratio of each company to that of the total study for each age group/elimination period/type of disability cell by the appropriate exposure for that cell. Results show a fairly wide variation by company, with, as expected, the variation being greater for females and particularly for Female Occupation Group II, where the amount of data is smaller and where variation may be more influenced by statistical fluctuation than by true differences in underlying experience.

### III. ANNUAL CLAIM COSTS BY DURATION SINCE DISABLEMENT

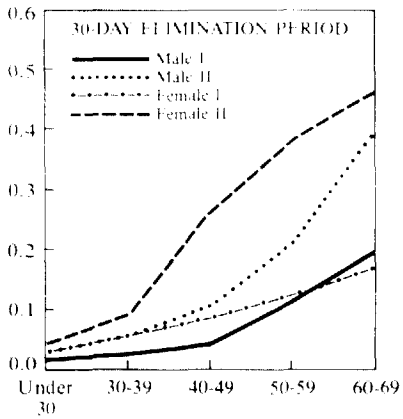
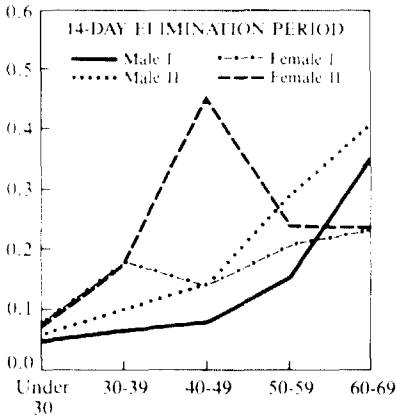
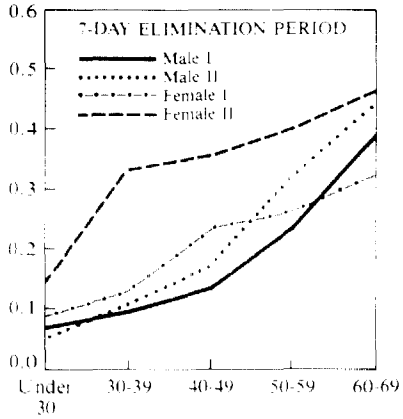
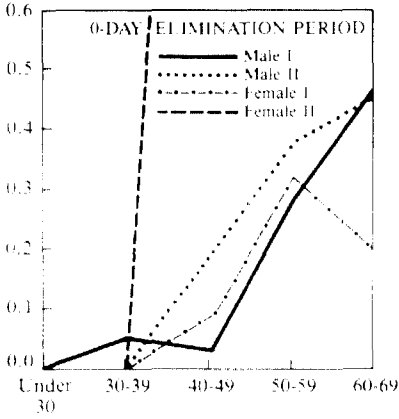
Table 20 shows annual claim costs for Male I, Male II, and Female I, by duration, measured from the date of disablement, for 0-day accident and 7-day sickness coverages. Tables 21 and 22 show these same values for 14-day and 30-day elimination periods, respectively. Corresponding tabular values from 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

**CHART I**  
**ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE**  
**1980 ANNUAL CLAIM COSTS,\* ALL POLICY DURATION**  
**LIMITED TO FIRST YEAR OF BENEFIT PERIOD**



\* Per \$1 of monthly benefit.

**CHART 2**  
**SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE**  
**1980 ANNUAL CLAIM COSTS,\* ALL POLICY DURATIONS**  
**LIMITED TO FIRST YEAR OF BENEFIT PERIOD**



\* Per \$1 of monthly benefit.

TABLE 19  
 VARIATION IN 1980 TOTAL DISABILITY EXPERIENCE CLAIM COSTS  
 FOR CONTRIBUTING COMPANY FROM 1980 ALL-COMANY EXPERIENCE  
 RATIOS WEIGHTED BY EXPOSURES BY COMPANY FOR EACH AGE/ELIMINATION COMBINATION  
 LIMITED TO FIRST BENEFIT YEAR—ALL POLICY DURATIONS

	Occ. GROUP I		Occ. GROUP II	
	Number of Companies	Proportion of Number of Claims	Number of Companies	Proportion of Number of Claims
Male				
Percentage points above average:				
25 or more .....	1	16.6	1	.8
15-24.9 .....	2	25.2	2	14.7
10-14.9 .....	2	6.9	5	.0
5-9.9 .....	0	.0	1	38.2
0-4.9 .....	2	23.3	1	2.5
Percentage points below average:				
0-4.9 .....	0	.0	1	5.1
5-9.9 .....	2	11.9	0	.0
10-14.9 .....	1	9.8	1	16.2
15-24.9 .....	3	7.3	2	16.6
25 or more .....	0	.0	4	5.9
Female				
Percentage points above average:				
25 or more .....	0	.0	4	7.7
15-24.9 .....	0	.0	0	.0
10-14.9 .....	1	17.3	0	.0
5-9.9 .....	2	19.5	0	.0
0-4.9 .....	1	8.7	1	28.3
Percentage points below average:				
0-4.9 .....	0	.0	2	6.0
5-9.9 .....	1	12.5	1	13.7
10-14.9 .....	1	6.8	0	.0
15-24.9 .....	3	14.8	1	28.9
25 or more .....	4	20.4	4	15.4

