

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1983 REPORTS**

**II. EXPERIENCE UNDER INDIVIDUAL
DISABILITY LOSS-OF-TIME POLICIES, 1981**

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INTRODUCTION TO EXPERIENCE UNDER INDIVIDUAL DISABILITY LOSS-OF-TIME POLICIES, 1981

The first part of this study covers experience for the first year of the benefit period of individual disability loss-of-time policies. Results of 1981 data submitted by thirteen companies are presented for males and females in Occupation Groups I and II. Annual claim rates, claim durations, and annual claim costs (see Section IA for definitions) are emphasized for accident disability, sickness disability, and the total of accident and sickness disability. Data are presented on experience by policy duration, by duration of disability, measured by policy years exposed (rather than the normal measurements by monthly income), together with various trends of experience.

The second part of this study covers experience of the second and third year of the benefit period of individual disability loss-of-time policies. For 1980, results of the second year of the benefit period are given for Male Occupation Groups I and II and Female Occupation Group I. For 1979, results of the third year of the benefit period are given for all elimination periods combined for Male Occupation Groups I and II.

I. EXPERIENCE IN FIRST YEAR OF BENEFIT PERIOD

This section of the report presents an analysis of morbidity experience under individual disability loss-of-time policies during the calendar year 1981, with various results presented along with those of prior years. 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* (pages 126–28). Previous studies appear in the *Reports* of odd-numbered years commencing in 1959, along with the *1982 Reports*.

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 that 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 in many of the following tables 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 are 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 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. The data in all tables except for those in Tables 34 to 36 are expressed in terms of monthly income benefit. The data in Tables 34 to 36 are based on exposure expressed in terms of policy years and on claims expressed in terms of claim counts; otherwise, the method of calculation is the same. 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.

Residual and partial disability benefits are not included in this study. Only total (or full) disability benefits are considered.

A. VOLUME OF DATA

For the calendar year period of 1981, the study is based on about 34,000 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.

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 by the contributors, which constitute about .8 percent of the total monthly income exposure for accident coverages. The trend toward the sale of policies which have accident and sickness elimination periods equal to each other has continued.

About 91 percent of the monthly income exposures included in this study are from noncancelable policies, 7 percent are from guaranteed renewable policies, and 2 percent are from cancelable and state renewable policies. No analysis has been performed to determine whether any significant difference

TABLE 1
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 CONTRIBUTING COMPANIES
 AND NUMBER OF CLAIMS
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY
 DURATIONS

Prudential.....	10,499
Monarch.....	6,509
Metropolitan.....	3,977
Provident Life and Accident.....	2,387
Mutual of New York.....	2,366
John Hancock.....	1,913
Pacific Mutual.....	1,519
Business Mens Assurance.....	1,509
Woodmen Accident and Life.....	1,006
Continental Assurance.....	770
Guardian Life Insurance.....	727
Massachusetts Mutual.....	581
Provident Mutual.....	355
Total.....	34,118

exists between these. Seven of the thirteen companies which contributed to this study have reported more than 95 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 in their first five policy years and earlier issues. As would be expected, the average policy size is higher for Occupation Group I than for Occupation Group II. Also, the 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, 60, and 90-day accident and the 0, 7, 14, 30, 60, and 90-day sickness coverages. The number of claims for the 60 and 90-day elimination period is relatively small; as a result, experience for 1981 was combined with that of 1980 in the tables. However, these results should still 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.

TABLE 2
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 NUMBER OF CLAIMS BY TYPE OF COVERAGE, SEX,
 OCCUPATION GROUP, AND ELIMINATION PERIOD
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	Occ. Group I	Occ. Group II	Occ. Group I	Occ. Group II	Occ. Group I	Occ. Group II	Occ. Group I	Occ. Group II
0	1,169	2,652	90	18	461	270	49	4
3*	19	44	10	0	99	157	21	4
7	516	1,382	147	32	3,245	5,576	687	120
14	648	1,697	127	60	1,922	2,436	459	161
30	1,042	1,751	156	39	3,073	2,107	607	112
60	42	22	5	0	192	20	25	3
90	92	36	7	2	394	83	24	0
Total	3,528	7,584	542	151	9,386	10,649	1,872	404

*Not studied in this report.

TABLE 3
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 POLICY YEARS OF EXPOSURE BY TYPE OF COVERAGE,
 SEX, OCCUPATION GROUP AND ELIMINATION PERIOD
 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	54,909	55,729	3,743	487	4,379	2,436	393	43
3*	875	1,369	245	18	1,024	1,532	242	18
7	23,982	33,058	6,588	964	49,988	72,446	8,406	1,137
14	44,121	47,237	8,707	2,021	47,989	48,828	9,155	2,046
21*	2	0	0	0	2	0	0	0
30	205,448	77,246	26,212	2,867	213,601	78,575	26,744	2,877
60	40,786	3,223	4,283	176	41,005	3,236	4,298	177
90	116,848	8,462	8,946	303	118,194	8,630	8,981	314
Total	486,971	226,324	58,724	6,836	476,182	215,683	58,219	6,612

*Not studied in this report.

TABLE 4
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 AVERAGE POLICY SIZE OF MONTHLY INCOME EXPOSED BY TYPE OF COVERAGE,
 SEX, OCCUPATION GROUP, AND ELIMINATION PERIOD
 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	\$284	\$173	\$211	\$114	\$160	\$132	\$112	\$107
7	293	229	223	172	276	201	220	169
14	426	305	297	289	420	303	295	288
30	736	390	444	399	726	388	441	397
60	999	526	629	420	998	525	628	417
90	985	477	644	446	980	476	643	440

In general, the combination of 0-day accident and sickness experience should be viewed with caution. Experience for Female Occupation Group II is limited; as a result, experience for Female II is only given in certain of the data presentations.

In interpreting results obtained from any experience study with a small amount of data, caution should be exercised. 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.

TABLE 4A

DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 AVERAGE POLICY SIZE OF MONTHLY INCOME EXPOSED BY TYPE OF COVERAGE,
 SEX, OCCUPATION GROUP, AND ELIMINATION PERIOD
 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	\$ 674	\$328	\$358	\$272	\$ 300	\$400	.....	.....
7	431	364	308	245	441	359	\$312	\$265
14	681	410	377	360	673	409	376	359
30	978	498	533	453	977	498	532	453
60	1,084	557	668	433	1,084	556	667	430
90	1,160	613	718	480	1,159	613	716	470

TABLE 4B

DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 AVERAGE POLICY SIZE OF MONTHLY INCOME EXPOSED BY TYPE OF COVERAGE,
 SEX, OCCUPATION GROUP, AND ELIMINATION PERIOD
 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	\$272	\$171	\$196	\$108	\$160	\$132	\$112	\$107
7	285	219	216	166	270	196	213	163
14	377	278	267	231	374	277	266	230
30	540	302	313	296	575	302	311	293
60	809	436	456	328	808	434	454	328
90	767	340	423	309	762	340	424	327

In order to test the degree of variation in results by company, an analysis of variance study has been performed, and even after taking into account the several variables used in this study, there remains statistically significant differences in experience between companies. Tables 16, 17, and 18 provide an insight into these differences by indicating variations by contributing company for overall claim rates, durations, and costs for disability by sex and occupation group.

B. 1981 DISABILITY LOSS-OF-TIME EXPERIENCE

Tables 5, 6, and 7, respectively, provide summaries of the accident, sickness, and total (sum of accident and sickness) disability experience compiled

TABLE 5

ACCIDENT DISABILITY LOSS-OF-TIME 1981 EXPERIENCE 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	9	.0217	1.56	.0339	38	.1056	1.90	.2006	2	.0169	0.24	.0041	487%	122%	592%	78%	15%	12%
30-39	174	.0422	1.79	.0757	351	.0870	2.46	.2141	8	.0215	5.02	.1079	206	137	283	51	280	143
40-49	224	.0239	2.08	.0496	756	.0649	2.30	.1494	20	.0238	1.08	.0258	272	111	301	100	52	52
50-59	426	.0208	2.73	.0568	1,080	.0510	2.53	.1288	34	.0228	1.79	.0409	245	93	227	110	66	72
60-69	336	.0230	2.41	.0555	427	.0381	2.78	.1060	26	.0311	2.81	.0873	166	115	191	135	117	157
Total	1,169				2,652				90				230%	109%	247%	105%	110%	95%
7-Day Elimination Period																		
Under 30	14	.0338	2.60	.0879	57	.0438	1.81	.0793	0	.0000		.0000	130%	70%	90%	0%		0%
30-39	110	.0330	2.39	.0788	311	.0579	2.56	.1482	26	.0241	2.11	.0508	175	107	188	73	88%	64
40-49	143	.0274	2.90	.0794	379	.0444	2.55	.1134	43	.0274	2.02	.0553	162	88	143	100	70	70
50-59	178	.0185	2.37	.0439	507	.0441	2.82	.1243	68	.0260	2.38	.0618	238	119	283	141	100	141
60-69	71	.0255	2.05	.0524	128	.0328	3.30	.1084	10	.0234	2.79	.0652	129	161	207	92	136	124
Total	516				1,382				147				187%	108%	211%	106%	87%	101%
14-Day Elimination Period																		
Under 30	44	.0205	2.61	.0535	199	.0517	1.92	.0991	6	.0066	2.58	.0170	252%	74%	185%	32%	99%	32%
30-39	162	.0179	3.06	.0547	608	.0472	2.98	.1408	35	.0166	3.84	.0637	264	97	257	93	125	116
40-49	193	.0165	3.43	.0566	481	.0400	2.90	.1159	43	.0190	3.83	.0728	242	85	205	115	112	129
50-59	179	.0134	2.92	.0391	336	.0334	2.82	.0943	31	.0146	2.58	.0376	249	97	241	109	88	96
60-69	70	.0133	2.53	.0337	73	.0217	3.11	.0675	12	.0192	5.24	.1006	163	123	200	144	207	299
Total	648				1,697				127				242%	93%	228%	106%	116%	129%
30-Day Elimination Period																		
Under 30	80	.0055	3.07	.0169	265	.0265	2.59	.0687	12	.0033	2.94	.0097	482%	84%	407%	60%	96%	57%
30-39	372	.0048	3.42	.0164	718	.0243	3.28	.0797	42	.0034	4.06	.0138	506	96	486	71	119	84
40-49	286	.0045	3.78	.0170	464	.0223	3.94	.0878	40	.0066	4.11	.0271	496	104	516	147	109	159
50-59	227	.0052	3.56	.0185	254	.0187	3.71	.0693	51	.0117	4.17	.0488	360	104	375	225	117	264
60-69	77	.0056	4.41	.0247	50	.0154	3.77	.0581	11	.0117	1.07	.0125	275	85	235	209	24	51
Total	1,042				1,751				156				465%	98%	459%	126%	108%	135%

TABLE 6

SICKNESS DISABILITY LOSS-OF-TIME 1981 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	.0000		.0000	0	.0000		.0000	0	.0000		.0000						
30-39	0	.0000		.0000	0	.0000		.0000	0	.0000		.0000						
40-49	17	.1255	2.16	.2717	20	.0903	1.21	.1096	2	.0391	1.27	.0495	72%	56%	40%	31%	59%	18%
50-59	228	.1086	2.63	.2860	135	.1237	2.80	.3464	26	.1477	1.50	.2213	114	106	121	136	57	77
60-69	216	.1127	2.53	.2855	115	.1300	3.38	.4391	21	.1265	2.22	.2809	115	134	154	112	88	98
Total	461				270				49				112%	116%	131%	120%	70%	83%
7-Day Elimination Period																		
Under 30	15	.0229	1.95	.0447	46	.0327	1.12	.0365	14	.0783	1.57	.1233	143%	57%	82%	342%	81%	276%
30-39	213	.0391	2.39	.0935	458	.0504	2.04	.1026	99	.0743	2.01	.1497	129	85	110	190	84	160
40-49	562	.0506	2.59	.1311	1,094	.0578	2.63	.1523	197	.0883	2.24	.1980	114	102	116	175	86	151
50-59	1,396	.0685	3.32	.2274	2,659	.0939	3.56	.3343	284	.0851	2.53	.2157	137	107	147	124	76	95
60-69	1,059	.1055	3.95	.4165	1,319	.1144	4.57	.5224	93	.1221	3.21	.3924	108	116	125	116	81	94
Total	3,245				5,576				687				124%	107%	128%	149%	80%	121%
14-Day Elimination Period																		
Under 30	27	.0151	2.67	.0403	126	.0287	2.13	.0612	14	.0189	2.12	.0400	190%	80%	152%	125%	79%	99%
30-39	235	.0206	2.99	.0615	510	.0371	2.57	.0954	117	.0417	2.56	.1068	180	86	155	202	86	174
40-49	381	.0289	2.83	.0819	612	.0465	2.92	.1358	128	.0542	2.68	.1451	161	103	166	188	95	177
50-59	833	.0519	3.36	.1743	833	.0724	3.56	.2579	152	.0625	3.52	.2197	139	106	148	120	105	126
60-69	446	.0772	3.93	.3036	355	.1042	5.01	.5216	48	.0692	3.60	.2492	135	127	172	90	92	82
Total	1,922				2,436				459				157%	107%	157%	158%	96%	147%
30-Day Elimination Period																		
Under 30	77	.0059	2.93	.0173	117	.0113	2.11	.0238	50	.0125	2.74	.0343	192%	72%	138%	212%	94%	198%
30-39	498	.0059	3.69	.0218	535	.0175	2.96	.0518	176	.0185	2.73	.0505	297	80	238	314	74	232
40-49	701	.0113	4.21	.0476	591	.0280	3.64	.1020	172	.0213	3.20	.0681	248	86	214	188	76	143
50-59	1,157	.0226	4.05	.0916	625	.0434	4.45	.1931	161	.0290	3.81	.1106	192	110	211	128	94	121
60-69	640	.0384	4.93	.1893	239	.0666	5.19	.3456	48	.0364	4.90	.1785	173	105	183	95	99	94
Total	3,073				2,107				607				251%	96%	217%	226%	86%	176%

TABLE 7

TOTAL DISABILITY LOSS-OF-TIME 1981 EXPERIENCE 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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																		
30-39																		
40-49	241	.1494	2.15	3213	776	.1552	1.67	2590	22	.0629	1.20	0753	104%	78%	81%	42%	56%	23%
50-59	654	.1294	2.65	3428	1,215	.1747	2.72	4752	60	.1705	1.54	2622	135	103	139	132	58	76
60-69	552	.1357	2.51	3410	542	.1681	3.24	5451	47	.1576	2.34	3682	124	129	160	116	93	108
Total	1,447				2,533				129				126%	110%	141%	101%	73%	78%
7-Day Elimination Period																		
Under 30	29	.0567	2.34	1326	103	.0765	1.51	1158	14	.0783	1.57	1233	135%	65%	87%	138%	67%	93%
30-39	323	.0721	2.39	1723	769	.1083	2.32	2508	125	.0984	2.04	2005	150	97	146	136	85	116
40-49	705	.0780	2.70	2105	1,473	.1022	2.60	2657	240	.1157	2.19	2533	131	96	126	148	81	120
50-59	1,574	.0870	3.12	2713	3,166	.1380	3.32	4586	352	.1111	2.50	2775	159	106	169	128	80	102
60-69	1,130	.1310	3.58	4689	1,447	.1472	4.29	6308	103	.1455	3.15	4576	112	120	135	111	88	98
Total	3,761				6,958				834				141%	107%	146%	131%	83%	108%
14-Day Elimination Period																		
Under 30	71	.0356	2.63	0938	325	.0804	1.99	1603	20	.0255	2.24	0570	226%	76%	171%	72%	85%	61%
30-39	397	.0385	3.02	1162	1,118	.0843	2.80	2362	152	.0583	2.92	1705	219	93	203	151	97	147
40-49	574	.0454	3.05	1385	1,093	.0865	2.91	2517	171	.0732	2.98	2179	191	95	182	161	98	157
50-59	1,012	.0653	3.27	2134	1,169	.1058	3.33	3522	183	.0771	3.34	2573	162	102	165	118	102	121
60-69	516	.0905	3.73	3373	428	.1259	4.68	5891	60	.0884	3.96	3498	139	125	175	98	106	104
Total	2,570				4,133				586				185%	103%	181%	135%	100%	134%
30-Day Elimination Period																		
Under 30	157	.0114	3.00	0342	382	.0378	2.45	0925	62	.0158	2.78	0440	332%	82%	270%	139%	93%	129%
30-39	870	.0107	3.57	0382	1,253	.0418	3.15	1315	218	.0219	2.94	0643	391	88	344	205	82	168
40-49	987	.0158	4.09	0646	1,055	.0503	3.77	1898	212	.0279	3.41	0952	318	92	294	177	83	147
50-59	1,384	.0278	3.96	1101	879	.0621	4.23	2624	212	.0407	3.92	1594	223	107	238	146	99	145
60-69	717	.0440	4.86	2140	289	.0820	4.92	4037	59	.0481	3.97	1910	186	101	189	109	82	89
Total	4,115				3,858				763				326%	96%	298%	177%	87%	151%

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. Ratios of experience of Male II to Male I and Female I to Male I are also given. Ratios for the total of all ages are included in this study for the first time, and represent the weighted results of the decennial age ratios; monthly indemnities exposed are used as weights to derive the ratios for claim rates and costs while monthly indemnities on claims are used as weights for claim durations. As a result of this different weighting, the ratios for all ages for claim rates times those for claim duration do not always equal the ratios for claim costs, as one might expect if the same weight was used for all three.

Accident claim rates generally decrease by attained age for males. They are either level or increasing by age for females. Although claim durations for both sexes tend to increase by age, the pattern for some sex/occupation group/elimination period combinations do not appear entirely clear. Accident claim costs tend to decrease by age, but not for all combinations. Accident claim costs are always greater for Occupation Group II than for Occupation Group I. The relationship between Female I and Male I depends on age and elimination period; accident claim costs are often higher for females at older ages and lower at younger ages.

