

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1974 REPORTS**

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

PREFACE

The Committee's report consists of three sections, as shown below. The first two represent continuing annual studies of these benefits, while the third is a periodic study which was last included in the *1971 Reports*.

- I. Group Weekly Indemnity Insurance
- II. Group Long-Term Disability Insurance
- III. Exposure and Claim Study—Sample of Group Hospital and Surgical Expense Insurance

The Committee periodically publishes 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 Withdrawal Experience: *1969 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: *1971 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*:

1947-49 Weekly Indemnity Tabular: *1962 Reports*

1957 Hospital Tabular: *1961 Reports*

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

1965 Comprehensive Medical Tabular: *1967 Reports*

1965 Supplementary Major Medical Tabular: *T.S.A.*, 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*.