TABLE 20  
 DISABILITY LOSS-OF-TIME EXPERIENCE, 1980. ANNUAL CLAIM COSTS BY  
 DURATION MEASURED FROM DATE OF DISABLEMENT

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	.018	.023	.006	.015	.017	.020	.003	.007	.019	.019	.003	.006
30-39	.010	.025	.006	.013	.008	.022	.006	.009	.007	.018	.006	.006
40-49	.007	.014	.007	.011	.006	.013	.006	.009	.006	.011	.005	.007
50-59	.006	.012	.006	.009	.005	.011	.005	.007	.004	.009	.005	.006
60-69	.006	.010	.007	.008	.005	.009	.006	.007	.005	.008	.005	.006
Sickness Disability 7-Day Elimination Period												
Under 30					.010	.008	.016	.011	.009	.007	.015	.008
30-39					.011	.011	.016	.016	.009	.010	.014	.011
40-49					.011	.014	.022	.021	.010	.013	.019	.016
50-59					.017	.022	.022	.030	.016	.020	.020	.024
60-69					.026	.026	.023	.040	.024	.020	.020	.034
Total of 0-Day Accident and 7-Day Sickness												
Under 30					.027	.028	.019	.021	.013	.023	.018	.015
30-39					.019	.033	.022	.025	.016	.027	.020	.018
40-49					.017	.027	.028	.030	.016	.024	.024	.023
50-59					.022	.033	.027	.037	.020	.029	.025	.030
60-69					.031	.035	.029	.047	.029	.032	.025	.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	.019	.019	.003	.006	.125	.086	.021	.023	.195	.164	.036	.061
30-39	.008	.018	.008	.006	.056	.128	.039	.024	.089	.210	.065	.059
40-49	.007	.012	.006	.006	.038	.095	.033	.030	.064	.145	.057	.063
50-59	.005	.010	.005	.006	.031	.079	.048	.039	.051	.121	.069	.067
60-69	.005	.009	.006	.006	.049	.092	.060	.062	.070	.128	.084	.089
Sickness Disability 7-Day Elimination Period												
Under 30	.010	.007	.013	.007	.038	.029	.042	.025	.067	.051	.086	.051
30-39	.010	.011	.015	.010	.064	.075	.085	.040	.094	.107	.130	.077
40-49	.011	.015	.021	.016	.103	.131	.170	.075	.135	.173	.232	.128
50-59	.018	.023	.021	.024	.183	.252	.198	.158	.234	.317	.261	.236
60-69	.028	.029	.022	.037	.309	.364	.256	.375	.387	.443	.321	.486
Total of 0-Day Accident and 7-Day Sickness												
Under 30	.029	.026	.016	.013	.163	.115	.063	.048	.262	.215	.122	.112
30-39	.018	.029	.023	.016	.120	.203	.124	.064	.183	.317	.195	.136
40-49	.018	.027	.027	.022	.141	.226	.203	.105	.199	.318	.289	.191
50-59	.023	.033	.026	.030	.214	.331	.246	.197	.285	.438	.330	.303
60-69	.033	.038	.028	.043	.358	.458	.316	.437	.457	.571	.405	.575

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 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 19. For the "Total" column in Table 19 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.

#### IV. TRENDS IN EXPERIENCE

Tables 23–31 show trends in the first-benefit-year experience. Tables 23, 24, and 25 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 1974–75, 1976–77, 1978–79, and 1980, as well as the unweighted average of the first three periods, which reflects the experience for 1974–79. Tables 26, 27, and 28 are similar, studying 14-day accident and 14-day sickness experience trends. Tables 29, 30, and 31 are similar, studying 30-day elimination period experience trends.

##### B. EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD

Twelve 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 1979. 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, expressed in terms of \$1 of monthly income benefit, have been calculated by

TABLE 21

DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, ANNUAL CLAIM COSTS BY  
DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)														
	15-30					31-60					61-90				
	Male I	Male II	Female I	Female II	1964 CDT	Male I	Male II	Female I	Female II	1964 CDT	Male I	Male II	Female I	Female II	1964 CDT
	Accident Disability 14-Day Elimination Period														
Under 30 .....	.015	.033	.006	.020	.014	.017	.034	.005	.018	.011	.008	.019	.003	.016	.004
30-39 .....	.012	.028	.008	.017	.013	.014	.033	.009	.018	.011	.008	.020	.006	.012	.005
40-49 .....	.010	.025	.008	.021	.013	.012	.030	.007	.026	.012	.007	.018	.003	.012	.006
50-59 .....	.008	.018	.009	.025	.012	.010	.022	.011	.031	.012	.006	.014	.006	.026	.007
60-69 .....	.008	.016	.023	.019	.012	.009	.016	.034	.025	.014	.004	.011	.028	.025	.009
	Sickness Disability 14-Day Elimination Period														
Under 30 .....	.013	.015	.021	.022	.015	.013	.015	.018	.018	.012	.007	.007	.008	.005	.005
30-39 .....	.014	.021	.033	.050	.022	.015	.023	.039	.054	.018	.008	.013	.022	.022	.008
40-49 .....	.017	.029	.036	.075	.032	.019	.033	.037	.096	.030	.010	.019	.017	.066	.014
50-59 .....	.029	.041	.040	.041	.048	.034	.050	.048	.048	.051	.022	.034	.027	.027	.028
60-69 .....	.049	.052	.038	.045	.071	.061	.071	.044	.038	.085	.040	.047	.031	.027	.055
	Total of 14-Day Accident and 14-Day Sickness														
Under 30 .....	.028	.048	.027	.042	.029	.030	.049	.023	.036	.023	.015	.026	.011	.021	.009
30-39 .....	.026	.049	.041	.067	.035	.029	.056	.048	.072	.029	.016	.033	.028	.034	.013
40-49 .....	.027	.054	.044	.096	.045	.031	.063	.044	.122	.042	.017	.037	.020	.078	.020
50-59 .....	.037	.059	.049	.066	.060	.044	.072	.059	.079	.063	.028	.048	.033	.053	.035
60-69 .....	.057	.068	.061	.064	.083	.070	.087	.078	.063	.099	.044	.058	.059	.052	.064