Sickness claim rates, durations, and costs consistently increase by attained age. Sickness claim costs are higher for Occupation Group II than for Occupation Group I. Female I sickness claim costs tend to be higher at younger attained ages than for Male I, with the reverse being generally true at older ages. Experience appears to be higher for Female I relative to Male I at higher elimination periods.

Since sickness disability claim rates and costs are generally much higher than corresponding rates and costs for accident disability, total disability annual claim rates and costs tend to follow the pattern of those for sickness disability.

A pictorial display of claim costs for accident, sickness, and total disability are given in Charts 1, 2, and 3, respectively.

To provide some idea as to age relativities in quinquennial groupings, Tables 8, 9, and 10 are provided. These correspond to the decennial age groupings given in the basic Tables 5, 6, and 7.

Tables 11, 12, and 13 provide a summary of experience for Female II. These tables also compare Female II experience to that of Female I. Due to

CHART 1
 ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE
 1981 ANNUAL CLAIM COSTS
 FIRST YEAR OF BENEFIT PERIOD — ALL POLICY DURATIONS

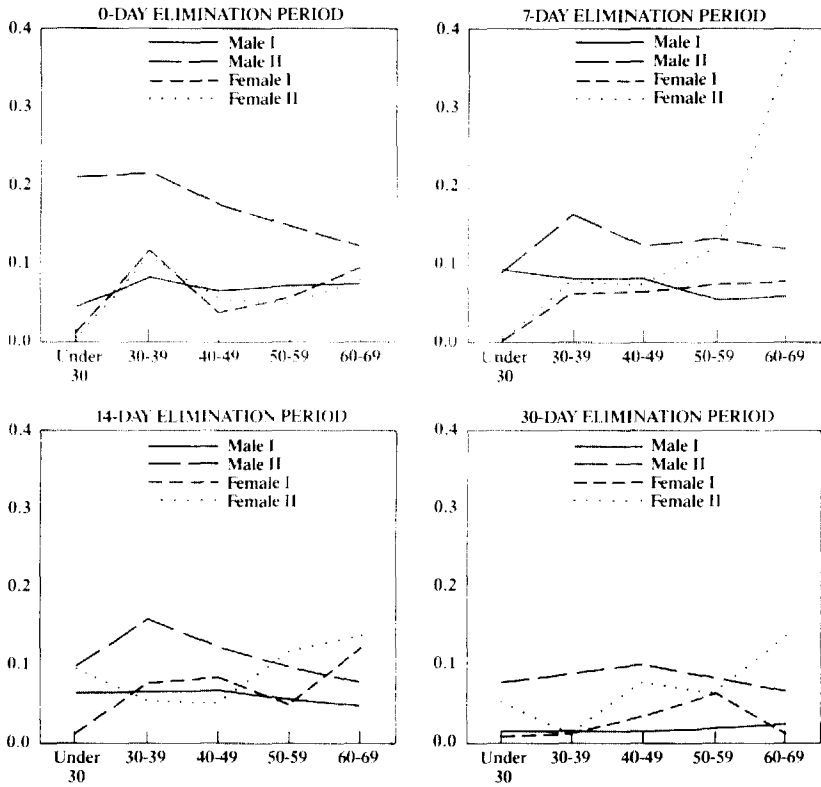


CHART 2
 SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
 1981 ANNUAL CLAIM COSTS
 FIRST YEAR OF BENEFIT PERIOD — ALL POLICY DURATIONS

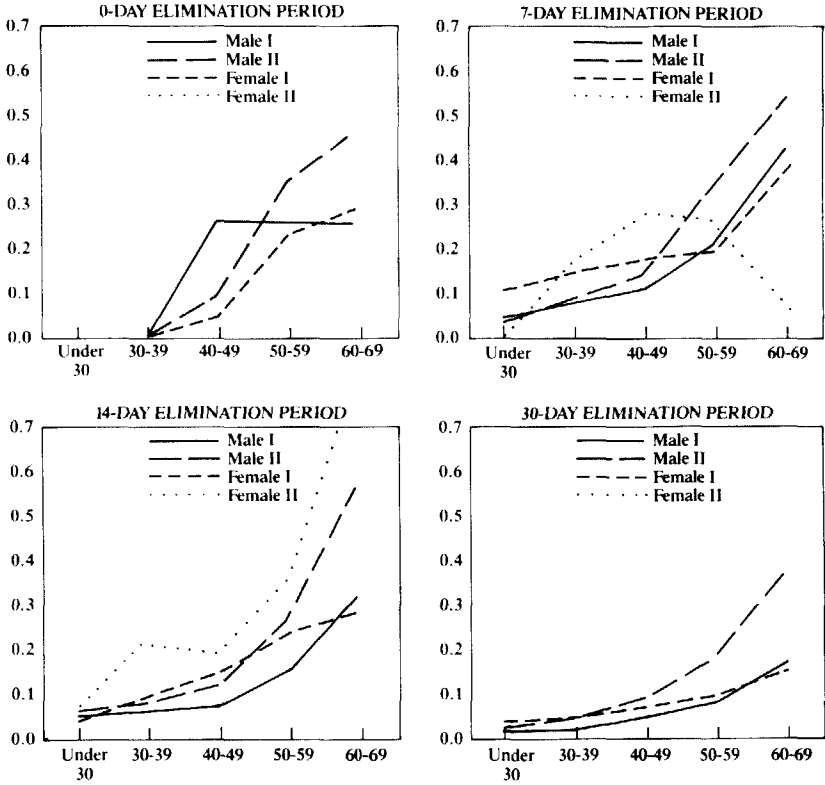


CHART 3
 TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE
 1981 ANNUAL CLAIM COSTS
 FIRST YEAR OF BENEFIT PERIOD — ALL POLICY DURATIONS

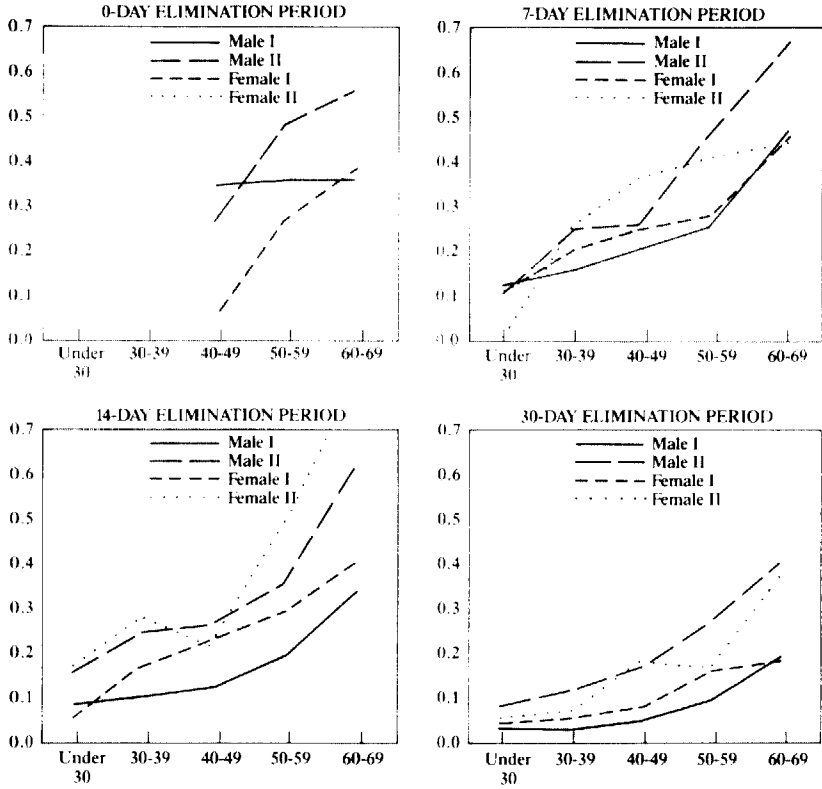


TABLE 8

ACCIDENT DISABILITY LOSS-OF-TIME 1981 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	9	.0217	1.56	.0339	38	.1044	1.90	.1981	2	.0169	0.24	.0041	481%	122%	584%	78%	15%	12%
30-34	72	.0595	2.03	.1210	93	.0885	1.91	.1686	4	.0184	7.77	.1429	149	94	139	31	383	118
35-39	102	.0324	1.54	.0500	258	.0800	2.70	.2159	4	.0239	3.36	.0804	247	175	432	74	218	161
40-44	111	.0263	1.99	.0523	348	.0653	2.49	.1625	8	.0191	0.81	.0154	248	125	311	73	41	29
45-49	113	.0219	2.16	.0473	408	.0593	2.13	.1261	12	.0284	1.27	.0360	271	99	267	130	59	76
50-54	200	.0249	3.04	.0756	507	.0511	2.50	.1280	10	.0148	2.75	.0407	205	82	169	59	90	54
55-59	226	.0174	2.39	.0415	573	.0488	2.54	.1238	24	.0293	1.40	.0411	280	106	298	168	59	99
60-64	286	.0222	2.35	.0521	402	.0394	2.84	.1117	22	.0317	3.11	.0986	177	121	214	143	132	189
65-69	50	.0280	2.78	.0778	25	.0134	0.78	.0104	4	.0274	0.75	.0205	48	28	13	98	27	26
7-Day Elimination Period																		
Under 30	14	.0338	2.60	.0879	57	.0436	1.81	.0791	0	.0000	.....	.0000	129%	70%	90%	0%	.....	0%
30-34	38	.0279	1.93	.0539	114	.0524	2.34	.1224	10	.0241	1.85	.0446	188	121	227	86	96%	83
35-39	72	.0366	2.59	.0949	197	.0604	2.68	.1618	16	.0242	2.27	.0549	165	103	170	66	88	58
40-44	70	.0286	3.08	.0882	170	.0394	2.41	.0949	19	.0270	1.63	.0439	138	78	108	94	53	50
45-49	73	.0257	2.72	.0698	209	.0479	2.67	.1279	28	.0292	2.58	.0752	186	98	183	114	95	108
50-54	82	.0183	2.91	.0532	238	.0445	2.91	.1293	28	.0267	1.32	.0353	243	100	243	146	45	66
55-59	96	.0187	1.91	.0358	269	.0429	2.74	.1176	36	.0242	3.25	.0787	229	143	328	129	170	220
60-64	64	.0266	1.95	.0518	124	.0335	3.29	.1102	9	.0225	3.00	.0674	126	169	213	85	154	130
65-69	7	.0165	3.44	.0567	4	.0202	3.63	.0733	1	.0361	1.00	.0361	122	106	129	219	29	64

TABLE 8—Continued

ACCIDENT DISABILITY LOSS-OF-TIME 1981 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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
<i>14-Day Elimination Period</i>																		
Under 30	44	.0205	2.61	.0535	199	.0502	1.92	.0962	6	.0066	2.58	.0170	245%	74%	180%	32%	99%	32%
30-34	84	.0204	3.00	.0611	275	.0465	2.75	.1279	16	.0182	3.80	.0692	228	92	209	89	127	113
35-39	78	.0159	3.13	.0497	333	.0457	3.19	.1459	19	.0150	3.88	.0582	287	102	294	94	124	117
40-44	101	.0187	3.08	.0576	269	.0399	2.89	.1155	21	.0191	5.06	.0967	213	94	201	102	164	168
45-49	92	.0146	3.83	.0559	212	.0379	2.90	.1098	22	.0189	2.42	.0457	260	76	196	129	63	82
50-54	84	.0137	2.85	.0391	207	.0356	2.80	.0996	13	.0162	2.93	.0475	260	98	255	118	103	121
55-59	95	.0129	3.02	.0389	129	.0290	2.88	.0836	18	.0128	2.08	.0266	225	95	215	99	69	68
60-64	57	.0127	2.38	.0302	72	.0224	3.17	.0711	11	.0200	5.38	.1075	176	133	235	157	226	356
65-69	13	.0169	3.18	.0538	1	.0074	0.36	.0027	1	.0131	3.12	.0409	44	11	5	78	98	76
<i>30-Day Elimination Period</i>																		
Under 30	80	.0056	3.04	.0170	266	.0258	2.58	.0666	12	.0033	2.94	.0097	461%	85%	392%	59%	97%	57%
30-34	186	.0050	3.34	.0167	355	.0225	3.05	.0686	24	.0037	4.51	.0167	450	91	411	74	135	100
35-39	184	.0047	3.43	.0161	362	.0250	3.52	.0880	18	.0031	3.42	.0106	532	103	547	66	100	66
40-44	145	.0043	3.58	.0154	257	.0210	3.76	.0790	20	.0069	4.83	.0333	488	105	513	160	135	216
45-49	141	.0048	3.96	.0190	207	.0229	4.15	.0950	20	.0062	3.03	.0188	477	105	500	129	77	99
50-54	128	.0053	4.02	.0213	155	.0189	3.63	.0686	26	.0095	4.72	.0448	357	90	322	179	117	210
55-59	99	.0050	2.92	.0146	99	.0172	3.82	.0657	25	.0147	3.69	.0542	344	131	450	294	126	371
60-64	61	.0051	4.80	.0245	49	.0153	3.68	.0563	10	.0115	1.09	.0125	300	77	230	225	23	51
65-69	16	.0085	3.05	.0259	1	.0045	12.00	.0540	1	.0142	0.90	.0128	53	393	208	167	30	49

TABLE 9

SICKNESS DISABILITY LOSS-OF-TIME 1981 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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 40	0	.0000	.....	.0000	0	.0000	.....	.0000	0	.0000	.....	.0000	.....	.....	.....	.....	.....	.....
40-44	6	.1112	3.37	.3742	8	.1347	0.62	.0840	1	.0741	.70	.0519	121%	18%	22%	67%	21%	14%
45-49	11	.1304	1.82	.2371	12	.0736	1.62	.1192	1	.0266	1.83	.0486	56	89	50	20	101	20
50-54	48	.0828	2.09	.1732	42	.0969	2.11	.2044	5	.0934	2.59	.2420	117	101	118	113	124	140
55-59	180	.1180	2.77	.3274	93	.1405	3.10	.4350	21	.1683	1.27	.2135	119	112	133	143	46	65
60-64	201	.1174	2.55	.2999	105	.1316	3.21	.4223	21	.1448	2.22	.3217	112	126	141	123	87	107
65-69	15	.0728	2.24	.1629	10	.1125	5.55	.6248	0	.0000	.....	.0000	155	248	384	0	.....	0
7-Day Elimination Period																		
Under 30	15	.0229	1.95	.0447	46	.0326	1.11	.0363	14	.0783	1.57	.1233	142%	57%	81%	342%	81%	276%
30-34	65	.0349	2.38	.0830	141	.0501	2.02	.1014	38	.0698	2.62	.1826	144	85	122	200	110	220
35-39	148	.0414	2.40	.0993	317	.0487	2.05	.0996	61	.0773	1.65	.1275	118	85	100	187	69	128
40-44	225	.0424	2.38	.1010	460	.0516	2.55	.1316	92	.0889	2.04	.1813	122	107	130	210	86	180
45-49	337	.0580	2.73	.1585	634	.0607	2.70	.1637	105	.0876	2.44	.2138	105	99	103	151	89	135
50-54	544	.0604	3.06	.1851	1,152	.0881	3.30	.2908	129	.0821	2.22	.1819	146	108	157	136	73	98
55-59	852	.0752	3.49	.2626	1,507	.0965	3.78	.3649	155	.0878	2.80	.2457	128	108	139	117	80	94
60-64	948	.1049	3.96	.4159	1,239	.1130	4.55	.5140	84	.1202	3.35	.4029	108	115	124	115	85	97
65-69	111	.1098	3.83	.4207	80	.1153	4.81	.5541	9	.1406	1.94	.2723	105	126	132	128	51	65

TABLE 9—Continued

SICKNESS DISABILITY LOSS-OF-TIME 1981 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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
14-Day Elimination Period																		
Under 30	27	.0151	2.67	.0403	126	.0279	2.13	.0594	14	.0189	2.12	.0400	185%	80%	147%	125%	79%	99%
30-34	101	.0203	2.75	.0558	195	.0305	2.54	.0774	57	.0413	2.91	.1201	150	92	139	203	106	215
35-39	134	.0209	3.16	.0660	315	.0411	2.59	.1066	62	.0431	2.23	.0960	197	82	162	206	71	145
40-44	169	.0281	2.97	.0835	309	.0421	3.05	.1285	61	.0532	2.08	.1108	150	103	154	189	70	133
45-49	212	.0297	2.70	.0802	303	.0489	2.79	.1362	65	.0539	3.35	.1804	165	103	170	181	124	225
50-54	350	.0429	3.27	.1404	380	.0596	3.15	.1877	71	.0619	3.91	.2419	139	96	134	144	120	172
55-59	483	.0614	3.42	.2097	453	.0854	3.93	.3354	81	.0631	3.09	.1951	139	115	160	103	90	93
60-64	371	.0757	4.04	.3055	332	.1036	5.02	.5204	46	.0755	3.57	.2697	137	124	170	100	88	88
65-69	75	.0861	3.40	.2925	23	.0757	4.71	.3566	2	.0126	5.21	.0656	88	139	122	15	153	22
30-Day Elimination Period																		
Under 30	77	.0059	2.93	.0173	117	.0111	2.10	.0233	50	.0125	2.74	.0343	188%	72%	135%	212%	94%	198%
30-34	185	.0051	3.12	.0159	247	.0158	2.85	.0451	82	.0166	2.27	.0377	310	91	284	325	73	237
35-39	313	.0066	4.11	.0271	279	.0183	3.09	.0565	94	.0207	3.13	.0647	277	75	208	314	76	239
40-44	273	.0085	4.11	.0349	297	.0244	3.34	.0816	80	.0188	3.28	.0616	287	81	234	221	80	177
45-49	428	.0148	4.28	.0634	298	.0315	3.97	.1251	92	.0246	3.13	.0769	213	93	197	166	73	121
50-54	526	.0187	4.05	.0758	283	.0354	4.46	.1579	84	.0269	3.29	.0884	189	110	208	144	81	117
55-59	631	.0281	4.05	.1138	338	.0516	4.41	.2274	77	.0317	4.43	.1403	184	109	200	113	109	123
60-64	545	.0371	4.71	.1748	223	.0638	5.35	.3411	43	.0357	5.16	.1842	172	114	195	96	110	105
65-69	95	.0464	6.14	.2847	16	.0747	3.12	.2331	5	.0439	2.50	.1098	161	51	82	95	41	39

TABLE 10

TOTAL DISABILITY LOSS-OF-TIME 1981 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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																		
40-44	117	.1375	3.10	.4265	356	.2000	1.23	.2465	9	.0932	0.72	.0673	145%	40%	58%	68%	23%	16%
45-49	124	.1523	1.87	.2844	420	.1329	1.85	.2453	13	.0550	1.54	.0846	87	99	86	36	82	30
50-54	248	.1077	2.31	.2488	549	.1480	2.25	.3324	15	.1082	2.61	.2827	137	97	134	100	113	114
55-59	406	.1354	2.72	.3689	666	.1893	2.95	.5588	45	.1976	1.29	.2546	140	108	151	146	47	69
60-64	487	.1396	2.52	.3520	507	.1710	3.12	.5340	43	.1765	2.38	.4203	122	124	152	126	94	119
65-69	65	.1008	2.39	.2407	35	.1259	5.05	.6352	4	.0274	0.75	.0205	125	211	264	27	31	9
7-Day Elimination Period																		
Under 30	29	.0567	2.34	.1326	103	.0762	1.51	.1154	14	.0783	1.57	.1233	134%	65%	87%	138%	67%	93%
30-34	103	.0628	2.18	.1369	255	.1025	2.18	.2238	48	.0939	2.42	.2272	163	100	163	150	111	166
35-39	220	.0780	2.49	.1942	514	.1091	2.40	.2614	77	.1015	1.80	.1824	140	96	135	130	72	94
40-44	295	.0710	2.66	.1892	630	.0910	2.49	.2265	111	.1159	1.94	.2252	128	94	120	163	73	119
45-49	410	.0837	2.73	.2283	843	.1086	2.69	.2916	133	.1168	2.47	.2890	130	99	128	140	90	127
50-54	626	.0787	3.03	.2383	1,390	.1326	3.17	.4201	157	.1088	2.00	.2172	168	105	176	138	66	91
55-59	948	.0939	3.18	.2984	1,776	.1394	3.46	.4825	191	.1120	2.90	.3244	148	109	162	119	91	109
60-64	1,012	.1315	3.56	.4677	1,363	.1465	4.26	.6242	93	.1427	3.30	.4703	111	120	133	109	93	101
65-69	118	.1263	3.78	.4774	84	.1355	4.63	.6272	10	.1767	1.75	.3084	107	122	131	140	46	65

TABLE 10—Continued

TOTAL DISABILITY LOSS-OF-TIME 1981 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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
14-Day Elimination Period																		
Under 30	71	.0356	2.63	.0938	325	.0781	1.99	.1556	20	.0255	2.24	.0570	219%	76%	166%	72%	85%	61%
30-34	185	.0407	2.87	.1169	470	.0770	2.67	.2054	73	.0595	3.18	.1893	189	93	176	146	111	162
35-39	212	.0368	3.14	.1157	648	.0868	2.91	.2525	81	.0581	2.65	.1542	236	93	218	158	84	133
40-44	270	.0468	3.01	.1411	578	.0820	2.98	.2440	82	.0723	2.87	.2075	175	99	173	154	95	147
45-49	304	.0443	3.07	.1361	515	.0868	2.83	.2460	87	.0728	3.11	.2261	196	92	181	164	101	166
50-54	434	.0566	3.17	.1795	587	.0952	3.02	.2873	84	.0781	3.71	.2894	168	95	160	138	117	161
55-59	578	.0743	3.35	.2486	582	.1144	3.66	.4190	99	.0759	2.92	.2217	154	109	169	102	87	89
60-64	428	.0884	3.80	.3357	404	.1260	4.69	.5915	57	.0955	3.95	.3772	143	123	176	108	104	112
65-69	88	.1030	3.36	.3463	24	.0831	4.32	.3593	3	.0257	4.14	.1065	81	129	104	25	123	31
30-Day Elimination Period																		
Under 30	157	.0115	2.98	.0343	382	.0369	2.44	.0899	62	.0158	2.78	.0440	321%	82%	262%	137%	93%	128%
30-34	371	.0101	3.23	.0326	612	.0383	2.97	.1137	106	.0203	2.68	.0544	379	92	349	201	83	167
35-39	497	.0113	3.82	.0432	641	.0433	3.34	.1445	112	.0238	3.16	.0753	383	87	334	211	83	174
40-44	418	.0128	3.93	.0503	554	.0454	3.54	.1606	100	.0257	3.69	.0949	355	90	319	201	94	189
45-49	569	.0196	4.20	.0824	501	.0544	4.05	.2201	112	.0308	3.11	.0957	278	96	267	157	74	116
50-54	654	.0240	4.05	.0971	442	.0543	4.17	.2265	110	.0364	3.66	.1332	226	103	233	152	90	137
55-59	730	.0331	3.88	.1284	437	.0688	4.26	.2931	102	.0464	4.19	.1945	208	110	228	140	108	151
60-64	606	.0422	4.72	.1993	272	.0791	5.02	.3974	53	.0472	4.17	.1967	187	106	199	112	88	99
65-69	111	.0549	5.66	.3106	17	.0792	3.63	.2871	6	.0581	2.11	.1226	144	64	92	106	37	39

TABLE 11
 ACCIDENT DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 FEMALE OCCUPATION GROUP II
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	FEMALE OCC. GROUP II				RATIO TO FEMALE OCC. GROUP I		
	Number of 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	.0000	.....	.0000	0%	.....	0%
30-39	1	.0617	1.60	.0988	287	32%	92
40-49	4	.1162	0.28	.0330	488	26	128
50-59	6	.0303	1.11	.0337	133	62	82
60-69	7	.0406	1.45	.0589	131	52	67
Total	18				253%	36%	90%
7-Day Elimination Period							
Under 30	0	.0000	.....	.0000	0%	.....	0%
30-39	4	.0282	2.83	.0797	117	134%	157
40-49	9	.0391	1.93	.0753	143	96	136
50-59	16	.0352	3.56	.1252	135	150	203
60-69	3	.0650	5.38	.3499	278	193	537
Total	32				137%	134%	184%
14-Day Elimination Period							
Under 30	7	.0283	3.43	.0971	429%	133%	571%
30-39	12	.0256	1.71	.0438	154	45	69
40-49	17	.0290	1.25	.0362	153	33	50
50-59	18	.0376	2.97	.1117	258	115	297
60-69	6	.0580	2.21	.1282	302	42	127
Total	60				212%	80%	169%
30-Day Elimination Period							
Under 30	4	.0178	2.40	.0427	539%	82%	440%
30-39	13	.0084	1.46	.0123	247	36	89
40-49	11	.0115	5.43	.0625	174	132	231
50-59	8	.0173	2.82	.0487	148	68	100
60-69	3	.0421	3.11	.1311	360	291	49
Total	39				260%	67%	174%

limited data, these results must be viewed with caution; however, it can be seen Occupation Group II experiences significantly higher claim rates and costs than Occupation Group I.

Due to the relatively small number of claims for 60 and 90-day elimination periods (they do have a significant amount of exposure), 1980 experience was combined with that of 1981. As would be expected, claim rates are higher for 60-day elimination policies than 90-day elimination policies, while

TABLE 12
 SICKNESS DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 FEMALE OCCUPATION GROUP II
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	FEMALE OCC. GROUP II				RATIO TO FEMALE OCC. GROUP I		
	Number Of 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	.0000	.....	.0000	0%	.....	0%
30-39.....	15	.0925	2.10	.1945	124	104%	130
40-49.....	35	.1143	2.56	.2922	129	114	148
50-59.....	61	.1156	2.32	.2678	136	92	124
60-69.....	9	.0661	1.18	.0778	54	37	20
Total.....	120				121%	99%	120%
14-Day Elimination Period							
Under 30.....	12	.0387	2.24	.0866	205%	106%	217%
30-39.....	49	.0878	2.59	.2272	211	101	213
40-49.....	46	.0770	2.36	.1821	142	88	125
50-59.....	39	.0925	3.79	.3505	148	108	160
60-69.....	15	.1828	4.55	.8312	264	126	334
Total.....	161				179%	102%	183%
30-Day Elimination Period							
Under 30.....	11	.0204	1.12	.0229	163%	41%	67%
30-39.....	34	.0312	2.08	.0650	169	76	129
40-49.....	34	.0437	3.03	.1322	205	95	194
50-59.....	28	.0490	2.66	.1301	169	70	118
60-69.....	5	.0570	3.95	.2249	157	81	126
Total.....	112				176%	76%	134%

the opposite holds true for the average duration of disability after the elimination period is satisfied. Resulting claim costs are generally higher for the 60-day elimination period. Claim rates and costs for Male II are significantly higher than for Male I. The relationship between Female I to Male I is not as clear, but this may be the result of very few Female I claims and resultant statistical fluctuations.

Tables 16, 17, and 18 show the variation by company in claim rates, duration, and costs respectively for disability loss-of-time experience. The ratios in the table were calculated by weighting the ratio of each company's experience to that of the total study for each decennial age group/elimination period/type of disability combination by the appropriate exposure for that cell (by indemnity on claim for the calculation of duration rather than indemnity of exposure as was done for rates and costs). Both the number of

TABLE 13
 TOTAL DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 FEMALE OCCUPATION GROUP II
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	FEMALE OCC. GROUP II				RATIO TO FEMALE OCC. GROUP I		
	Number Of 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	0	.0000	.....	.0000	0%	.....	0%
30-39	19	.1207	2.27	.2742	123	111%	137
40-49	44	.1534	2.40	.3675	133	110	145
50-59	77	.1508	2.61	.3930	136	104	142
60-69	12	.1311	3.26	.4277	90	103	93
Total	152				124%	108%	134%
14-Day Elimination Period							
Under 30	19	.0670	2.74	.1837	263%	122%	322%
30-39	61	.1134	2.39	.2710	195	82	159
40-49	63	.1060	2.06	.2183	145	69	100
50-59	57	.1301	3.55	.4622	169	106	180
60-69	21	.2408	3.98	.9594	272	101	274
Total	221				185%	91%	169%
30-Day Elimination Period							
Under 30	15	.0382	1.72	.0656	242%	62%	149%
30-39	47	.0396	1.95	.0773	181	66	120
40-49	45	.0552	3.53	.1947	198	104	205
50-59	36	.0663	2.70	.1788	163	69	112
60-69	8	.0991	3.59	.3560	206	90	186
Total	151				191%	76%	145%

companies and percentage of total number of claims by range of deviation from the study average are given. Since the ratios are calculated on the basis of exposure, the distribution of percentage of number of claims does not always correspond to the variation in experience. Results show a wide variation by company, with more variation in claim rate and claim cost than for claim duration.

C. DISABILITY LOSS-OF-TIME EXPERIENCE BY POLICY DURATION

Disability loss-of-time experience has been subdivided by policy duration. Results for the first five policy durations combined were separated from later policy durations. Tables 19, 20, and 21 provide summaries of the first five policy durations, in the same manner as was done in Tables 5, 6, and 7. Tables 22, 23, and 24 provide similar summaries of the sixth and later policy

TABLE 14
ACCIDENT, SICKNESS, AND TOTAL DISABILITY LOSS-OF-TIME 1980-81 EXPERIENCE
60-DAY ELIMINATION PERIOD
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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	.0013	4.54	.0059	6	.0058	1.98	.0115	0	.0000	.....	.0000	446%	44%	195%	0%	.....	0%
30-39	28	.0008	6.50	.0052	13	.0046	2.39	.0110	4	.0016	6.19	.0099	575	37	212	200	95%	190
40-49	26	.0015	4.47	.0067	9	.0034	4.85	.0165	2	.0007	3.43	.0024	227	109	246	47	77	36
50-59	16	.0020	3.95	.0079	10	.0198	3.45	.0683	2	.0008	3.50	.0028	990	87	865	40	89	35
60-69	5	.0033	2.24	.0074	1	.0058	1.97	.0114	1	.0042	2.31	.0097	176	88	154	127	103	131
Total	81				39				9				507%	69%	300%	120%	82%	112%
Sickness																		
Under 30	2	.0003	0.33	.0001	2	.0028	3.25	.0091	1	.0008	11.75	.0094	933%	985%	9,100%	267%	3,561%	9,400%
30-39	73	.0020	5.25	.0105	8	.0033	6.64	.0219	15	.0044	2.18	.0096	165	126	209	220	42	91
40-49	118	.0056	5.91	.0331	12	.0056	4.89	.0274	14	.0074	5.12	.0379	100	83	83	132	87	115
50-59	111	.0098	6.08	.0596	9	.0156	9.24	.1442	13	.0146	4.01	.0586	159	152	242	149	66	98
60-69	48	.0287	7.23	.2075	5	.0432	7.70	.3325	2	.0061	6.33	.0386	151	107	160	21	88	19
Total	352				36				45				159%	114%	167%	184%	72%	117%
Total																		
Under 30	8	.0016	3.75	.0060	8	.0086	2.40	.0206	1	.0008	11.75	.0094	538%	64%	343%	50%	313%	157%
30-39	101	.0028	5.61	.0157	21	.0079	4.16	.0329	19	.0060	3.25	.0195	282	74	210	214	58	124
40-49	144	.0071	5.61	.0398	21	.0090	4.88	.0439	16	.0081	4.98	.0403	127	87	110	114	89	101
50-59	127	.0118	5.72	.0675	19	.0354	6.00	.2125	15	.0154	3.99	.0614	300	105	315	131	70	91
60-69	53	.0320	6.72	.2149	6	.0490	7.02	.3439	3	.0103	4.69	.0483	153	104	160	32	70	22
Total	433				75				54				252%	90%	201%	160%	76%	113%

TABLE 15

ACCIDENT, SICKNESS, AND TOTAL DISABILITY LOSS-OF-TIME 1980-81 EXPERIENCE
90-DAY ELIMINATION PERIOD
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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	.0009	6.56	.0059	6	.0029	4.07	.0118	0	.0000	.....	.0000	322%	62%	200%	0%	.....	0%
30-39	55	.0007	5.29	.0037	32	.0049	3.90	.0191	2	.0001	12.00	.0012	700	74	516	14	284%	41
40-49	67	.0008	4.38	.0035	21	.0035	3.91	.0137	3	.0005	8.80	.0044	438	89	391	63	201	126
50-59	57	.0011	4.45	.0049	26	.0058	5.05	.0293	9	.0037	5.92	.0219	527	113	598	336	133	447
60-69	15	.0012	6.67	.0080	8	.0088	3.84	.0338	1	.0009	11.67	.0105	733	58	423	75	175	131
Total	200				93				15				561%	85%	472%	93%	203%	149%
Sickness																		
Under 30	5	.0004	2.50	.0010	5	.0027	4.89	.0132	3	.0024	1.79	.0043	675%	196%	1,320%	600%	72%	430%
30-39	97	.0012	5.33	.0064	20	.0027	5.78	.0156	14	.0016	3.75	.0060	225	108	244	133	70	94
40-49	213	.0027	5.48	.0148	33	.0060	3.57	.0214	11	.0020	9.05	.0181	222	65	145	74	165	122
50-59	345	.0057	7.30	.0416	79	.0197	6.61	.1302	28	.0090	7.04	.0634	346	91	313	158	96	152
60-69	138	.0110	8.63	.0949	29	.0293	7.60	.2228	6	.0125	9.86	.1232	266	88	235	114	114	130
Total	798				166				62				262%	85%	223%	131%	115%	127%
Total																		
Under 30	11	.0013	5.31	.0069	11	.0056	4.46	.0250	3	.0024	1.79	.0043	431%	84%	362%	185%	34%	62%
30-39	152	.0019	5.32	.0101	52	.0076	4.57	.0347	16	.0017	4.41	.0075	400	86	344	89	83	74
40-49	280	.0035	5.23	.0183	54	.0095	3.69	.0351	14	.0025	9.00	.0225	271	71	192	71	172	123
50-59	402	.0068	6.84	.0465	105	.0255	6.25	.1595	37	.0127	6.72	.0853	375	91	343	187	98	183
60-69	153	.0122	8.43	.1029	37	.0381	6.73	.2566	7	.0134	9.98	.1337	312	80	249	110	118	130
Total	998				259				77				346%	82%	286%	105%	119%	113%

TABLE 16

VARIATION IN DISABILITY EXPERIENCE CLAIM RATES
 FOR CONTRIBUTING COMPANIES FROM 1981 ALL COMPANY EXPERIENCE
 RATIOS WEIGHTED BY EXPOSURES BY COMPANY
 FOR EACH AGE-ELIMINATION/TYPE-OF-DISABILITY COMBINATION
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

	ACCIDENT		SICKNESS		TOTAL	
	Number of Companies	Proportion of Number of Claims	Number of Companies	Proportion of Number of Claims	Number of Companies	Proportion of Number of Claims
Male Occupation Group I						
Percentage points above average:						
More than 25	4	38.2%	2	26.2%	2	19.9%
15-24	0	0.0	2	36.9	3	43.0
10-14	2	32.9	2	4.6	0	0.0
5-9	1	4.9	1	11.7	1	12.3
0-4	0	0.0	0	0.0	1	2.9
Percentage points below average:						
0-4	0	0.0	1	3.5	1	3.9
5-9	1	3.1	1	2.4	2	2.9
10-14	0	0.0	1	1.0	1	2.6
15-24	0	0.0	0	0.0	0	0.0
More than 25	5	20.9	3	13.7	2	12.5
Male Occupation Group II						
Percentage points above average:						
More than 25	1	5.6%	1	1.8%	0	0.0%
15-24	2	8.8	1	42.0	1	4.2
10-14	1	39.3	0	0.0	1	40.8
5-9	0	0.0	2	9.0	2	8.7
0-4	1	6.1	0	0.0	1	0.8
Percentage points below average:						
0-4	2	8.5	2	14.3	2	8.1
5-9	1	3.1	1	5.4	1	9.8
10-14	2	24.1	1	4.5	1	5.9
15-24	1	1.4	3	21.8	1	16.9
More than 25	2	3.1	2	1.2	3	4.8
Female Occupation Group I						
Percentage points above average:						
More than 25	2	16.9%	3	9.9%	4	22.4%
15-24	1	7.7	1	16.7	1	16.8
10-14	0	0.0	2	27.0	1	21.9
5-9	0	0.0	1	12.3	0	0.9
0-4	2	4.7	1	2.3	0	0.0
Percentage points below average:						
0-4	1	16.9	1	11.8	3	13.7
5-9	2	30.1	1	6.5	1	10.9
10-14	1	4.3	0	0.0	0	0.0
15-24	0	0.0	0	0.0	0	0.0
More than 25	4	19.4	3	13.5	3	14.3