TABLE 21—Continued

ATTAINED AGE	DURATION SINCE DISABILMENT (DAYS)									
	91-365					Total				
	Male I	Male II	Female I	Female II	1964 CDT	Male I	Male II	Female I	Female II	1964 CDT
	Accident Disability 14-Day Elimination Period									
Under 30 .....	.030	.063	.011	.055	.007	.070	.149	.025	.109	.037
30-39 .....	.019	.064	.021	.042	.008	.053	.145	.044	.089	.037
40-49 .....	.024	.064	.017	.003	.012	.053	.137	.035	.062	.043
50-59 .....	.020	.054	.022	.116	.019	.044	.108	.048	.198	.051
60-69 .....	.013	.046	.115	.034	.039	.034	.089	.200	.103	.074
	Sickness Disability 14-Day Elimination Period									
Under 30 .....	.013	.022	.029	.030	.008	.046	.059	.076	.075	.040
30-39 .....	.027	.042	.081	.042	.014	.064	.099	.175	.168	.061
40-49 .....	.032	.061	.046	.204	.030	.078	.142	.136	.441	.107
50-59 .....	.065	.161	.090	.122	.079	.150	.286	.205	.238	.206
60-69 .....	.199	.235	.117	.124	.234	.349	.405	.230	.234	.446
	Total of 14-Day Accident and 14-Day Sickness									
Under 30 .....	.043	.085	.040	.085	.015	.116	.208	.101	.184	.077
30-39 .....	.046	.106	.102	.084	.022	.117	.244	.219	.257	.098
40-49 .....	.056	.125	.063	.207	.042	.131	.279	.171	.503	.150
50-59 .....	.085	.215	.112	.238	.098	.194	.394	.253	.436	.257
60-69 .....	.212	.281	.232	.158	.273	.383	.494	.430	.337	.520

TABLE 22  
 DISABILITY LOSS-OF-TIME EXPERIENCE, 1980, ANNUAL CLAIM COSTS BY  
 DURATION MEASURED FROM DATE OF DISABEMENT

ATTAINED AGE	DURATION SINCE DISABEMENT (DAYS)															
	31-60				61-90				91-365				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	Male I	Male II	Female I	1964 CDT
	Accident Disability 30-Day Elimination Period															
Under 30	.006	.031	.009	.011	.002	.016	.007	.004	.007	.053	.030	.007	.015	.100	.046	.023
30-39	.006	.026	.009	.011	.003	.014	.006	.005	.010	.044	.018	.008	.019	.084	.033	.024
40-49	.006	.025	.009	.012	.003	.015	.005	.006	.011	.052	.025	.012	.020	.092	.039	.030
50-59	.005	.022	.011	.012	.003	.013	.004	.007	.012	.051	.018	.019	.020	.086	.033	.139
60-69	.009	.020	.019	.014	.005	.016	.015	.009	.017	.072	.101	.239	.031	.108	.135	.362
	Sickness Disability 30-Day Elimination Period															
Under 30	.006	.011	.013	.012	.003	.005	.005	.005	.009	.016	.016	.008	.018	.032	.034	.025
30-39	.006	.018	.020	.018	.004	.009	.008	.008	.015	.031	.032	.014	.025	.058	.060	.040
40-49	.011	.028	.027	.030	.007	.015	.013	.014	.025	.062	.048	.030	.043	.105	.088	.075
50-59	.026	.048	.032	.051	.015	.029	.017	.028	.069	.130	.075	.079	.110	.207	.124	.158
60-69	.042	.074	.039	.085	.026	.048	.027	.055	.124	.271	.106	.234	.192	.393	.172	.375
	Total of 30-Day Accident and 30-Day Sickness															
Under 30	.012	.042	.022	.023	.005	.021	.012	.009	.016	.069	.046	.015	.033	.132	.080	.048
30-39	.012	.044	.029	.029	.007	.023	.014	.013	.025	.075	.050	.022	.044	.142	.093	.064
40-49	.017	.053	.036	.042	.010	.030	.018	.020	.036	.114	.073	.042	.063	.197	.127	.105
50-59	.031	.070	.043	.063	.018	.042	.021	.035	.081	.181	.093	.098	.130	.293	.157	.197
60-69	.051	.094	.058	.099	.031	.064	.042	.064	.141	.343	.207	.273	.223	.501	.307	.437

TABLE 23

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
	0-Day Accident														
Under 30 .....	.053	.048	.061	.054	.079	.115	.115	.135	.122	.099	.027	.035	.036	.033	.031
30-39 .....	.047	.052	.049	.049	.042	.093	.102	.122	.106	.109	.028	.039	.038	.035	.025
40-49 .....	.035	.038	.036	.036	.031	.068	.064	.070	.067	.062	.027	.035	.026	.029	.027
50-59 .....	.029	.028	.028	.028	.024	.051	.051	.054	.052	.052	.032	.036	.029	.032	.025
60-69 .....	.026	.029	.024	.026	.025	.044	.042	.045	.044	.043	.033	.054	.036	.041	.028
	7-Day Sickness														
Under 30 .....	.054	.056	.037	.049	.042	.072	.056	.033	.054	.034	.108	.072	.066	.082	.068
30-39 .....	.057	.052	.042	.050	.047	.073	.059	.054	.062	.050	.114	.099	.086	.100	.072
40-49 .....	.063	.062	.057	.061	.050	.090	.073	.068	.077	.063	.132	.110	.102	.115	.095
50-59 .....	.093	.083	.079	.085	.076	.119	.097	.093	.103	.095	.131	.111	.093	.112	.098
60-69 .....	.126	.119	.108	.118	.114	.150	.120	.115	.128	.116	.143	.120	.098	.120	.094
	Total of 0-Day Accident and 7-Day Sickness														
Under 30 .....	.107	.104	.098	.103	.121	.187	.171	.168	.175	.133	.135	.107	.102	.115	.099
30-39 .....	.104	.104	.091	.100	.089	.166	.161	.176	.168	.159	.142	.138	.124	.135	.097
40-49 .....	.098	.100	.093	.097	.087	.158	.137	.138	.144	.125	.159	.145	.128	.144	.122
50-59 .....	.122	.111	.107	.113	.100	.170	.148	.147	.155	.147	.163	.147	.122	.144	.123
60-69 .....	.152	.148	.132	.144	.139	.194	.162	.160	.172	.159	.176	.174	.134	.161	.122

TABLE 24

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 CLAIM DURATION IN MONTHS

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
	0-Day Accident														
Under 30	1.58	1.69	1.72	1.66	2.47	1.41	1.63	1.50	1.51	1.66	1.52	2.37	1.56	1.82	1.16
30-39	1.72	2.02	2.14	1.96	2.12	1.71	1.98	2.02	1.90	1.93	1.64	2.08	2.13	1.95	2.60
40-49	1.66	1.92	2.06	1.86	2.06	1.99	2.20	2.14	2.11	2.34	1.78	2.51	2.23	2.17	2.11
50-59	1.90	1.96	2.18	2.01	2.13	2.22	2.33	2.28	2.28	2.33	1.97	2.53	2.21	2.24	2.76
60-69	1.92	2.31	2.38	2.20	2.80	2.27	2.50	2.56	2.44	2.98	2.15	2.61	1.94	2.23	3.00
	7-Day Sickness														
Under 30	1.57	2.34	1.65	1.85	1.60	1.49	1.95	1.70	1.71	1.50	1.35	1.96	1.35	1.55	1.26
30-39	1.84	2.08	2.10	2.01	2.00	1.86	1.93	1.83	1.87	2.14	1.50	1.96	2.30	1.59	1.81
40-49	2.37	2.53	2.47	2.46	2.70	2.40	2.64	2.35	2.46	2.75	1.84	2.31	2.29	2.15	2.44
50-59	2.84	3.00	3.24	3.03	3.08	3.12	3.32	3.30	3.25	3.34	2.14	2.71	2.72	2.52	2.66
60-69	3.30	3.53	3.30	3.38	3.39	3.71	4.08	4.20	4.00	3.82	1.98	2.60	3.94	2.84	3.41
	Total of 0-Day Accident and 7 Day Sickness														
Under 30	1.58	2.04	1.69	1.77	2.17	1.44	1.74	1.54	1.57	1.62	1.39	2.09	1.42	1.63	1.23
30-39	1.79	2.05	2.12	1.99	2.06	1.78	1.96	1.97	1.90	1.99	1.53	1.99	2.25	1.92	2.01
40-49	2.11	2.30	2.31	2.24	2.46	2.22	2.44	2.25	1.30	2.54	1.83	2.36	2.28	2.16	2.37
50-59	2.61	2.74	2.96	2.77	2.85	2.85	2.98	2.93	2.92	2.98	2.10	2.67	2.60	2.46	2.68
60-69	3.07	3.29	3.13	3.16	3.29	3.39	3.67	3.74	3.60	3.59	2.01	2.60	3.40	2.67	3.32