TABLE 17

VARIATION IN DISABILITY EXPERIENCE CLAIM DURATIONS
FOR CONTRIBUTING COMPANIES FROM 1981 ALL COMPANY EXPERIENCE
RATIOS WEIGHTED BY EXPOSURES BY COMPANY
FOR EACH AGE-ELIMINATION/TYPE-OF-DISABILITY COMBINATION
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

	ACCIDENT		SICKNESS		TOTAL	
	Number of Companies	Proportion of Number of Claims	Number of Companies	Proportion of Number of Claims	Number of Companies	Proportion of Number of Claims
Male Occupation Group I						
Percentage points above average:						
More than 25	4	7.7%	1	4.1%	1	1.3%
15-24	1	3.8	0	0.0	1	4.0
10-14	2	25.1	1	1.6	2	4.5
5-9	3	35.3	5	44.6	3	41.4
0-4	1	3.9	2	14.2	2	13.4
Percentage points below average:						
0-4	0	0.0	2	24.7	1	2.6
5-9	1	19.2	1	7.3	2	28.9
10-14	1	5.0	0	0.0	0	0.0
15-24	0	0.0	1	3.5	1	3.9
More than 25	0	0.0	0	0.0	0	0.0
Male Occupation Group II						
Percentage points above average:						
More than 25	3	4.0%	3	1.8%	2	1.6%
15-24	2	3.6	0	0.0	2	2.8
10-14	1	3.1	1	2.8	1	2.9
5-9	2	14.3	2	7.2	1	5.9
0-4	3	61.7	3	63.2	2	44.0
Percentage points below average:						
0-4	1	7.6	3	20.5	3	33.4
5-9	0	0.0	0	0.0	1	5.2
10-14	0	0.0	0	0.0	1	4.2
15-24	1	5.7	1	4.5	0	0.0
More than 25	0	0.0	0	0.0	0	0.0
Female Occupation Group I						
Percentage points above average:						
More than 25	5	33.3%	3	6.8%	3	6.7%
15-24	2	15.6	0	0.0	0	0.0
10-14	2	18.6	3	40.1	2	32.8
5-9	0	0.0	0	0.0	1	6.8
0-4	0	0.0	3	36.4	1	12.7
Percentage points below average:						
0-4	1	16.9	1	5.0	3	24.9
5-9	1	11.8	0	0.0	1	8.4
10-14	1	1.5	0	0.0	0	0.0
15-24	1	2.3	3	11.7	1	4.9
More than 25	0	0.0	0	0.0	0	0.0

TABLE 18

VARIATION IN DISABILITY EXPERIENCE CLAIM COSTS
 FOR CONTRIBUTING COMPANIES FROM 1981 COMPANY EXPERIENCE
 RATIOS WEIGHTED BY EXPOSURES BY COMPANY
 FOR EACH AGE-ELIMINATION/TYPE-OF-DISABILITY COMBINATION
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

	ACCIDENT		SICKNESS		TOTAL	
	Number of Companies	Proportion of Number of Claims	Number of Companies	Proportion of Number of Claims	Number of Companies	Proportion of Number of Claims
Male Occupation Group I						
Percentage points above average:						
More than 25	4	38.2%	3	39.5%	3	34.2%
15-24	0	0.0	2	26.6	1	6.4
10-14	1	13.7	0	0.0	1	22.4
5-9	0	0.0	1	11.7	1	12.3
0-4	0	0.0	0	0.0	1	2.9
Percentage points below average:						
0-4	0	0.0	1	1.6	0	0.0
5-9	0	0.0	0	0.0	0	0.0
10-14	3	25.2	1	2.4	2	4.2
15-24	0	0.0	1	4.1	1	1.2
More than 25	5	22.9	4	14.1	3	16.4
Male Occupation Group II						
Percentage points above average:						
More than 25	0	0.0%	1	42.0%	0	0.0%
15-24	3	42.4	1	1.8	1	40.9
10-14	0	0.0	2	5.9	0	0.0
5-9	1	7.6	0	0.0	3	6.9
0-4	1	6.5	0	0.0	1	2.9
Percentage points below average:						
0-4	2	8.7	2	6.0	0	0.0
5-9	1	6.1	1	11.1	2	15.6
10-14	2	24.1	1	6.2	2	12.0
15-24	1	1.4	2	18.0	1	16.9
More than 25	2	3.2	3	9.0	3	4.8
Female Occupation Group I						
Percentage points above average:						
More than 25	4	27.4%	5	47.3%	3	28.4%
15-24	1	22.2	0	0.0	3	32.7
10-14	0	0.0	0	0.0	0	0.0
5-9	0	0.0	2	15.2	1	2.1
0-4	1	1.9	1	12.3	2	17.7
Percentage points below average:						
0-4	1	7.9	0	0.0	1	2.9
5-9	1	4.3	0	0.0	0	0.0
10-14	1	16.9	2	9.5	0	0.0
15-24	0	0.0	0	0.0	0	0.0
More than 25	4	19.4	3	15.7	3	16.2

TABLE 19

ACCIDENT DISABILITY LOSS-OF-TIME 1981 EXPERIENCE 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	3	.0176	1.95	.0344	16	.1068	2.17	.2322	2	.0298	0.24	.0073	607%	111%	675%	169%	12%	21%
30-39	28	.0571	1.86	.1061	20	.0965	1.46	.1408	0	.0000	.....	.0000	169	78	133	0	.....	0
40-49	13	.0368	2.48	.0912	11	.0912	1.82	.1663	0	.0000	.....	.0000	248	73	182	0	.....	0
50-59	8	.0327	4.92	.1610	16	.1679	1.52	.2556	0	.0000	.....	.0000	513	31	159	0	.....	0
60-69	1	.0167	0.47	.0078	1	.0890	1.37	.1216	0	.0000	.....	.0000	533	291	559	0	.....	0
Total	53				64				2				278%	68%	198%	10%	12%	1%
7-Day Elimination Period																		
Under 30	5	.0227	2.15	.0487	29	.0394	2.19	.0864	0	.0000	.....	.0000	174%	102%	177%	0%	.....	0%
30-39	12	.0307	1.60	.0490	54	.0695	2.35	.1632	3	.0263	0.54	.0142	226	147	333	86	34%	29
40-49	17	.0730	2.99	.2183	23	.0602	2.36	.1418	4	.0417	0.79	.0328	82	79	65	57	26	15
50-59	2	.0080	1.20	.0096	11	.0505	2.85	.1437	5	.0783	2.89	.2262	631	238	497	979	241	356
60-69	2	.1132	3.23	.3656	2	.1183	9.31	1.1019	1	.1301	0.83	.1083	105	288	301	115	26	30
Total	38				119				13				232%	120%	260%	185%	28%	64%
14-Day Elimination Period																		
Under 30	20	.0184	3.43	.0631	146	.0607	1.83	.1108	6	.0091	2.56	.0233	330%	53%	176%	49%	75%	37%
30-39	67	.0214	2.69	.0576	199	.0579	2.97	.1718	19	.0230	2.56	.0589	271	110	298	107	95	102
40-49	51	.0263	3.45	.0908	74	.0475	2.86	.1359	13	.0254	5.05	.1283	181	83	150	97	146	141
50-59	19	.0263	2.63	.0719	43	.0659	2.92	.1925	4	.0241	2.25	.0542	240	111	268	88	86	75
60-69	2	.0193	4.28	.0827	0	.0000	.....	.0000	0	.0000	.....	.0000	0	.....	0	0	.....	0
Total	159				462				42				245%	93%	237%	94%	107%	100%
30-Day Lamination Period																		
Under 30	73	.0053	2.91	.0154	233	.0284	2.63	.0747	12	.0035	2.94	.0103	536%	90%	485%	66%	101%	67%
30-39	270	.0052	3.46	.0180	411	.0250	3.44	.0861	34	.0037	3.97	.0147	481	99	478	71	115	82
40-49	107	.0046	4.30	.0198	192	.0252	4.08	.1027	17	.0049	4.31	.0211	548	95	519	107	100	107
50-59	45	.0054	2.81	.0152	63	.0198	3.75	.0743	15	.0080	3.79	.0303	367	133	489	148	135	199
60-69	8	.0036	4.00	.0144	4	.0085	6.65	.0565	3	.0119	0.71	.0085	236	166	392	331	18	59
Total	503				903				81				488%	100%	488%	89%	110%	97%

TABLE 20

SICKNESS DISABILITY LOSS-OF-TIME 1981 EXPERIENCE 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	4	.0177	2.82	.0499	24	.0322	1.24	.0400	10	.1031	1.65	.1702	182%	44%	80%	582%	59%	341%
30-39	24	.0340	1.59	.0539	47	.0573	1.56	.0893	21	.1119	2.24	.2502	169	98	166	329	141	464
40-49	23	.0441	1.78	.0787	41	.0763	1.39	.1062	9	.0563	1.80	.1012	173	78	135	128	101	129
50-59	22	.0843	3.17	.2672	36	.1350	3.58	.4836	9	.0771	1.46	.1123	160	113	181	91	46	42
60-69	4	.0381	2.80	.1066	4	.1621	1.49	.2417	1	.0556	3.53	.1964	425	53	227	146	126	184
Total	77				152				50				178%	93%	147%	280%	85%	291%
14-Day Elimination Period																		
Under 30	17	.0163	3.12	.0509	85	.0308	2.01	.0619	8	.0169	2.09	.0353	189%	64%	122%	104%	67%	69%
30-39	87	.0246	3.09	.0760	152	.0423	2.48	.1047	45	.0422	2.55	.1076	172	80	138	172	83	142
40-49	56	.0299	2.72	.0812	89	.0476	2.73	.1299	26	.0478	2.25	.1074	159	100	160	160	83	132
50-59	39	.0390	3.86	.1507	58	.0733	3.15	.2308	24	.0717	3.56	.2554	188	82	153	184	92	169
60-69	10	.0542	5.57	.3017	6	.0761	8.14	.6192	3	.0366	2.43	.0891	140	146	205	68	44	30
Total	209				390				106				171%	88%	144%	160%	81%	132%
30-Day Elimination Period																		
Under 30	68	.0056	2.59	.0145	96	.0114	2.05	.0234	45	.0125	2.66	.0332	204%	79%	161%	223%	103%	229%
30-39	298	.0056	3.45	.0193	276	.0171	2.92	.0499	122	.0189	2.68	.0506	305	85	259	338	78	262
40-49	221	.0104	4.27	.0444	221	.0295	3.39	.1001	70	.0170	3.16	.0538	284	79	225	163	74	121
50-59	156	.0172	4.03	.0693	108	.0379	4.43	.1679	43	.0239	3.29	.0787	220	110	242	139	82	114
60-69	37	.0225	3.42	.0769	11	.0355	4.92	.1747	6	.0177	4.90	.0868	158	144	227	79	143	113
Total	780				712				286				280%	89%	238%	261%	80%	208%

TABLE 21

TOTAL DISABILITY LOSS-OF-TIME 1981 EXPERIENCE 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	9	.0404	2.44	.9086	53	.0716	1.77	.1264	10	.1031	1.65	.1702	177%	73%	128%	255%	68%	173%
30-39	36	.0647	1.59	.1029	101	.1268	1.99	.2525	24	.1382	1.91	.2644	196	125	245	214	120	257
40-49	40	.1171	2.54	.2970	64	.1365	1.82	.2480	13	.0980	1.37	.1340	117	72	84	84	54	45
50-59	24	.0923	3.00	.2768	47	.1855	3.38	.6273	14	.1554	2.18	.3385	201	113	227	168	73	122
60-69	6	.1513	3.12	.4722	6	.2804	4.79	1.3436	2	.1857	1.64	.3047	185	154	285	123	53	65
Total	115				271				63				173%	99%	183%	178%	74%	164%
14-Day Elimination Period																		
Under 30	37	.0347	3.29	.1140	231	.0915	1.89	.1727	14	.0260	2.25	.0586	264%	57%	151%	75%	68%	51%
30-39	154	.0460	2.90	.1336	351	.1002	2.76	.2765	64	.0652	2.55	.1665	218	95	207	142	88	125
40-49	107	.0562	3.06	.1720	163	.0951	2.79	.2658	39	.0732	3.22	.2357	169	91	155	130	105	137
50-59	58	.0663	3.36	.2226	101	.1392	3.04	.4233	28	.0958	3.23	.3096	210	90	190	144	96	139
60-69	12	.0735	5.23	.3844	6	.0761	8.14	.6192	3	.0366	2.43	.0891	104	156	161	50	46	23
Total	368				852				148				207%	92%	184%	130%	91%	119%
30-Day Elimination Period																		
Under 30	141	.109	2.74	.0299	329	.0398	2.46	.0981	57	.0160	2.72	.0435	365%	90%	328%	147%	99%	145%
30-39	568	.108	3.45	.0373	687	.0421	3.23	.1360	156	.0226	2.89	.0653	390	94	365	209	84	175
40-49	328	.150	4.28	.0642	413	.0547	3.71	.2028	87	.0219	3.42	.0749	365	87	316	146	80	117
50-59	201	.226	3.74	.0845	171	.0577	4.20	.2422	58	.0319	3.42	.1090	255	112	287	141	91	129
60-69	45	.261	3.50	.0913	15	.0440	5.25	.2312	9	.0296	3.22	.0953	169	150	253	113	92	104
Total	1,283				1,615				367				365%	95%	340%	179%	84%	152%

TABLE 22

ACCIDENT DISABILITY LOSS-OF-TIME 1981 EXPERIENCE FIRST YEAR OF BENEFIT PERIOD—DURATIONS 6 AND LATER

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	6	.0252	1.33	.0335	22	.1045	1.62	.1689	0	.0000	.....	.0000	415%	122%	504%	0%	.....	0%
30-39	146	.0376	1.76	.0663	331	.0862	2.55	.2202	8	.0316	5.03	.1588	229	145	332	84	286%	240
40-49	211	.0227	2.01	.0457	745	.0645	2.31	.1491	20	.0283	1.08	.0307	284	115	326	125	54	67
50-59	418	.0205	2.64	.0542	1,064	.0501	2.55	.1277	34	.0242	1.80	.0435	244	97	236	118	68	80
60-69	335	.0230	2.43	.0559	426	.0380	2.79	.1059	26	.0316	2.80	.0886	165	115	189	137	115	158
Total	1,116				2,588				88				233%	111%	257%	120%	105%	112%
7-Day Elimination Period																		
Under 30	9	.0484	2.88	.1396	28	.0535	1.19	.0635	0	.0000	.....	.0000	111%	41%	45%	0%	.....	0%
30-39	98	.0335	2.54	.0852	257	.0553	2.62	.1448	23	.0237	2.46	.0584	165	103	170	71	97%	69
40-49	126	.0238	2.89	.0687	356	.0432	2.57	.1112	39	.0261	2.20	.0574	182	89	162	110	76	84
50-59	176	.0188	2.39	.0449	496	.0439	2.82	.1238	63	.0238	2.32	.0551	234	118	276	127	97	123
60-69	69	.0241	1.96	.0473	126	.0322	3.14	.1010	9	.0191	3.32	.0635	134	160	214	79	169	134
Total	478				1,263				134				191%	108%	215%	104%	96%	103%
14-Day Elimination Period																		
Under 30	7	.0263	1.01	.0265	53	.0327	2.28	.0745	0	.0000	.....	.0000	124%	226%	281%	0%	.....	0%
30-39	102	.0148	3.52	.0521	409	.0417	3.00	.1250	16	.0114	5.93	.0676	282	85	240	77	168%	130
40-49	179	.0135	3.41	.0460	407	.0383	2.91	.1113	30	.0164	3.05	.0500	284	85	242	121	89	109
50-59	182	.0119	2.99	.0356	293	.0298	2.80	.0835	27	.0124	2.73	.0338	250	94	235	104	91	95
60-69	69	.0131	2.41	.0316	73	.0224	3.11	.0697	12	.0216	5.22	.1127	171	129	221	165	217	357
Total	539				1,235				85				254%	93%	236%	110%	121%	138%
30-Day Elimination Period																		
Under 30	7	.0103	5.27	.0543	32	.0154	2.11	.0325	0	.0000	.....	.0000	150%	40%	60%	0%	.....	0%
30-39	102	.0036	3.06	.0110	307	.0230	2.97	.0683	8	.0021	4.95	.0104	639	97	621	58	162%	95
40-49	179	.0044	3.23	.0142	272	.0197	3.76	.0741	23	.0096	3.95	.0379	448	116	522	218	122	267
50-59	182	.0051	3.92	.0200	191	.0182	3.68	.0670	36	.0149	4.32	.0644	357	94	335	292	110	322
60-69	69	.0060	4.50	.0270	46	.0164	3.56	.0584	8	.0116	1.25	.0145	273	79	216	193	28	54
Total	539				848				75				448%	98%	459%	199%	108%	222%