TABLE 25

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
0-Day Accident															
Under 30	.084	.081	.105	.090	.195	.162	.188	.203	.184	.164	.041	.083	.056	.060	.036
30-39	.081	.015	.105	.090	.089	.159	.222	.247	.203	.210	.046	.081	.081	.069	.065
40-49	.058	.073	.074	.068	.064	.135	.141	.150	.142	.145	.048	.088	.058	.065	.057
50-59	.055	.055	.061	.057	.051	.113	.119	.123	.118	.121	.063	.091	.064	.073	.069
60-69	.050	.067	.057	.058	.070	.100	.105	.115	.107	.128	.071	.141	.070	.094	.084
7-Day Sickness															
Under 30	.085	.131	.061	.092	.067	.107	.109	.056	.091	.051	.146	.141	.089	.125	.086
30-39	.105	.108	.088	.100	.094	.136	.114	.099	.116	.107	.171	.194	.198	.188	.130
40-49	.149	.157	.141	.149	.135	.216	.193	.160	.190	.173	.243	.254	.234	.244	.232
50-59	.264	.249	.256	.156	.234	.371	.322	.307	.333	.317	.280	.301	.253	.278	.261
60-69	.416	.420	.356	.397	.387	.557	.490	.483	.510	.443	.283	.312	.386	.327	.321
Total of 0-Day Accident and 7-Day Sickness															
Under 30	.169	.212	.166	.182	.262	.269	.297	.259	.275	.215	.187	.224	.145	.185	.122
30-39	.186	.213	.193	.197	.183	.295	.316	.346	.319	.317	.217	.275	.279	.257	.195
40-49	.207	.230	.215	.217	.199	.351	.334	.310	.332	.318	.291	.342	.292	.308	.289
50-59	.319	.304	.317	.313	.285	.484	.441	.430	.452	.438	.343	.392	.317	.351	.330
60-69	.466	.487	.413	.455	.457	.657	.595	.598	.617	.571	.354	.453	.456	.421	.405

TABLE 26  
 ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
14-Day Accident															
Under 30	.023	.026	.028	.026	.028	.046	.050	.055	.050	.060	.014	.021	.018	.017	.012
30-39	.020	.024	.022	.022	.022	.045	.053	.052	.050	.051	.021	.025	.017	.021	.015
40-49	.017	.018	.017	.017	.018	.038	.046	.041	.042	.044	.019	.023	.018	.020	.014
50-59	.014	.015	.014	.014	.015	.034	.036	.034	.035	.032	.017	.020	.023	.020	.018
60-69	.015	.017	.014	.015	.016	.030	.030	.026	.029	.028	.014	.034	.025	.024	.041
14-Day Sickness															
Under 30	.024	.025	.021	.023	.024	.034	.035	.026	.032	.028	.046	.046	.047	.046	.037
30-39	.028	.028	.024	.027	.025	.041	.043	.037	.040	.038	.076	.069	.063	.069	.059
40-49	.039	.038	.034	.037	.030	.058	.056	.050	.055	.051	.083	.088	.072	.081	.063
50-59	.058	.058	.052	.056	.051	.085	.076	.069	.077	.074	.078	.076	.061	.072	.072
60-69	.096	.092	.082	.090	.088	.113	.109	.092	.105	.094	.095	.082	.074	.084	.070
Total of 14-Day Accident and 14 Day Sickness															
Under 30	.047	.051	.049	.049	.052	.080	.085	.081	.082	.088	.060	.067	.065	.064	.049
30-39	.048	.052	.046	.049	.047	.086	.096	.089	.090	.089	.097	.094	.080	.090	.074
40-49	.056	.056	.051	.054	.048	.096	.102	.091	.096	.095	.102	.111	.090	.101	.077
50-59	.072	.073	.066	.070	.066	.119	.112	.103	.111	.106	.095	.096	.084	.092	.090
60-69	.111	.109	.096	.105	.104	.143	.139	.118	.133	.122	.109	.116	.099	.108	.111

TABLE 27

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 CLAIM DURATION IN MONTHS

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
	14-Day Accident														
Under 30 .....	2.17	2.31	2.43	2.30	2.50	2.46	2.36	2.42	2.41	2.48	3.00	2.57	2.67	2.75	2.08
30-39 .....	2.35	2.71	2.50	2.52	2.41	2.82	2.92	2.90	2.88	2.84	2.76	3.40	2.53	2.90	2.93
40-49 .....	2.24	2.67	2.88	2.60	2.94	2.92	3.07	3.10	3.03	3.11	3.00	4.13	3.44	3.52	2.50
50-59 .....	2.71	2.53	2.64	2.63	2.93	2.82	2.75	2.74	2.77	3.38	2.76	2.90	2.65	2.77	2.67
60-69 .....	2.33	3.29	2.29	2.64	2.13	2.90	3.50	3.42	3.27	3.18	1.50	2.65	3.12	2.42	4.88
	14-Day Sickness														
Under 30 .....	2.25	2.57	2.24	2.35	1.92	1.79	2.20	2.08	2.02	2.11	1.98	2.09	1.91	1.99	2.05
30-39 .....	2.32	2.25	2.42	2.33	2.56	2.22	2.33	2.14	2.23	2.61	2.05	2.01	2.48	2.18	2.97
40-49 .....	2.62	2.66	2.88	2.72	2.60	2.78	2.98	2.88	2.78	2.78	2.34	2.47	2.81	2.54	2.16
50-59 .....	3.21	3.12	3.13	3.15	2.94	3.33	3.88	3.86	3.69	3.86	2.74	2.95	3.18	2.96	2.85
60-69 .....	3.60	4.05	3.73	3.79	3.97	4.00	4.79	4.66	4.48	4.31	2.81	3.84	3.39	3.35	3.29
	Total of 14-Day Accident and 14-Day Sickness														
Under 30 .....	2.21	2.43	2.35	2.33	2.23	2.18	2.29	2.31	2.26	2.36	2.22	2.24	2.12	2.19	2.06
30-39 .....	2.33	2.46	2.46	2.42	2.49	2.53	2.66	2.58	2.59	2.74	2.21	2.38	2.49	2.36	2.96
40-49 .....	2.50	2.66	2.88	2.31	2.73	2.83	3.02	2.98	2.94	2.94	2.46	2.81	2.93	2.73	2.22
50-59 .....	3.11	3.00	3.03	3.05	2.94	3.18	3.52	3.49	3.40	3.72	2.75	2.94	3.04	2.91	2.81
60-69 .....	3.43	3.94	3.52	3.63	3.68	3.77	4.51	4.39	4.22	4.05	2.64	3.49	3.32	3.15	3.87