TABLE 23

SICKNESS DISABILITY LOSS-OF-TIME 1981 EXPERIENCE 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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 to 39	0	.0000	.....	.0000	0	.0000	.....	.0000	0	.0000	.....	.0000						
40-49	17	.1255	2.16	.2717	20	.0903	1.21	.1096	2	.0391	1.27	.0495	72%	56%	40%	31%	59%	18%
50-59	228	.1086	2.63	.2860	135	.1237	2.80	.3464	26	.1477	1.50	.2213	114	106	121	136	57	77
60-69	216	.1128	2.53	.2857	115	.1300	3.38	.4391	21	.1265	2.22	.2809	115	134	154	112	88	98
Total	461				270				49				112%	116%	131%	120%	70%	83%
7-Day Elimination Period																		
Under 30	11	.0289	1.34	.0386	22	.0336	0.90	.0304	4	.0408	1.28	.0522	116%	67%	79%	141%	96%	135%
30-39	189	.0400	2.52	.1007	411	.0493	2.12	.1047	78	.0658	1.93	.1270	123	84	104	165	77	126
40-49	539	.0509	2.64	.1342	1,053	.0570	2.71	.1544	188	.0913	2.27	.2074	112	103	115	179	86	155
50-59	1,374	.0682	3.32	.2266	2,623	.0933	3.56	.3320	275	.0855	2.57	.2201	137	107	147	125	77	97
60-69	1,055	.1061	3.95	.4193	1,315	.1143	4.58	.5233	92	.1239	3.21	.3976	108	116	125	117	81	95
Total	3,168				5,424				637				122%	108%	127%	142%	80%	115%
14-Day Elimination Period																		
Under 30	10	.0120	1.02	.0122	41	.0244	2.45	.0598	6	.0241	2.17	.0523	203%	240%	490%	201%	213%	429%
30-39	148	.0173	2.87	.0496	358	.0346	2.62	.0908	72	.0412	2.58	.1061	200	91	183	238	90	214
40-49	325	.0286	2.87	.0821	523	.0462	2.97	.1371	102	.0567	2.82	.1600	162	103	167	198	98	195
50-59	794	.0532	3.32	.1766	775	.0723	3.61	.2608	128	.0604	3.51	.2118	136	109	148	114	106	120
60-69	436	.0781	3.89	.3037	349	.1051	4.93	.5186	45	.0729	3.67	.2677	135	127	171	93	94	88
Total	1,713				2,046				353				156%	111%	167%	161%	100%	160%
30-Day Elimination Period																		
Under 30	9	.0134	5.94	.0796	21	.0104	2.47	.0257	5	.0125	4.15	.0519	78%	42%	32%	93%	70%	65%
30-39	200	.0069	4.36	.0301	259	.0181	3.05	.0552	54	.0173	2.88	.0499	262	70	183	251	66	166
40-49	480	.0121	4.19	.0507	370	.0266	3.90	.1037	102	.0287	3.24	.0931	220	93	205	237	77	184
50-59	1,001	.0249	4.06	.1012	517	.0459	4.44	.2040	118	.0331	4.13	.1366	184	109	202	133	102	135
60-69	603	.0416	5.11	.2125	228	.0710	5.21	.3697	42	.0450	4.91	.2211	171	102	174	108	96	104
Total	2,293				1,395				321				213%	99%	194%	196%	90%	156%

TABLE 24

TOTAL DISABILITY LOSS-OF-TIME 1981 EXPERIENCE 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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 to 39																		
40-49	228	.1482	2.14	.3174	765	.1548	1.67	.2587	22	.0674	1.19	.0802	104%	78%	82%	45%	56%	25%
50-59	646	.1291	2.64	.3402	1,199	.1738	2.73	.4741	60	.1719	1.54	.2648	135	103	139	133	58	78
60-69	551	.1358	2.52	.3416	541	.1680	3.24	.5450	47	.1581	2.34	.3695	124	129	160	116	93	108
Total	1,425				2,505				129				135%	110%	152%	102%	91%	89%
7-Day Elimination Period																		
Under 30	20	.0773	2.31	.1782	50	.0871	1.08	.0939	4	.0408	1.28	.0522	113%	47%	53%	53%	55%	29%
30-39	287	.0735	2.53	.1859	668	.1046	2.39	.2495	101	.0895	2.07	.1854	142	94	134	122	82	100
40-49	665	.0747	2.72	.2029	1,409	.1002	2.65	.2656	227	.1174	2.26	.2648	134	97	131	157	83	131
50-59	1,550	.0870	3.12	.2715	3,119	.1372	3.32	.4558	338	.1093	2.52	.2752	158	106	168	126	81	101
60-69	1,124	.1302	3.58	.4666	1,441	.1465	4.26	.6243	101	.1430	3.22	.4611	113	119	134	110	90	99
Total	3,646				6,687				771				140%	107%	146%	129%	84%	107%
14-Day Elimination Period																		
Under 30	34	.0383	1.01	.0387	94	.0571	2.35	.1343	6	.0241	2.17	.0523	149%	233%	347%	63%	215%	135%
30-39	243	.0321	3.17	.1017	767	.0763	2.83	.2158	88	.0526	3.30	.1737	238	89	212	164	104	171
40-49	467	.0421	3.04	.1281	930	.0845	2.94	.2484	132	.0731	2.87	.2100	201	97	194	174	94	164
50-59	954	.0651	3.26	.2122	1,068	.1021	3.37	.3443	155	.0728	3.37	.2456	157	103	162	112	103	116
60-69	504	.0912	3.68	.3353	422	.1275	4.61	.5883	57	.0945	4.03	.3804	140	125	175	104	110	113
Total	2,202				3,281				438				183%	106%	185%	138%	103%	140%
30-Day Elimination Period																		
Under 30	16	.0237	5.65	.1339	53	.0258	2.26	.0582	5	.0125	4.15	.0519	109%	40%	43%	53%	73%	39%
30-39	302	.0105	3.91	.0411	566	.0411	3.00	.1235	62	.0194	3.11	.0603	391	77	300	185	80	147
40-49	659	.0165	3.93	.0649	642	.0463	3.84	.1778	125	.0383	3.42	.1310	281	98	274	232	87	202
50-59	1,183	.0300	4.04	.1212	708	.0641	4.23	.2710	154	.0480	4.19	.2010	214	105	224	160	104	166
60-69	672	.0476	5.03	.2395	274	.0874	4.90	.4281	50	.0566	4.16	.2356	184	97	179	119	83	98
Total	2,832				2,243				396				276%	97%	255%	188%	91%	167%

durations. Sufficient data are not available for Female II as well as for 60 and 90-day elimination periods. Thus, these types of subdivisions are not included.

In addition to the preceding comparison, an in-depth analysis was performed by policy duration for claim costs. These are presented in Tables 25, 26, and 27, for Male I, Male II, and Female I, respectively. Claim costs for decennial attained age groups for accident and sickness were compared for policy durations 1, 2, 3, 4, and 5 separately and 1-5, 6-10, 11-15, 16-20, and 21 and later to claim costs for those age groups for all policy durations combined. The claim costs used for total disability were those for the sum of the claim costs for accident and sickness elimination periods. These ratios were then weighted by the appropriate exposures in terms of monthly indemnity to derive overall total ratios by sex and occupation group, with subtotals available by elimination period and type of disability. In order to make these results more credible, experience was combined for 1976 to 1981. Results for 1981 are given for all elimination periods combined for comparative purposes. Duration 0 (the year that the issue year is the same as the exposure year) is excluded from this study.

Several observations can tentatively be made. Higher claim costs for accident disability occur in early policy durations. This trend is more significant for Occupation Group II than Occupation Group I where claim costs are higher. Higher early accident claim costs for females appear only in duration 1. There exists significantly lower sickness claim costs for Male I for the first two policy durations; these do not appear to exist for Male II or Female I. Experience for very old policies (years 21 and later) are consistently better than for more recent issues. No discernable differences in these trends by age are apparent.

In drawing any conclusions, one must keep in mind that there may exist different benefit provisions and policy definitions between different eras of disability policies. Also more recent issues tend to be more liberally written.

D. DISABILITY LOSS-OF-TIME EXPERIENCE BY DURATION OF DISABILITY

Table 28 shows annual claim costs for Male I, Male II, and Female I, by duration from the date of disablement, for 0-day accident and 7-day sickness coverages. Tables 29, 30, 30A, and 30B show these same values for 14, 30, 60, and 90-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

TABLE 25
 DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
 RATIOS OF CLAIM COST BY POLICY DURATION TO TOTAL CLAIM COST
 WEIGHTED BY AGE AND ELIMINATION PERIOD
 FIRST YEAR OF BENEFIT PERIOD
 MALE OCCUPATION GROUP I

ELIMINATION PERIOD	POLICY DURATIONS									
	1	2	3	4	5	1-5	6-10	11-15	16-20	21 and later
	Accident									
0	164%	161%	135%	124%	123%	137%	112%	93%	85%	76%
7	170	135	128	121	118	130	104	87	67	67
14	174	140	129	103	98	131	88	67	62	67
30	121	106	99	95	101	106	91	86	74	71
60	95	138	69	109	148	108	70	36	29	88
90	114	76	103	143	117	108	78	88	59	166
Total (1976-81)	118%	103%	100%	113%	111%	109%	88%	84%	72%	78%
Total (1981)	101%	117%	89%	135%	110%	109%	92%	79%	80%	87%
	Sickness									
7	97%	100%	103%	106%	124%	108%	110%	96%	91%	87%
14	94	119	113	116	102	109	97	92	90	83
30	85	89	91	113	108	95	114	101	107	109
60	48	111	94	105	181	94	130	101	124	92
90	69	78	112	99	133	92	119	119	155	144
Total (1976-81)	75%	89%	100%	108%	123%	95%	114%	102%	105%	96%
Total (1981)	71%	86%	89%	88%	106%	86%	124%	114%	120%	101%
	Total									
7	123%	116%	112%	113%	118%	116%	106%	92%	85%	83%
14	125	125	120	107	99	116	92	84	84	80
30	98	94	93	106	105	98	105	98	101	103
60	62	116	87	105	169	97	116	89	114	87
90	80	78	107	110	127	95	109	114	142	148
Total (1976-81)	88%	93%	99%	107%	116%	99%	104%	97%	100%	94%
Total (1981)	78%	96%	88%	104%	106%	92%	111%	103%	119%	97%

TABLE 26
 DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
 RATIOS OF CLAIM COST BY POLICY DURATION TO TOTAL CLAIM COST
 WEIGHTED BY AGE AND ELIMINATION PERIOD
 FIRST YEAR OF BENEFIT PERIOD
 MALE OCCUPATION GROUP II

ELIMINATION PERIOD	POLICY DURATIONS									
	1	2	3	4	5	1-5	6-10	11-15	16-20	21 and later
	Accident									
0	99%	116%	107%	121%	133%	119%	124%	99%	83%	77%
7	101	134	122	122	116	119	101	98	79	76
14	149	122	113	112	91	118	83	81	71	48
30	131	111	104	101	96	112	79	76	64	47
60	59	72	136	162	36	87	162	106	239	653
90	105	135	39	68	160	101	104	115	57	33
Total (1976-81)	128%	116%	105%	107%	102%	113%	94%	91%	77%	74%
Total (1981)	127%	93%	93%	106%	100%	107%	99%	102%	81%	83%
	Sickness									
7	72%	110%	128%	110%	118%	110%	102%	97%	96%	92%
14	116	102	100	103	103	105	97	90	92	86
30	96	103	107	102	107	102	100	89	84	74
60	61	194	67	77	177	108	46	112	181	0
90	79	111	75	131	53	90	116	130	114	107
Total (1976-81)	96%	107%	104%	104%	106%	103%	100%	95%	94%	90%
Total (1981)	80%	100%	93%	102%	107%	94%	105%	106%	98%	97%
	Total									
7	87%	123%	124%	115%	116%	114%	100%	97%	92%	87%
14	133	112	106	107	95	111	90	86	86	76
30	116	106	105	101	98	107	89	85	78	69
60	58	137	105	119	109	99	99	121	225	23
90	91	117	59	95	99	93	115	122	99	92
Total (1976-81)	113%	110%	104%	104%	100%	107%	94%	94%	89%	87%
Total (1981)	106%	96%	92%	104%	100%	101%	99%	97%	95%	93%

TABLE 27
 DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
 RATIOS OF CLAIM COST BY POLICY DURATION TO TOTAL CLAIM COST
 WEIGHTED BY AGE AND ELIMINATION PERIOD
 FIRST YEAR OF BENEFIT PERIOD
 FEMALE OCCUPATION GROUP I

ELIMINATION PERIOD	POLICY DURATIONS									
	1	2	3	4	5	1-5	6-10	11-15	16-20	21 and later
	Accident									
0	195%	108%	112%	70%	102%	112%	122%	81%	67%	70%
7	144	138	116	116	106	122	96	74	76	61
14	138	130	103	88	95	113	72	91	52	32
30	135	97	82	86	92	104	91	45	129	31
60	129	43	152	0	102	95	78	381	791	0
90	78	57	97	11	73	68	362	18	207	0
Total (1976-81)	122%	90%	97%	72%	92%	99%	116%	70%	96%	62%
Total (1981)	74%	98%	61%	41%	84%	75%	174%	72%	123%	92%
	Sickness									
7	103%	98%	113%	113%	109%	108%	105%	92%	74%	78%
14	116	99	109	106	93	105	92	85	60	110
30	112	94	98	92	94	100	101	91	92	64
60	96	126	26	171	89	100	109	55	0	0
90	67	71	86	92	308	93	146	148	77	0
Total (1976-81)	99%	93%	94%	103%	124%	100%	105%	94%	75%	80%
Total (1981)	116%	71%	79%	57%	127%	93%	117%	120%	94%	88%
	Total									
7	113%	107%	112%	114%	108%	111%	103%	88%	75%	75%
14	122	107	107	102	93	107	86	87	58	91
30	118	94	94	92	92	101	98	80	101	57
60	114	98	57	125	86	100	105	73	59	0
90	65	80	89	79	252	89	177	127	104	0
Total (1976-81)	105%	94%	94%	95%	114%	100%	102%	92%	78%	77%
Total (1981)	103%	76%	79%	56%	116%	88%	132%	119%	101%	81%

TABLE 28
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 0-DAY ACCIDENT AND 7-DAY SICKNESS ELIMINATION PERIODS
 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	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 0-Day Elimination Period															
Under 30	.0051	.0232	.0033	.....	.015	.0044	.0175	.0000	.....	.010	.0039	.0142	.0000	.....	.007
30-39	.0096	.0201	.0050	.0144	.013	.0083	.0180	.0050	.0144	.009	.0069	.0151	.0050	.0144	.007
40-49	.0054	.0148	.0055	.0253	.011	.0048	.0136	.0049	.0044	.009	.0043	.0118	.0037	.0032	.007
50-59	.0047	.0116	.0048	.0064	.009	.0043	.0106	.0039	.0061	.007	.0039	.0092	.0033	.0061	.006
60-69	.0051	.0087	.0063	.0095	.008	.0047	.0079	.0056	.0094	.007	.0041	.0072	.0055	.0082	.006
Sickness Disability 7-Day Elimination Period															
Under 30	.....	.....	.....	.....	.....	.0053	.0072	.0183	.....	.011	.0047	.0059	.0160	.....	.008
30-39	.....	.....	.....	.....	.....	.0094	.0113	.0171	.0214	.016	.0082	.0098	.0162	.0157	.011
40-49	.....	.....	.....	.....	.....	.0118	.0133	.0202	.0264	.021	.0109	.0122	.0178	.0244	.016
50-59	.....	.....	.....	.....	.....	.0156	.0215	.0193	.0265	.030	.0144	.0200	.0174	.0237	.024
60-69	.....	.....	.....	.....	.....	.0241	.0267	.0282	.0152	.040	.0226	.0253	.0258	.0105	.034
Total of 0-Day Accident and 7-Day Sickness Elimination Periods															
Under 30	.....	.....	.....	.....	.....	.0097	.0247	.0191	.....	.021	.0086	.0201	.0160	.....	.015
30-39	.....	.....	.....	.....	.....	.0177	.0293	.0221	.0358	.025	.0151	.0249	.0212	.0301	.018
40-49	.....	.....	.....	.....	.....	.0166	.0269	.0251	.0308	.030	.0152	.0240	.0215	.0276	.023
50-59	.....	.....	.....	.....	.....	.0199	.0321	.0232	.0326	.037	.0183	.0292	.0207	.0298	.030
60-69	.....	.....	.....	.....	.....	.0288	.0346	.0338	.0246	.047	.0267	.0325	.0313	.0187	.040

TABLE 28—Continued

DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 0-DAY ACCIDENT AND 7-DAY SICKNESS ELIMINATION PERIODS
 ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED Age	DURATION SINCE DISABLEMENT (DAYS)														
	22-30					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 0-Day Elimination Period															
Under 30	.0037	.0147	.0000	.....	.005	.0067	.0270	.0000	.....	.011	.0063	.0176	.0000	.....	.004
30-39	.0078	.0169	.0061	.0185	.006	.0164	.0384	.0155	.0371	.011	.0106	.0244	.0127	.0000	.005
40-49	.0047	.0131	.0036	.0001	.006	.0111	.0287	.0054	.0000	.012	.0063	.0169	.0014	.0000	.006
50-59	.0044	.0101	.0037	.0065	.006	.0110	.0236	.0064	.0084	.012	.0067	.0148	.0033	.0001	.007
60-69	.0044	.0080	.0071	.0089	.006	.0099	.0170	.0181	.0188	.014	.0064	.0107	.0129	.0027	.009
Sickness Disability 7-Day Elimination Period															
Under 30	.0046	.0067	.0195	.....	.007	.0092	.0117	.0363	.....	.012	.0049	.0037	.0159	.....	.005
30-39	.0089	.0105	.0179	.0179	.010	.0203	.0228	.0403	.0336	.018	.0108	.0121	.0196	.0265	.008
40-49	.0123	.0138	.0200	.0263	.016	.0288	.0321	.0449	.0647	.030	.0174	.0186	.0242	.0398	.014
50-59	.0165	.0232	.0194	.0283	.024	.0408	.0583	.0453	.0679	.051	.0276	.0391	.0244	.0371	.028
60-69	.0265	.0301	.0298	.0083	.037	.0690	.0812	.0757	.0146	.085	.0473	.0570	.0509	.0069	.055
Total of 0-Day Accident and 7-Day Sickness Elimination Periods															
Under 30	.0083	.0214	.0195	.....	.013	.0112	.0213	.0363	.....	.023	.0112	.0213	.0159	.....	.009
30-39	.0167	.0274	.0240	.0364	.016	.0214	.0365	.0558	.0707	.029	.0214	.0365	.0323	.0265	.013
40-49	.0170	.0269	.0236	.0263	.022	.0237	.0355	.0503	.0647	.042	.0237	.0355	.0256	.0398	.020
50-59	.0209	.0333	.0231	.0348	.030	.0343	.0539	.0517	.0763	.063	.0343	.0539	.0277	.0372	.035
60-69	.0309	.0381	.0369	.0172	.043	.0537	.0677	.0938	.0334	.099	.0537	.0677	.0638	.0096	.064