TABLE 28  
 ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
	14-Day Accident														
Under 30 .....	.050	.060	.068	.059	.070	.113	.118	.133	.121	.149	.042	.054	.048	.048	.025
30-39 .....	.047	.065	.055	.056	.053	.127	.155	.151	.144	.145	.058	.085	.043	.062	.044
40-49 .....	.038	.048	.049	.045	.053	.111	.141	.127	.126	.137	.057	.095	.062	.071	.035
50-59 .....	.038	.038	.037	.038	.044	.096	.099	.093	.096	.108	.047	.058	.061	.055	.048
60-69 .....	.035	.056	.032	.041	.034	.087	.105	.089	.094	.089	.021	.090	.078	.063	.200
	14-Day Sickness														
Under 30 .....	.054	.064	.047	.055	.046	.061	.077	.054	.064	.059	.091	.096	.090	.092	.076
30-39 .....	.065	.063	.058	.062	.064	.091	.100	.079	.090	.099	.156	.139	.156	.150	.175
40-49 .....	.102	.102	.098	.101	.078	.262	.167	.144	.191	.142	.194	.217	.202	.024	.136
50-59 .....	.186	.182	.163	.177	.150	.283	.295	.266	.281	.286	.214	.224	.194	.211	.205
60-69 .....	.346	.373	.306	.342	.349	.452	.522	.429	.468	.405	.267	.325	.251	.281	.230
	Total of 14-Day Accident and 14-Day Sickness														
Under 30 .....	.104	.124	.115	.114	.116	.174	.195	.187	.185	.208	.133	.150	.138	.140	.101
30-39 .....	.112	.128	.113	.118	.117	.218	.255	.230	.234	.244	.214	.224	.199	.212	.219
40-49 .....	.140	.149	.147	.145	.131	.272	.308	.271	.284	.279	.251	.312	.264	.276	.171
50-59 .....	.224	.219	.200	.214	.194	.379	.394	.359	.377	.394	.261	.282	.255	.266	.253
60-69 .....	.381	.429	.338	.383	.383	.539	.627	.581	.561	.494	.288	.405	.329	.341	.430



TABLE 29  
 ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
30-Day Accident															
Under 30	.006	.007	.007	.007	.006	.022	.026	.026	.025	.031	.005	.007	.007	.006	.009
30-39	.005	.005	.006	.005	.006	.020	.025	.026	.024	.027	.005	.007	.008	.007	.009
40-49	.005	.006	.006	.006	.006	.018	.024	.024	.022	.024	.008	.007	.009	.008	.009
50-59	.006	.006	.006	.006	.006	.016	.018	.020	.018	.022	.009	.012	.010	.010	.010
60-69	.008	.007	.007	.007	.010	.013	.017	.013	.014	.020	.015	.010	.009	.011	.017
30-Day Sickness															
Under 30	.007	.008	.006	.007	.006	.015	.017	.012	.015	.013	.014	.020	.013	.016	.013
30-39	.008	.008	.006	.007	.007	.019	.019	.016	.018	.019	.023	.026	.018	.022	.021
40-49	.015	.015	.013	.014	.012	.031	.030	.027	.029	.028	.035	.034	.031	.033	.029
50-59	.030	.029	.025	.028	.025	.047	.050	.045	.047	.047	.040	.038	.035	.038	.033
60-69	.055	.051	.042	.049	.041	.066	.073	.067	.069	.072	.041	.044	.045	.043	.039
Total of 30-Day Accident and 30-Day Sickness															
Under 30	.013	.015	.013	.014	.012	.037	.043	.038	.039	.044	.019	.027	.020	.022	.022
30-39	.013	.013	.012	.012	.013	.039	.044	.042	.042	.046	.028	.033	.026	.029	.030
40-49	.020	.021	.019	.020	.018	.049	.054	.051	.051	.052	.043	.041	.040	.041	.038
50-59	.036	.035	.031	.034	.031	.063	.068	.065	.065	.069	.049	.050	.045	.048	.043
60-69	.063	.058	.049	.057	.051	.079	.090	.080	.083	.092	.056	.054	.054	.055	.056

TABLE 30  
 ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 CLAIM DURATION IN MONTHS

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
	30-Day Accident														
Under 30 .....	2.17	2.29	2.29	2.25	2.50	2.46	2.65	2.88	2.66	3.23	3.00	3.29	3.29	3.19	5.11
30-39 .....	2.35	3.20	2.83	2.79	3.17	2.82	3.52	3.19	3.18	3.11	2.76	3.57	3.88	3.40	3.67
40-49 .....	2.24	3.00	2.83	2.69	3.33	2.92	3.21	3.50	3.21	3.83	3.00	3.14	2.67	2.94	4.33
50-59 .....	2.71	3.17	3.17	3.02	3.33	2.82	3.44	3.55	3.27	3.91	2.76	4.00	4.00	3.59	3.30
60-69 .....	2.33	3.00	2.86	2.73	3.10	2.90	3.76	4.62	3.76	5.40	1.50	1.80	3.00	2.10	7.94
	30-Day Sickness														
Under 30 .....	2.57	3.63	3.00	3.07	3.00	2.00	2.76	2.58	2.45	2.46	1.50	2.15	2.31	1.99	2.62
30-39 .....	2.75	3.00	3.50	3.08	3.57	2.68	2.79	3.19	2.89	3.05	1.78	3.00	2.56	2.45	2.86
40-49 .....	3.33	3.47	3.46	3.42	3.58	3.16	3.47	3.48	3.37	3.75	2.63	2.76	3.19	2.86	3.03
50-59 .....	3.90	3.93	4.08	3.97	4.40	4.09	4.44	4.36	4.30	4.40	3.18	4.26	4.20	3.88	3.76
60-69 .....	4.18	4.47	4.24	4.30	4.68	4.89	5.37	5.52	5.26	5.46	3.80	4.25	4.51	4.19	4.41
	Total of 30-Day Accident and 30-Day Sickness														
Under 30 .....	2.54	3.00	2.62	2.72	2.75	2.24	2.70	2.79	2.58	3.00	1.79	2.44	2.65	2.29	3.64
30-39 .....	2.85	3.08	3.17	3.03	3.38	2.85	3.20	3.19	3.08	3.09	1.89	3.12	2.96	2.66	3.10
40-49 .....	3.15	3.33	3.26	3.25	3.50	3.27	3.35	3.49	3.37	3.79	2.70	2.83	3.08	2.87	3.34
50-59 .....	3.78	3.80	3.90	3.83	4.19	3.90	4.18	4.11	4.06	4.25	3.08	4.20	4.16	3.81	3.65
60-69 .....	4.10	4.29	4.04	4.14	4.37	4.65	5.07	5.38	5.03	5.45	3.34	3.80	4.26	3.80	5.48

TABLE 31

ACCIDENT AND SICKNESS EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD  
 ELIMINATION PERIOD OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS  
 EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1974-79, AND 1980  
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I				
	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980	1974-75	1976-77	1978-79	1974-79	1980
	30-Day Accident														
Under 30	.015	.016	.016	.016	.015	.053	.069	.075	.066	.100	.013	.023	.023	.020	.046
30-39	.015	.016	.017	.016	.019	.060	.088	.083	.077	.084	.012	.025	.031	.023	.033
40-49	.013	.018	.017	.016	.020	.062	.077	.084	.074	.092	.024	.022	.024	.023	.039
50-59	.019	.019	.019	.019	.020	.054	.062	.071	.062	.086	.024	.048	.040	.037	.033
60-69	.028	.021	.020	.023	.031	.044	.064	.060	.056	.108	.031	.018	.027	.025	.135
	30-Day Sickness														
Under 30	.018	.029	.018	.022	.018	.030	.047	.031	.036	.032	.021	.043	.030	.031	.034
30-39	.022	.024	.021	.022	.025	.051	.053	.051	.052	.058	.041	.078	.046	.055	.060
40-49	.050	.052	.045	.049	.043	.098	.104	.094	.099	.105	.092	.094	.099	.095	.088
50-59	.117	.114	.102	.111	.110	.192	.222	.196	.203	.207	.127	.162	.147	.145	.124
60-69	.230	.228	.178	.212	.192	.323	.392	.370	.355	.393	.156	.187	.203	.182	.172
	Total of 30-Day Accident and 30-Day Sickness														
Under 30	.033	.045	.034	.037	.033	.083	.116	.106	.102	.132	.034	.066	.053	.051	.080
30-39	.037	.040	.038	.038	.034	.111	.141	.134	.129	.142	.053	.103	.077	.078	.093
40-49	.063	.070	.062	.065	.063	.160	.181	.178	.173	.197	.116	.116	.123	.118	.127
50-59	.136	.133	.121	.130	.130	.246	.284	.267	.266	.293	.151	.210	.187	.183	.157
60-69	.258	.249	.198	.235	.223	.367	.456	.430	.418	.501	.187	.205	.230	.207	.307

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 experience 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 341 claims in Male Occupation Group I, 697 claims in Male Occupation Group II, 30 claims in Female Occupation Group I, and 1 claim in Female Occupation Group II. The volume of data on females for the one-year experience period under the second year of the benefit period was insufficient (31 claims) to provide significant results, so female claims were excluded from this study.

With respect to the 30 Female I claims incurred in 1979, using Male I results as the expected, the 1979 ratio of actual to expected claim costs for these females on an age-adjusted basis was 182 percent. The following table illustrates the ratio of actual to expected claim costs with Male I as the expected.

Sex	Occupation Group	Accident	Sickness	Total
Male .....	I	100%	100%	100%
Male .....	II	224	130	157
Female .....	I	83	188	182

In this study, 46 percent of the experience was contributed by one company, while 66 percent of the experience studied was contributed by three companies.

Tables 32 and 33 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 1979.

Included in Tables 32 and 33 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 and Male II 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.