TABLE 28—Continued

DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
0-DAY ACCIDENT AND 7-DAY SICKNESS ELIMINATION PERIODS
ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)														
	91-180					181-365*					Total				
	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 0-Day Elimination Period														
Under 30	.0038	.0387	.0000	.....	.004	.0000	.0478	.....	.....	.003	.0339	.2006	.0041	.....	.061
30-39	.0117	.0408	.0221	.0000	.005	.0046	.0404	.0365	.0000	.003	.0757	.2141	.1079	.0988	.059
40-49	.0075	.0252	.0012	.0000	.007	.0055	.0252	.0001	.0000	.007	.0496	.1494	.0258	.0330	.063
50-59	.0107	.0250	.0076	.0000	.009	.0111	.0239	.0077	.0000	.009	.0568	.1288	.0409	.0337	.067
60-69	.0110	.0216	.0159	.0017	.017	.0100	.0248	.0157	.0001	.022	.0555	.1060	.0873	.0589	.089
	Sickness Disability 7-Day Elimination Period														
Under 30	.0078	.0012	.0175	.....	.005	.0083	.0000	.0000	.....	.003	.0447	.0365	.1233	.....	.051
30-39	.0175	.0198	.0182	.0547	.008	.0183	.0163	.0205	.0249	.005	.0935	.1026	.1497	.1945	.077
40-49	.0256	.0314	.0319	.0693	.017	.0244	.0310	.0391	.0413	.022	.1311	.1523	.1980	.2922	.128
50-59	.0517	.0761	.0393	.0510	.040	.0609	.0962	.0505	.0332	.039	.2274	.3343	.2157	.2678	.236
60-69	.0923	.1230	.0916	.0207	.103	.1347	.1791	.0904	.0017	.134	.4165	.5224	.3924	.0778	.486
	Total of 0-Day Accident and 7-Day Sickness Elimination Periods														
Under 30	.0116	.0399	.0175	.....	.009	.0083	.0478	.0000	.....	.006	.0786	.2371	.1274	.....	.112
30-39	.0292	.0606	.0403	.0547	.013	.0229	.0567	.0570	.0249	.008	.1692	.3167	.2576	.2933	.136
40-49	.0331	.0566	.0333	.0693	.024	.0299	.0562	.0392	.0413	.029	.1807	.3017	.2238	.3252	.191
50-59	.0624	.1011	.0469	.0510	.049	.0720	.1201	.0582	.0332	.048	.2842	.4631	.2566	.3015	.303
60-69	.1033	.1446	.1075	.0224	.120	.1447	.2039	.1061	.0018	.156	.4720	.6284	.4797	.1367	.575

*372 for sickness

TABLE 29
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 14-DAY ACCIDENT AND 14-DAY SICKNESS ELIMINATION PERIODS
 ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)														
	15-21					22-30					31-60				
	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 .....	.0056	.0168	.0023	.0064	.007	.0061	.0147	.0022	.0082	.005	.0154	.0310	.0052	.0198	.011
30-39 .....	.0056	.0145	.0051	.0078	.007	.0060	.0148	.0053	.0090	.006	.0121	.0308	.0140	.0207	.011
40-49 .....	.0055	.0127	.0062	.0080	.007	.0055	.0119	.0058	.0059	.006	.0113	.0253	.0133	.0102	.012
50-59 .....	.0039	.0102	.0048	.0101	.006	.0042	.0100	.0044	.0102	.006	.0090	.0210	.0079	.0257	.012
60-69 .....	.0037	.0063	.0045	.0191	.006	.0031	.0066	.0044	.0165	.006	.0070	.0135	.0134	.0313	.014
	Sickness Disability 14-Day Elimination Period														
Under 30 .....	.0044	.0085	.0059	.0133	.008	.0042	.0077	.0065	.0016	.007	.0096	.0135	.0130	.0164	.012
30-39 .....	.0064	.0121	.0139	.0292	.011	.0058	.0010	.0134	.0276	.010	.0135	.0223	.0245	.0605	.018
40-49 .....	.0086	.0150	.0189	.0289	.016	.0084	.0144	.0184	.0271	.016	.0173	.0284	.0324	.0434	.030
50-59 .....	.0157	.0224	.0195	.0312	.024	.0152	.0229	.0194	.0259	.024	.0327	.0494	.0430	.0535	.051
60-69 .....	.0251	.0294	.0189	.0500	.034	.0229	.0317	.0219	.0579	.037	.0544	.0784	.0548	.1842	.085
	Total of 14-Day Accident and 14-Day Sickness Elimination Periods														
Under 30 .....	.0100	.0253	.0082	.0197	.015	.0103	.0224	.0087	.0198	.013	.0250	.0445	.0182	.0362	.023
30-39 .....	.0120	.0266	.0190	.0370	.018	.0118	.0258	.0187	.0366	.016	.0256	.0531	.0385	.0812	.029
40-49 .....	.0141	.0277	.0251	.0369	.023	.0139	.0263	.0242	.0330	.022	.0286	.0539	.0457	.0536	.042
50-59 .....	.0196	.0326	.0243	.0413	.030	.0194	.0329	.0238	.0361	.030	.0417	.0704	.0529	.0792	.063
60-69 .....	.0288	.0357	.0234	.0691	.040	.0260	.0383	.0263	.0744	.043	.0614	.0919	.0682	.2155	.099

TABLE 29—Continued

DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
14-DAY ACCIDENT AND 14-DAY SICKNESS ELIMINATION PERIODS
ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)														
	61-90					91-379					Total				
	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	.0077	.0136	.0031	.0194	.004	.0187	.0230	.0042	.0433	.007	.0535	.0991	.0170	.0971	.037
30-39	.0079	.0187	.0089	.0053	.005	.0231	.0620	.0304	.0010	.008	.0547	.1408	.0637	.0438	.037
40-49	.0069	.0165	.0092	.0041	.006	.0274	.0495	.0383	.0080	.012	.0566	.1159	.0728	.0362	.043
50-59	.0052	.0135	.0047	.0163	.007	.0168	.0396	.0138	.0494	.019	.0391	.0943	.0376	.1117	.051
60-69	.0048	.0081	.0126	.0226	.009	.0151	.0330	.0657	.0387	.039	.0337	.0675	.1006	.1282	.074
	Sickness Disability 14-Day Elimination Period														
Under 30	.0067	.0076	.0082	.0082	.005	.0154	.0239	.0064	.0371	.008	.0403	.0612	.0400	.0866	.040
30-39	.0081	.0126	.0129	.0322	.008	.0277	.0374	.0421	.0777	.014	.0615	.0954	.1068	.2272	.061
40-49	.0093	.0170	.0135	.0205	.014	.0383	.0610	.0619	.0622	.030	.0819	.1358	.1451	.1821	.107
50-59	.0207	.0314	.0297	.0355	.028	.0900	.1318	.1081	.2044	.079	.1743	.2579	.2197	.3505	.206
60-69	.0347	.0588	.0308	.1168	.055	.1665	.3233	.1228	.4223	.234	.3036	.5216	.2492	.8312	.446
	Total of 14-Day Accident and 14-Day Sickness Elimination Periods														
Under 30	.0144	.0212	.0113	.0276	.009	.0341	.0469	.0106	.0804	.015	.0938	.1603	.0570	.1837	.077
30-39	.0160	.0313	.0218	.0375	.013	.0508	.0994	.0725	.0787	.022	.1162	.2362	.1705	.2710	.098
40-49	.0162	.0335	.0227	.0246	.020	.0657	.1105	.1002	.0702	.042	.1385	.2517	.2179	.2183	.150
50-59	.0259	.0449	.0344	.0518	.035	.1068	.1714	.1219	.2538	.098	.2134	.3522	.2573	.4622	.257
60-69	.0395	.0669	.0434	.1394	.064	.1816	.3563	.1885	.4610	.273	.3373	.5891	.3498	.9594	.520

TABLE 30
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 30-DAY ACCIDENT AND 30-DAY SICKNESS ELIMINATION PERIODS
 ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED Age	DURATION SINCE DISABLEMENT (DAYS)														
	31-60					61-90					91-120				
	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 30-Day Elimination Period															
Under 30 .....	.0048	.0213	.0015	.0185	.011	.0031	.0127	.0015	.0127	.004	.0022	.0088	.0015	.0057	.002
30-39 .....	.0047	.0242	.0039	.0061	.011	.0025	.0120	.0024	.0013	.005	.0019	.0088	.0017	.0005	.003
40-49 .....	.0048	.0240	.0061	.0107	.012	.0028	.0129	.0037	.0105	.006	.0017	.0092	.0030	.0074	.003
50-59 .....	.0049	.0186	.0099	.0180	.012	.0029	.0098	.0071	.0073	.007	.0020	.0077	.0061	.0048	.004
60-69 .....	.0061	.0193	.0071	.0146	.014	.0033	.0107	.0030	.0146	.009	.0025	.0056	.0012	.0146	.007
Sickness Disability 30-Day Elimination Period															
Under 30 .....	.0049	.0100	.0083	.0107	.012	.0031	.0034	.0044	.0066	.005	.0021	.0023	.0044	.0023	.003
30-39 .....	.0050	.0146	.0163	.0236	.018	.0027	.0078	.0068	.0088	.008	.0024	.0063	.0053	.0057	.004
40-49 .....	.0100	.0248	.0191	.0344	.030	.0061	.0137	.0087	.0128	.014	.0050	.0112	.0072	.0133	.008
50-59 .....	.0207	.0415	.0278	.0457	.051	.0123	.0246	.0139	.0156	.028	.0104	.0206	.0122	.0084	.018
60-69 .....	.0361	.0619	.0300	.0666	.085	.0215	.0406	.0225	.0349	.055	.0194	.0362	.0231	.0140	.041
Total of 30-Day Accident and 30-Day Sickness Elimination Periods															
Under 30 .....	.0097	.0313	.0098	.0292	.023	.0062	.0161	.0059	.0193	.009	.0043	.0111	.0059	.0080	.005
30-39 .....	.0097	.0388	.0202	.0297	.029	.0052	.0198	.0092	.0101	.013	.0043	.0151	.0070	.0062	.007
40-49 .....	.0148	.0488	.0252	.0451	.042	.0089	.0266	.0124	.0233	.020	.0067	.0204	.0102	.0207	.011
50-59 .....	.0256	.0601	.0377	.0637	.063	.0152	.0344	.0210	.0229	.035	.0124	.0283	.0183	.0132	.022
60-69 .....	.0422	.0812	.0371	.0812	.099	.0248	.0513	.0255	.0495	.064	.0219	.0418	.0243	.0286	.051

TABLE 30—Continued

DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
30-DAY ACCIDENT AND 30-DAY SICKNESS ELIMINATION PERIODS
ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)														
	121-180					181-395					Total				
	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 30-Day Elimination Period															
Under 30	.0029	.0117	.0019	.0059	.002	.0039	.0142	.0033	.0001	.003	.0169	.0687	.0097	.0427	.023
30-39	.0026	.0134	.0023	.0011	.002	.0047	.0213	.0035	.0033	.003	.0164	.0797	.0138	.0123	.024
40-49	.0025	.0143	.0042	.0112	.004	.0052	.0274	.0101	.0227	.008	.0170	.0878	.0271	.0625	.033
50-59	.0026	.0112	.0097	.0071	.005	.0061	.0220	.0160	.0115	.010	.0185	.0693	.0488	.0487	.039
60-69	.0036	.0076	.0012	.0292	.010	.0092	.0149	.0000	.0581	.025	.0247	.0581	.0125	.1311	.065
Sickness Disability 30-Day Elimination Period															
Under 30	.0017	.0014	.0040	.0000	.002	.0055	.0067	.0132	.0033	.003	.0173	.0238	.0343	.0229	.025
30-39	.0018	.0048	.0044	.0037	.004	.0099	.0183	.0177	.0232	.006	.0218	.0518	.0505	.0650	.040
40-49	.0046	.0102	.0049	.0115	.009	.0219	.0421	.0282	.0602	.024	.0476	.1020	.0681	.1322	.075
50-59	.0090	.0174	.0111	.0091	.022	.0392	.0890	.0456	.0513	.043	.0916	.1931	.1106	.1301	.160
60-69	.0172	.0325	.0201	.0130	.066	.0951	.1744	.0828	.0964	.147	.1893	.0898	.1785	.2249	.394
Total of 30-Day Accident and 30-Day Sickness Elimination Periods															
Under 30	.0046	.0131	.0059	.0059	.004	.0094	.0209	.0165	.0032	.006	.0342	.0925	.0440	.0656	.048
30-39	.0044	.0182	.0067	.0048	.006	.0146	.0396	.0212	.0265	.009	.0382	.1315	.0643	.0773	.064
40-49	.0071	.0245	.0091	.0227	.013	.0271	.0695	.0383	.0829	.032	.0646	.1898	.0952	.1947	.105
50-59	.0116	.0286	.0208	.0162	.027	.0453	.1110	.0616	.0628	.053	.1101	.2624	.1594	.1788	.199
60-69	.0208	.0401	.0213	.0422	.076	.1043	.1893	.0828	.1545	.172	.2140	.4037	.1910	.3560	.459

TABLE 30A
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 60-DAY ACCIDENT AND 60-DAY SICKNESS ELIMINATION PERIODS
 ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)															
	61-90				91-180				181-425				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 60-Day Elimination Period															
Under 30 .....	.0021	.0000	.0000	.004	.0006	.0000	.0000	.004	.0015	.0000	.0000	.004	.0042	.0000	.0000	.012
30-39 .....	.0010	.0071	.0011	.005	.0024	.0033	.0022	.005	.0019	.0011	.0001	.004	.0053	.0115	.0034	.014
40-49 .....	.0021	.0070	.0000	.006	.0011	.0085	.0000	.007	.0007	.0123	.0000	.008	.0039	.0278	.0000	.021
50-59 .....	.0024	.0098	.0036	.007	.0017	.0127	.0017	.009	.0015	.0001	.0000	.011	.0056	.0226	.0053	.027
60-69 .....	.0032	.0000	.0000	.009	.0033	.0000	.0000	.017	.0061	.0000	.0000	.028	.0126	.0000	.0000	.054
	Sickness Disability 60-Day Elimination Period															
Under 30 .....	.0000	.0012	.0017	.005	.0000	.0048	.0069	.005	.0002	.0060	.0088	.004	.0002	.0120	.0174	.014
30-39 .....	.0024	.0031	.0052	.008	.0051	.0100	.0037	.008	.0045	.0080	.0000	.006	.0120	.0211	.0089	.022
40-49 .....	.0065	.0055	.0066	.014	.0137	.0164	.0210	.017	.0109	.0058	.0100	.025	.0311	.0277	.0376	.056
50-59 .....	.0118	.0175	.0273	.028	.0284	.0644	.0155	.040	.0245	.0644	.0192	.048	.0647	.1463	.0620	.114
60-69 .....	.0410	.0421	.0057	.055	.1099	.1683	.0227	.103	.1001	.1922	.0282	.165	.2410	.4026	.0566	.223
	Total of 60-Day Accident and 60-Day Sickness Elimination Periods															
Under 30 .....	.0021	.0012	.0017	.009	.0006	.0048	.0069	.009	.0017	.0093	.0088	.008	.0044	.0120	.0174	.026
30-39 .....	.0034	.0102	.0063	.013	.0075	.0133	.0059	.013	.0064	.0091	.0001	.010	.0173	.0326	.0123	.036
40-49 .....	.0086	.0125	.0066	.020	.0161	.0249	.0210	.024	.0116	.0181	.0100	.033	.0350	.0555	.0376	.077
50-59 .....	.0142	.0273	.0309	.035	.0301	.0871	.0172	.049	.0260	.0645	.0192	.059	.0703	.1689	.0673	.143
60-69 .....	.0442	.0421	.0057	.064	.1132	.1683	.0227	.120	.1062	.1922	.0282	.193	.2536	.4026	.0566	.277

TABLE 30B
 DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 90-DAY ACCIDENT AND 90-DAY SICKNESS ELIMINATION PERIODS
 ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)															
	91-120				121-180				181-455				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 90-Day Elimination Period																
Under 30	.0006	.0000	.0000	.002	.0012	.0000	.0000	.002	.0008	.0000	.0000	.004	.0026	.0000	.0000	.008
30-39	.0008	.0044	.0001	.003	.0006	.0038	.0002	.002	.0010	.0066	.0010	.004	.0024	.0148	.0013	.009
40-49	.0010	.0027	.0009	.003	.0016	.0027	.0018	.004	.0016	.0061	.0053	.009	.0042	.0115	.0080	.016
50-59	.0009	.0017	.0050	.004	.0013	.0034	.0100	.005	.0026	.0095	.0247	.013	.0048	.0146	.0397	.022
60-69	.0008	.0066	.0000	.007	.0013	.0132	.0000	.010	.0023	.0085	.0000	.031	.0044	.0283	.0000	.048
Sickness Disability 90-Day Elimination Period																
Under 30	.0002	.0012	.0000	.003	.0004	.0024	.0009	.002	.0008	.0048	.0000	.004	.0014	.0084	.0000	.009
30-39	.0016	.0022	.0026	.004	.0017	.0026	.0024	.004	.0037	.0056	.0001	.007	.0070	.0104	.0051	.015
40-49	.0036	.0055	.0039	.008	.0034	.0082	.0052	.009	.0073	.0116	.0143	.027	.0143	.0253	.0234	.044
50-59	.0072	.0177	.0048	.018	.0119	.0291	.0094	.022	.0253	.0504	.0145	.053	.0444	.0972	.0287	.093
60-69	.0122	.0230	.0123	.041	.0180	.0393	.0246	.062	.0511	.0879	.0736	.182	.0816	.1502	.1105	.285
Total of 90-Day Accident and 90-Day Sickness Elimination Periods																
Under 30	.0008	.0012	.0000	.005	.0016	.0024	.0000	.004	.0016	.0048	.0000	.008	.0040	.0101	.0000	.017
30-39	.0024	.0066	.0027	.007	.0023	.0064	.0026	.006	.0047	.0122	.0011	.011	.0094	.0252	.0064	.024
40-49	.0046	.0082	.0048	.011	.0050	.0109	.0070	.013	.0089	.0177	.0196	.036	.0185	.0368	.0314	.060
50-59	.0081	.0194	.0098	.022	.0132	.0325	.0194	.027	.0279	.0599	.0392	.066	.0492	.1118	.0684	.115
60-69	.0130	.0296	.0123	.048	.0196	.0525	.0246	.072	.0534	.0964	.0736	.213	.0860	.1785	.1105	.333

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 each group, so that the tabular value shown for age group 60–69 is that for 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 Tables 28, 29, 30, 30A, and 30B. For the “Total” column in Table 28, 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 combined, 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 which 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.