TABLE 32  
 DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR  
 CLAIMS INCURRED DURING 1967-72, 1973-78, AND 1979  
 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	1979	1967-72	1973-78	1979	1967-72	1973-78	1979	1967-72	1973-78	1979	
0-Day Accident													
Under 30 .....	15	13	1	.00041	.00101	.00106	7.8	10.8	2.9	.0032	.0119	.0031	.0034
30-39 .....	44	52	10	.00056	.00112	.00203	8.0	9.3	8.7	.0045	.0104	.0176	.0040
40-49 .....	65	92	15	.00046	.00134	.00117	8.9	8.5	10.1	.0041	.0114	.0119	.0069
50-59 .....	119	157	29	.00054	.00112	.00110	7.1	9.0	8.3	.0038	.0100	.0091	.0141
60-64 .....	117	129	19	.00084	.00153	.00157	7.3	9.7	11.6	.0062	.0149	.0182	.0255
7-Day Sickness													
Under 30 .....	17	36	4	.00047	.00180	.00174	7.0	9.2	10.6	.0033	.0166	.0185	.0036
30-39 .....	86	136	33	.00091	.00201	.00238	8.2	8.4	8.6	.0075	.0169	.0204	.0066
40-49 .....	246	290	46	.00237	.00357	.00238	8.9	9.7	9.6	.0211	.0344	.0228	.0169
50-59 .....	425	682	138	.00558	.00784	.00766	10.1	9.7	9.5	.0562	.0759	.0730	.0573
60-64 .....	250	414	72	.01327	.01562	.01370	10.0	9.4	9.7	.1325	.1467	.1333	.1393
Total of 0-Day Accident and 7-Day Sickness													
Under 30 .....	32	49	5	.00088	.00290	.00280	7.4	9.8	7.7	.0065	.0285	.0216	.0070
30-39 .....	130	188	43	.00147	.00313	.00441	8.2	8.7	8.6	.0120	.0273	.0380	.0106
40-49 .....	311	382	61	.00283	.00491	.00355	8.9	9.3	9.8	.0252	.0458	.0347	.0238
50-59 .....	544	839	167	.00612	.00896	.00876	9.8	9.6	9.4	.0600	.0859	.0821	.0714
60-64 .....	367	543	91	.01411	.01715	.01527	9.8	9.4	9.9	.1387	.1616	.1515	.1648

TABLE 33

DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR  
CLAIMS INCURRED DURING 1967-72, 1973-78, AND 1979  
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	1979	1967-72	1973-78	1979	1967-72	1973-78	1979	1967-72	1973-78	1979	
0-Day Accident													
Under 30 .....	79	41	2	.00147	.00196	.00115	6.6	8.3	6.4	.0096	.0163	.0073	.0034
30-39 .....	220	202	20	.00184	.00277	.00213	8.5	10.6	10.6	.0157	.0294	.0227	.0040
40-49 .....	267	301	50	.00147	.00276	.00284	6.6	8.3	7.3	.0096	.0228	.0206	.0069
50-59 .....	264	435	76	.00162	.00346	.00395	9.3	8.4	7.3	.0152	.0292	.0287	.0141
60-64 .....	103	223	40	.00192	.00511	.00566	9.1	8.8	9.0	.0174	.0449	.0509	.0255
7-Day Sickness													
Under 30 .....	61	60	7	.00089	.00135	.00139	8.1	8.8	10.2	.0072	.0118	.0142	.0036
30-39 .....	178	258	46	.00128	.00238	.00273	8.0	6.7	4.9	.0102	.0160	.0134	.0066
40-49 .....	469	687	114	.00320	.00473	.00433	9.1	10.2	9.5	.0290	.0483	.0414	.0169
50-59 .....	857	1,403	236	.00842	.01243	.01097	9.6	10.5	11.2	.0806	.1300	.1233	.0573
60-64 .....	414	686	106	.01810	.02144	.01689	9.9	9.3	9.5	.1799	.2000	.1609	.1393
Total of 0-Day Accident and 7-Day Sickness													
Under 30 .....	140	101	9	.00236	.00331	.00254	7.1	8.5	8.5	.0168	.0281	.0215	.0070
30-39 .....	398	460	66	.00312	.00515	.00486	8.3	8.8	7.4	.0259	.0454	.0361	.0106
40-49 .....	736	988	164	.00467	.00749	.00717	8.3	9.5	8.6	.0386	.0711	.0620	.0238
50-59 .....	1,121	1,838	312	.01004	.02589	.01492	9.5	10.0	10.2	.0958	.1592	.1520	.0714
60-64 .....	517	909	146	.02002	.02655	.02255	9.9	9.2	9.4	.1973	.2449	.2118	.1648

For the combined 0-day accident and 7-day sickness experience for 1979, the annual claim costs at ages under 50 for both Male I and Male II were higher than those based on the 1964 CDT. Above age 50 claim costs for Male I were lower than those based on the 1964 CDT, while the Male II costs were higher. The Male II annual claim costs were substantially higher than those for Male I at all ages.

The annual claim costs for the 1979 incurred claims are in general slightly higher than those for 1973-78.

Six companies were able to contribute to the second year of the benefit study for elimination periods other than 0-day accident and 7-day sickness. However, insufficient data were contributed for results to be published. Tentative conclusions point to lower claim costs than for the 0/7-day elimination study.