Tables 31, 32, and 33 provide rates of claim termination due to recovery or death and probabilities of being disabled for a given period of time for Male I, Male II, and Female I, respectively, for accident, sickness, and total disability separately for 1976–81. The data contributed did not allow a differentiation between those claimants who terminated due to recovery or death and those who continued being disabled at the end of the first year of benefit period. As a result, termination rates for the twelfth month of disability are not given. Due to limited data at the later claim months and certain elimination periods, particularly 60 and 90 days, significant fluctuations occur; those results should be viewed with caution.

Charts 4, 5, and 6 display ratios of monthly indemnities which remain in disabled status to the monthly indemnities exposed for all ages combined for accident, sickness, and total disability. These ratios are given separately for each elimination period. They correspond to the claim termination data given in Tables 31, 32, and 33.

For a similar duration of disability, there is generally a difference between experience among the different elimination periods. Among elimination periods 0, 7, and 14 days, as well as between periods 60 and 90 days, smaller differences appear to exist. For males, continuance rates at some claim

TABLE 31

MALE I ACCIDENT DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
 CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0	Under 30	774	.091	.130	.142	.218	.551	.375	.480	.277	.265	.115	.154	.223	.078	.028	.....	.....	.....
	30-39	1,904	.099	.141	.142	.169	.445	.360	.338	.309	.216	.193	.158	.149	.079	.042	.....	.....	.....
	40-49	2,600	.088	.130	.145	.201	.489	.422	.299	.312	.161	.128	.161	.116	.038	.177	.....	.....	.....
	50-59	3,899	.078	.134	.135	.190	.454	.348	.310	.262	.179	.175	.138	.077	.106	.071	.....	.....	.....
	60-69	2,556	.067	.118	.145	.193	.431	.306	.292	.195	.086	.151	.093	.137	.054	.121	.....	.....	.....
Total	11,733	.085	.132	.141	.191	.464	.363	.321	.273	.168	.160	.137	.120	.072	.079	.....	.....	.....
7	Under 30	483	.....	.052	.114	.128	.424	.378	.357	.251	.177	.179	.186	.163	.128	.000	.146	.....	.....
	30-39	1,264	.....	.073	.107	.138	.434	.370	.337	.296	.258	.166	.157	.043	.131	.073	.101	.....	.....
	40-49	1,210	.....	.063	.095	.143	.425	.361	.296	.234	.126	.182	.190	.111	.065	.072	.111	.....	.....
	50-59	1,344	.....	.057	.097	.149	.457	.347	.224	.203	.200	.109	.159	.162	.119	.037	.092	.....	.....
	60-69	437	.....	.051	.110	.142	.485	.388	.385	.308	.279	.000	.089	.250	.096	.035	.105	.....	.....
Total	4,738	.....	.062	.101	.141	.440	.365	.304	.250	.196	.148	.166	.124	.105	.054	.106	.....	.....
14	Under 30	841	.....	.....	.062	.124	.424	.350	.422	.256	.188	.270	.143	.036	.174	.258	.371	.....	.....
	30-39	1,724	.....	.....	.049	.117	.407	.346	.327	.315	.172	.157	.163	.145	.138	.073	.121	.....	.....
	40-49	1,366	.....	.....	.054	.128	.412	.344	.279	.240	.163	.109	.115	.120	.057	.073	.072	.....	.....
	50-59	1,190	.....	.....	.079	.137	.396	.381	.291	.190	.150	.102	.147	.096	.090	.084	.189	.....	.....
	60-69	395	.....	.....	.108	.153	.453	.328	.296	.042	.269	.140	.109	.115	.084	.021	.017	.....	.....
Total	5,516	.....	.....	.062	.127	.411	.352	.319	.248	.174	.143	.140	.114	.103	.090	.133	.....	.....

TABLE 31—Continued

MALE I ACCIDENT DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30	Under 30	801	.....	.....	.....	.....	.400	.390	.317	.265	.207	.155	.266	.186	.109	.156	.116	.....	.....
	30-39	2,213	.....	.....	.....	.....	.321	.349	.291	.198	.224	.190	.096	.106	.071	.057	.160	.....	.....
	40-49	1,816	.....	.....	.....	.....	.293	.355	.319	.224	.180	.187	.128	.092	.096	.127	.127	.....	.....
	50-59	1,312	.....	.....	.....	.....	.333	.331	.254	.238	.216	.131	.063	.072	.106	.076	.113	.....	.....
	60-69	416	.....	.....	.....	.....	.289	.373	.245	.206	.223	.241	.038	.000	.071	.019	.016	.....	.....
Total	6,558	.....	.....	.....	.....	.322	.352	.293	.220	.209	.178	.110	.095	.089	.085	.130	.....	.....	.....
60	Under 30	13	.....	.....	.....	.....	.....	.383	.103	.404	.000	.129	.074	.000	.000	.000	.000	.000	.....
	30-39	83	.....	.....	.....	.....	.....	.292	.234	.157	.156	.095	.146	.143	.125	.266	.119	.000	.....
	40-49	62	.....	.....	.....	.....	.....	.290	.223	.310	.146	.069	.101	.072	.000	.287	.403	.000	.....
	50-59	33	.....	.....	.....	.....	.....	.191	.203	.222	.448	.263	.000	.000	.057	.472	.000	.000	.....
	60-69	10	.....	.....	.....	.....	.....	.424	.653	.235	.231	.000	.000	.000	.000	.500	.000	.000	.....
Total	201	.....	.....	.....	.....	.....	.282	.233	.235	.213	.113	.106	.089	.061	.297	.202	.000	.....	.....
90	Under 30	34	.....	.....	.....	.....	.....	.....	.180	.165	.181	.188	.000	.151	.107	.159	.000	.457	.000
	30-39	125	.....	.....	.....	.....	.....	.....	.239	.203	.085	.259	.104	.096	.080	.014	.000	.106	.163
	40-49	149	.....	.....	.....	.....	.....	.....	.222	.114	.243	.191	.089	.233	.123	.075	.078	.127	.000
	50-59	122	.....	.....	.....	.....	.....	.....	.302	.078	.251	.213	.176	.000	.022	.124	.175	.033	.000
	60-69	34	.....	.....	.....	.....	.....	.....	.333	.055	.129	.094	.123	.210	.000	.000	.381	.057	.000
Total	464	.....	.....	.....	.....	.....	.....	.249	.133	.192	.212	.109	.135	.077	.070	.087	.083	.063	.....

TABLE 31—Continued

MALE I SICKNESS DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0	Under 30	0	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	30-39	11	.083	.293	.734	.000	.000	.000	.478	.000	.000	.000	.000	.000	.000	.000	.....	.....	.....
	40-49	137	.246	.296	.268	.159	.496	.518	.500	.419	.000	.000	.279	.000	.000	.....	.....	.....	.....
	50-59	1,252	.118	.165	.154	.164	.387	.311	.262	.210	.184	.171	.092	.051	.137	.117	.....	.....	.....
	60-69	653	.093	.192	.130	.169	.401	.299	.191	.124	.074	.091	.046	.043	.053	.106	.....	.....	.....
Total	2,053	.120	.183	.116	.165	.396	.314	.247	.184	.140	.135	.076	.047	.097	.109	.....	.....	.....
7	Under 30	1,033	.....	.079	.143	.146	.507	.455	.261	.145	.238	.093	.065	.135	.060	.090	.110	.....	.....
	30-39	2,718	.....	.093	.143	.188	.502	.391	.294	.184	.191	.110	.158	.097	.050	.133	.111	.....	.....
	40-49	4,974	.....	.071	.118	.152	.442	.343	.280	.200	.147	.159	.120	.123	.082	.064	.072	.....	.....
	50-59	11,094	.....	.060	.095	.125	.388	.312	.233	.174	.132	.117	.085	.071	.053	.059	.104	.....	.....
	60-69	6,512	.....	.057	.083	.117	.377	.282	.203	.159	.095	.091	.079	.046	.047	.045	.080	.....	.....
Total	26,331	.....	.067	.105	.137	.414	.323	.240	.175	.132	.115	.094	.075	.056	.061	.092	.....	.....
14	Under 30	868	.....	.....	.063	.138	.488	.385	.283	.230	.185	.167	.052	.104	.076	.148	.093	.....	.....
	30-39	2,273	.....	.....	.075	.142	.446	.386	.299	.218	.230	.138	.087	.148	.097	.122	.156	.....	.....
	40-49	3,129	.....	.....	.068	.127	.428	.368	.244	.234	.163	.151	.114	.118	.086	.120	.066	.....	.....
	50-59	5,166	.....	.....	.062	.107	.389	.319	.260	.203	.140	.143	.100	.097	.039	.047	.096	.....	.....
	60-69	2,646	.....	.....	.053	.095	.349	.272	.199	.128	.114	.089	.093	.049	.040	.071	.079	.....	.....
Total	14,082	.....	.....	.064	.118	.408	.336	.251	.197	.153	.131	.097	.095	.057	.080	.092	.....	.....

TABLE 31—Continued

MALE I SICKNESS DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																	
			Week				Month													
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14	
30	Under 30	943	.....	.....	.....	.....	.374	.337	.252	.220	.126	.098	.153	.029	.123	.037	.104	.....	.....
	30-39	2,989	.....	.....	.....	.....	.343	.343	.240	.176	.178	.117	.135	.067	.091	.075	.072	.....	.....
	40-49	4,709	.....	.....	.....	.....	.314	.307	.248	.201	.141	.120	.112	.084	.072	.074	.065	.....	.....
	50-59	6,667	.....	.....	.....	.....	.272	.281	.222	.179	.137	.116	.107	.077	.065	.059	.060	.....	.....
	60-69	3,206	.....	.....	.....	.....	.257	.282	.201	.158	.098	.085	.081	.061	.034	.048	.076	.....	.....
Total	18,514	.....	.....	.....	.....	.302	.302	.231	.184	.139	.112	.111	.073	.069	.063	.068	.....	.....	.....
60	Under 30	26	.....	.....	.....	.....	.....	.403	.094	.351	.180	.146	.000	.000	.000	.000	.057	.000	.....	.....
	30-39	169	.....	.....	.....	.....	.....	.276	.170	.197	.151	.100	.086	.087	.019	.059	.044	.043	.....	.....
	40-49	243	.....	.....	.....	.....	.....	.175	.225	.188	.167	.106	.053	.091	.124	.080	.014	.095	.....	.....
	50-59	232	.....	.....	.....	.....	.....	.175	.173	.196	.116	.062	.102	.012	.076	.011	.101	.113	.....	.....
	60-69	103	.....	.....	.....	.....	.....	.171	.126	.092	.142	.124	.023	.009	.013	.022	.007	.039	.....	.....
Total	773	.....	.....	.....	.....	.....	.....	.205	.185	.183	.147	.096	.069	.056	.069	.045	.046	.....	.....	.....
90	Under 30	43	.....	.....	.....	.....	.....	.....	.256	.050	.000	.118	.027	.117	.039	.089	.080	.077	.183	.....
	30-39	255	.....	.....	.....	.....	.....	.....	.181	.174	.158	.126	.077	.043	.098	.051	.226	.068	.066	.....
	40-49	532	.....	.....	.....	.....	.....	.....	.224	.161	.153	.148	.146	.076	.040	.073	.089	.056	.044	.....
	50-59	908	.....	.....	.....	.....	.....	.....	.145	.141	.084	.076	.047	.084	.053	.036	.070	.060	.064	.....
	60-69	357	.....	.....	.....	.....	.....	.....	.120	.085	.062	.071	.053	.026	.050	.021	.038	.057	.133	.....
Total	2,095	.....	.....	.....	.....	.....	.....	.176	.144	.112	.104	.078	.068	.055	.046	.063	.060	.060	.073	.....

TABLE 31—Continued

MALE I TOTAL DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0	Under 30	774	.091	.130	.142	.218	.551	.375	.480	.277	.265	.115	.154	.223	.078	.028	.....	.....	.....
	30-39	1,915	.099	.141	.143	.169	.445	.360	.338	.309	.216	.193	.158	.149	.079	.041	.....	.....	.....
	40-49	2,737	.093	.134	.148	.201	.489	.424	.302	.313	.160	.126	.163	.115	.037	.175	.....	.....	.....
	50-59	5,151	.086	.140	.138	.186	.442	.341	.301	.251	.180	.174	.127	.071	.113	.081	.....	.....	.....
	Total	13,786	.089	.137	.142	.189	.458	.359	.314	.263	.165	.157	.129	.109	.076	.100	.....	.....	.....
7	Under 30	1,516	.....	.070	.133	.140	.478	.425	.302	.186	.216	.125	.107	.144	.081	.064	.121	.....	.....
	30-39	3,982	.....	.086	.131	.170	.478	.383	.311	.228	.215	.128	.158	.080	.077	.114	.108	.....	.....
	40-49	6,184	.....	.069	.113	.150	.438	.347	.284	.208	.143	.164	.135	.120	.079	.066	.080	.....	.....
	50-59	12,438	.....	.060	.095	.128	.396	.316	.232	.177	.138	.116	.092	.079	.058	.057	.103	.....	.....
	Total	31,069	.....	.066	.105	.138	.419	.331	.251	.186	.141	.120	.103	.081	.061	.060	.094	.....	.....
14	Under 30	1,709	.....	.....	.063	.131	.455	.366	.360	.243	.186	.217	.093	.074	.120	.195	.201	.....	.....
	30-39	3,997	.....	.....	.063	.130	.428	.367	.313	.266	.204	.147	.122	.147	.116	.101	.141	.....	.....
	40-49	4,495	.....	.....	.064	.127	.423	.360	.256	.236	.163	.137	.114	.119	.076	.104	.068	.....	.....
	50-59	6,356	.....	.....	.065	.113	.390	.330	.265	.201	.142	.136	.108	.097	.047	.053	.110	.....	.....
	Total	19,598	.....	.....	.064	.121	.409	.341	.271	.211	.159	.134	.108	.100	.068	.083	.102	.....	.....

TABLE 31—Continued

MALE I TOTAL DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30	Under 30	1,744					.386	.361	.281	.239	.158	.120	.194	.081	.119	.072	.107		
	30-39	5,202					.333	.345	.262	.185	.197	.147	.120	.082	.083	.068	.107		
	40-49	6,525					.308	.321	.269	.207	.151	.137	.116	.087	.078	.086	.079		
	50-59	7,979					.283	.289	.227	.188	.148	.118	.101	.077	.070	.061	.067		
	60-69	3,622					.261	.293	.206	.163	.111	.099	.078	.056	.037	.046	.071		
	Total	25,072					.308	.317	.248	.193	.156	.127	.111	.078	.073	.068	.081		
60	Under 30	39						.395	.098	.372	.111	.139	.032	.000	.000	.000	.033	.000	
	30-39	252						.281	.190	.185	.153	.099	.104	.104	.049	.114	.060	.035	
	40-49	325							.200	.225	.211	.164	.100	.061	.088	.102	.076	.085	
	50-59	265							.178	.179	.200	.172	.085	.093	.108	.074	.058	.096	.106
	60-69	113							.196	.163	.096	.144	.121	.023	.009	.013	.034	.007	.039
	Total	974							.223	.195	.193	.160	.099	.076	.061	.068	.088	.066	.069
90	Under 30	77							.220	.108	.085	.147	.016	.131	.066	.116	.051	.221	.135
	30-39	380							.200	.183	.136	.169	.085	.058	.093	.041	.016	.052	.095
	40-49	681							.224	.150	.174	.157	.135	.110	.055	.073	.087	.068	.037
	50-59	1,030							.168	.133	.105	.091	.059	.077	.050	.044	.079	.058	.059
	60-69	391							.138	.083	.066	.072	.057	.036	.047	.020	.056	.057	.128
	Total	2,559							.191	.142	.127	.123	.083	.078	.058	.049	.066	.063	.072

TABLE 32

MALE II ACCIDENT DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
 CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0	Under 30	1,370	.154	.215	.205	.214	.531	.365	.305	.201	.165	.168	.062	.039	.098	.109	.....	.....	.....
	30-39	5,133	.085	.175	.177	.210	.457	.368	.239	.198	.219	.173	.135	.103	.058	.090	.....	.....	.....
	40-49	6,301	.064	.139	.147	.181	.453	.362	.273	.251	.181	.187	.117	.118	.104	.106	.....	.....	.....
	50-59	7,480	.067	.129	.148	.179	.442	.326	.268	.227	.190	.144	.124	.079	.064	.111	.....	.....	.....
	60-69	2,921	.061	.118	.130	.188	.402	.313	.268	.195	.089	.134	.102	.102	.077	.068	.....	.....	.....
Total	23,205	.078	.151	.158	.191	.450	.349	.263	.222	.183	.163	.118	.096	.076	.098	.....	.....	.....	.....
7	Under 30	1,165	.....	.094	.170	.183	.502	.418	.337	.195	.220	.261	.169	.127	.118	.059	.143	.....	.....
	30-39	3,248	.....	.076	.123	.148	.424	.383	.317	.228	.226	.204	.157	.089	.111	.107	.121	.....	.....
	40-49	3,075	.....	.070	.105	.157	.405	.357	.273	.215	.185	.134	.160	.199	.125	.093	.111	.....	.....
	50-59	3,334	.....	.063	.108	.153	.417	.331	.264	.182	.208	.143	.090	.123	.110	.051	.099	.....	.....
	60-69	823	.....	.060	.096	.145	.395	.311	.260	.200	.152	.108	.085	.052	.086	.026	.102	.....	.....
Total	11,645	.....	.073	.118	.155	.424	.361	.290	.208	.203	.164	.134	.131	.113	.076	.111	.....	.....	.....
14	Under 30	2,755	.....	.....	.079	.146	.445	.386	.331	.227	.208	.213	.141	.163	.093	.064	.135	.....	.....
	30-39	5,061	.....	.....	.064	.105	.401	.325	.266	.236	.186	.144	.127	.130	.128	.081	.132	.....	.....
	40-49	3,358	.....	.....	.058	.096	.394	.320	.258	.240	.152	.155	.127	.079	.072	.085	.096	.....	.....
	50-59	2,081	.....	.....	.075	.113	.387	.353	.266	.220	.167	.175	.097	.139	.069	.099	.130	.....	.....
	60-69	424	.....	.....	.039	.108	.426	.231	.262	.114	.190	.125	.097	.093	.080	.049	.058	.....	.....
Total	13,679	.....	.....	.067	.112	.407	.336	.275	.230	.179	.161	.124	.121	.098	.081	.119	.....	.....	.....

TABLE 32—Continued

MALE II ACCIDENT DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30	Under 30	2,167					.370	.354	.292	.284	.184	.197	.155	.102	.131	.111	.115		
	30-39	4,072					.319	.340	.269	.211	.175	.162	.168	.100	.095	.098	.105		
	40-49	2,489					.287	.317	.274	.186	.160	.162	.129	.130	.083	.121	.100		
	50-59	1,290					.316	.302	.263	.197	.130	.109	.126	.100	.105	.066	.102		
	60-69	250					.296	.197	.265	.128	.062	.158	.125	.094	.090	.042	.013		
	Total	10,268					.322	.331	.274	.215	.165	.162	.149	.108	.099	.101	.102		
60	Under 30	17						.304	.425	.087	.238	.000	.000	.000	.063	.333	.000	.000	
	30-39	37						.312	.330	.472	.110	.151	.419	.000	.139	.161	.000	.000	
	40-49	17						.034	.376	.140	.138	.000	.000	.000	.208	.071	.000	.231	
	50-59	20						.245	.354	.000	.362	.134	.154	.105	.000	.357	.000	.000	
	60-69	2						.000	1.000										
	Total	93						.248	.367	.238	.220	.087	.171	.028	.112	.225	.000	.082	
90	Under 30	33							.286	.188	.209	.165	.249	.000	.000	.069	.134	.000	
	30-39	74							.239	.219	.099	.213	.053	.209	.000	.033	.023	.035	.180
	40-49	58							.171	.327	.178	.120	.162	.072	.087	.043	.079	.065	.248
	50-59	59							.164	.165	.161	.144	.112	.114	.029	.029	.129	.035	.063
	60-69	16							.383	.041	.047	.148	.000	.116	.525	.000	.000	.000	.000
	Total	240							.218	.218	.142	.182	.115	.127	.055	.028	.068	.063	.134

TABLE 32—Continued

MALE II SICKNESS DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0	Under 30	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	30-39	22	.672	.091	.400	.583	.400	1.000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	40-49	219	.248	.284	.178	.209	.421	.454	.337	.491	.000	.241	.091	.200	.000	.250	.....	.....	.....
	50-59	643	.133	.142	.159	.170	.353	.258	.236	.127	.108	.075	.072	.150	.081	.000	.....	.....	.....
	60-69	437	.054	.137	.110	.173	.333	.269	.173	.053	.116	.076	.060	.133	.058	.144	.....	.....	.....
	Total	1,322	.139	.163	.146	.179	.355	.287	.220	.124	.107	.082	.067	.144	.068	.077	.....	.....	.....
7	Under 30	1,359	.....	.129	.163	.196	.552	.395	.302	.209	.199	.129	.129	.094	.058	.077	.136	.....	.....
	30-39	5,234	.....	.095	.151	.176	.495	.445	.325	.251	.199	.173	.161	.103	.117	.099	.141	.....	.....
	40-49	9,604	.....	.074	.111	.146	.435	.365	.255	.203	.163	.156	.097	.095	.070	.088	.100	.....	.....
	50-59	17,963	.....	.061	.093	.118	.373	.287	.225	.157	.114	.098	.078	.060	.055	.057	.094	.....	.....
	60-69	8,078	.....	.050	.079	.092	.323	.251	.164	.125	.088	.077	.059	.049	.048	.049	.075	.....	.....
	Total	42,238	.....	.071	.107	.132	.402	.319	.229	.168	.126	.110	.083	.066	.059	.063	.093	.....	.....
14	Under 30	1,736	.....	.....	.096	.151	.500	.434	.307	.187	.191	.253	.084	.083	.093	.094	.115	.....	.....
	30-39	4,140	.....	.....	.079	.141	.472	.399	.299	.238	.217	.182	.107	.110	.086	.114	.102	.....	.....
	40-49	4,355	.....	.....	.061	.108	.411	.353	.271	.198	.158	.156	.112	.076	.072	.068	.069	.....	.....
	50-59	4,910	.....	.....	.053	.095	.349	.297	.184	.145	.120	.109	.065	.067	.043	.055	.089	.....	.....
	60-69	1,800	.....	.....	.050	.070	.291	.239	.158	.095	.106	.070	.071	.053	.054	.036	.068	.....	.....
	Total	16,941	.....	.....	.067	.116	.411	.344	.239	.174	.151	.137	.085	.075	.061	.066	.084	.....	.....

TABLE 32—Continued

MALE II SICKNESS DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30	Under 30	1,273					.439	.370	.307	.286	.207	.109	.180	.085	.095	.089	.110		
	30-39	2,977					.365	.355	.287	.228	.185	.157	.132	.125	.096	.066	.095		
	40-49	3,202					.303	.328	.251	.189	.135	.152	.136	.083	.089	.078	.104		
	50-59	3,436					.270	.248	.222	.146	.138	.118	.063	.076	.054	.047	.063		
	60-69	1,215					.222	.227	.156	.118	.111	.055	.034	.063	.050	.032	.072		
	Total	12,103					.322	.309	.247	.185	.149	.128	.102	.086	.073	.059	.083		
60	Under 30	8						.000	.396	.000	.134	.000	.000	.000	.000	.000	.000	.000	.000
	30-39	22						.278	.000	.111	.156	.000	.231	.072	.000	.000	.000	.000	
	40-49	27						.239	.219	.151	.184	.197	.082	.630	.000	.000	.000	.080	
	50-59	26						.115	.113	.102	.000	.071	.091	.000	.000	.000	.000	.000	
	60-69	7						.000	.194	.000	.289	.000	.000	.000	.000	.186	.125	.000	
	Total	90						.178	.152	.101	.131	.080	.117	.149	.000	.179	.111	.075	
90	Under 30	23							.158	.195	.188	.066	.142	.055	.088	.000	.000	.000	.128
	30-39	56							.191	.147	.197	.120	.058	.022	.166	.000	.075	.044	.015
	40-49	100								.247	.282	.190	.129	.156	.043	.045	.047	.057	.053
	50-59	196								.142	.124	.118	.070	.036	.064	.055	.051	.007	.019
	60-69	89								.103	.139	.035	.079	.102	.031	.021	.008	.121	.038
	Total	464								.171	.170	.134	.089	.078	.049	.063	.034	.045	.030	.041

TABLE 32—Continued

MALE II TOTAL DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																	
			Week				Month													
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14	
0	Under 30	1,371	.154	.215	.205	.215	.531	.365	.305	.201	.165	.168	.062	.039	.098	.109	.....	.....	.....
	30-39	5,155	.087	.175	.177	.210	.457	.368	.239	.198	.219	.173	.135	.103	.058	.090	.....	.....	.....
	40-49	6,520	.069	.142	.148	.181	.453	.364	.274	.254	.179	.188	.116	.119	.103	.108	.....	.....	.....
	50-59	8,123	.072	.130	.149	.179	.436	.321	.265	.219	.182	.137	.119	.087	.066	.100	.....	.....	.....
	Total	24,527	.080	.151	.157	.191	.447	.346	.261	.218	.179	.158	.115	.099	.076	.097	.....	.....	.....
7	Under 30	2,524	.....	.112	.166	.190	.527	.407	.320	.202	.210	.195	.147	.109	.084	.069	.139	.....	.....
	30-39	8,482	.....	.088	.140	.164	.465	.417	.321	.240	.212	.188	.159	.096	.114	.103	.131	.....	.....
	40-49	12,679	.....	.073	.109	.149	.427	.363	.260	.206	.169	.150	.114	.122	.083	.089	.103	.....	.....
	50-59	21,297	.....	.061	.096	.124	.380	.294	.231	.160	.127	.104	.080	.067	.062	.056	.094	.....	.....
	Total	53,883	.....	.071	.110	.138	.408	.329	.243	.177	.142	.120	.092	.077	.068	.065	.096	.....	.....
14	Under 30	4,491	.....	.....	.086	.148	.465	.403	.323	.214	.202	.227	.122	.134	.093	.075	.128	.....	.....
	30-39	9,201	.....	.....	.071	.121	.412	.354	.278	.237	.197	.157	.120	.123	.113	.093	.122	.....	.....
	40-49	7,713	.....	.....	.060	.102	.404	.338	.265	.218	.155	.155	.119	.078	.072	.076	.081	.....	.....
	50-59	6,991	.....	.....	.060	.100	.360	.313	.206	.163	.131	.124	.072	.082	.048	.063	.097	.....	.....
	Total	40,620	.....	.....	.067	.114	.409	.340	.256	.200	.164	.147	.102	.094	.076	.072	.098	.....	.....

TABLE 32—Continued

MALE II TOTAL DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30	Under 30	3,440	.....	.....	.....	.....	.394	.359	.297	.285	.191	.170	.163	.096	.119	.104	.113	.....	.....
	30-39	7,049	.....	.....	.....	.....	.338	.346	.276	.217	.179	.160	.154	.110	.095	.086	.101	.....	.....
	40-49	5,691	.....	.....	.....	.....	.296	.323	.262	.188	.146	.157	.133	.104	.087	.097	.102	.....	.....
	50-59	4,726	.....	.....	.....	.....	.283	.263	.232	.158	.136	.116	.078	.081	.066	.051	.071	.....	.....
	60-69	1,465	.....	.....	.....	.....	.235	.222	.174	.120	.104	.071	.047	.067	.054	.033	.065	.....	.....
Total	22,371	.....	.....	.....	.....	.322	.320	.260	.199	.156	.143	.123	.096	.084	.077	.091	.....	.....	.....
60	Under 30	25	.....	.....	.....	.....	.....	.395	.098	.372	.111	.139	.032	.000	.000	.000	.033	.000	.....
	30-39	59	.....	.....	.....	.....	.....	.281	.190	.185	.153	.099	.104	.104	.049	.114	.060	.035	.....
	40-49	44	.....	.....	.....	.....	.....	.200	.225	.211	.164	.100	.061	.088	.102	.121	.076	.085	.....
	50-59	46	.....	.....	.....	.....	.....	.178	.179	.200	.172	.085	.093	.011	.074	.058	.096	.106	.....
	60-69	9	.....	.....	.....	.....	.....	.196	.163	.096	.144	.121	.023	.009	.013	.034	.069	.039	.....
Total	183	.....	.....	.....	.....	.....	.....	.223	.195	.193	.160	.099	.076	.061	.068	.088	.066	.069	.....
90	Under 30	56	.....	.....	.....	.....	.....	.....	.235	.191	.200	.122	.199	.028	.043	.000	.037	.069	.066
	30-39	130	.....	.....	.....	.....	.....	.....	.220	.189	.142	.175	.055	.128	.081	.018	.047	.039	.108
	40-49	158	.....	.....	.....	.....	.....	.....	.222	.298	.186	.125	.159	.053	.059	.046	.064	.057	.081
	50-59	255	.....	.....	.....	.....	.....	.....	.147	.134	.128	.086	.051	.074	.050	.047	.030	.021	.064
	60-69	105	.....	.....	.....	.....	.....	.....	.145	.128	.036	.087	.091	.042	.077	.008	.114	.036	.000
Total	704	.....	.....	.....	.....	.....	.....	.....	.188	.187	.137	.120	.090	.073	.061	.032	.052	.039	.067

TABLE 33

FEMALE I ACCIDENT DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0	Under 30	113	.150	.121	.168	.150	.517	.297	.264	.179	.117	.297	.070	.253	.304	.243	.....	.....	.....
	30-39	171	.104	.135	.139	.180	.375	.309	.253	.280	.283	.081	.088	.217	.123	.035	.....	.....	.....
	40-49	196	.080	.130	.149	.184	.430	.434	.251	.365	.095	.000	.395	.000	.283	.000	.....	.....	.....
	50-59	330	.093	.121	.097	.180	.435	.333	.272	.180	.276	.208	.084	.186	.028	.115	.....	.....	.....
	60-69	212	.080	.164	.158	.148	.400	.364	.190	.093	.179	.309	.033	.101	.000	.000	.....	.....	.....
Total	1,022	.099	.134	.136	.172	.425	.349	.249	.225	.212	.176	.138	.159	.120	.064	.....	.....	.....
7	Under 30	104	.....	.084	.150	.187	.411	.338	.456	.229	.422	.649	.000	.000	.000	.538	.333	.....	.....
	30-39	284	.....	.064	.095	.151	.466	.387	.352	.270	.108	.230	.127	.216	.126	.251	.033	.....	.....
	40-49	366	.....	.041	.125	.158	.383	.420	.267	.225	.097	.312	.133	.241	.132	.297	.065	.....	.....
	50-59	487	.....	.086	.178	.155	.378	.357	.249	.259	.113	.092	.232	.123	.070	.088	.079	.....	.....
	60-69	58	.....	.137	.088	.146	.472	.407	.186	.229	.392	.000	.317	.195	.000	.000	.222	.....	.....
Total	1,299	.....	.070	.103	.157	.410	.383	.296	.248	.138	.218	.178	.178	.096	.192	.076	.....	.....
14	Under 30	229	.....	.....	.076	.100	.429	.316	.398	.347	.165	.109	.107	.000	.218	.110	.124	.....	.....
	30-39	436	.....	.....	.055	.107	.381	.304	.257	.190	.189	.200	.152	.065	.089	.143	.085	.....	.....
	40-49	306	.....	.....	.054	.096	.360	.268	.186	.159	.224	.100	.073	.012	.111	.030	.067	.....	.....
	50-59	288	.....	.....	.081	.085	.466	.383	.263	.163	.204	.065	.102	.055	.015	.201	.104	.....	.....
	60-69	90	.....	.....	.070	.076	.352	.247	.304	.099	.143	.352	.000	.177	.108	.060	.257	.....	.....
Total	1,349	.....	.....	.066	.098	.399	.307	.264	.191	.197	.128	.102	.048	.100	.107	.099	.....	.....

TABLE 33--Continued

FEMALE I ACCIDENT DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD--ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																	
			Week				Month													
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14	
30	Under 30	173	.....	.....	.....	.....	.424	.201	.227	.137	.206	.092	.108	.000	.102	.000	.253	.....	.....
	30-39	366	.....	.....	.....	.....	.251	.260	.212	.326	.195	.174	.165	.179	.048	.148	.186	.....	.....
	40-49	259	.....	.....	.....	.....	.329	.326	.184	.163	.140	.258	.145	.129	.117	.033	.024	.....	.....
	50-59	259	.....	.....	.....	.....	.252	.295	.238	.171	.090	.218	.153	.046	.028	.087	.088	.....	.....
	60-69	56	.....	.....	.....	.....	.342	.270	.393	.192	.124	.000	.000	.000	.000	.000	.057	.....	.....
Total	1,113	.....	.....	.....	.....	.302	.275	.221	.225	.157	.187	.141	.097	.066	.073	.132	.....	.....	.....
60	Under 30	4	.....	.....	.....	.....	.....	.333	.625	1.000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	30-39	9	.....	.....	.....	.....	.....	.307	.171	.000	.000	.529	.000	.000	.000	.000	.000	.000	.000
	40-49	12	.....	.....	.....	.....	.....	.510	.250	.000	.000	.000	.000	.000	.000	.167	.000	.000	.000
	50-59	4	.....	.....	.....	.....	.....	.286	.000	.200	1.000	.....	.....	.....	.....	.....	.....	.....	.....
	60-69	1	.....	.....	.....	.....	.....	.000	.000	1.000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	30	.....	.....	.....	.....	.....	.....	.372	.219	.084	.061	.374	.000	.000	.000	.078	.000	.000	.....
90	Under 30	6	.....	.....	.....	.....	.....	.....	.000	.097	.000	.274	.176	.000	.000	.500	.000	.000	.000
	30-39	6	.....	.....	.....	.....	.....	.....	.256	.000	.000	.000	.523	.000	.000	.000	.000	.000	.000
	40-49	10	.....	.....	.....	.....	.....	.....	.150	.235	.423	.333	.000	.000	.000	.000	.000	.000	.000
	50-59	18	.....	.....	.....	.....	.....	.....	.236	.221	.207	.000	.113	.000	.158	.000	.000	.000	.118
	60-69	3	.....	.....	.....	.....	.....	.....	.000	.756	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Total	43178	.207	.181	.112	.188	.000	.084	.104	.000	.000	.065

TABLE 33—Continued

FEMALE 1 SICKNESS DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
 CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0	Under 30	0	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	30-39	3	.333	.000	.000	.000	.500	.000	1.000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	40-49	45	.177	.284	.216	.358	.761	.773	1.000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	50-59	144	.171	.271	.248	.138	.425	.418	.239	.057	.000	.121	.000	.138	.120	.091	.....	.....	.....
	60-69	115	.159	.293	.167	.223	.472	.367	.256	.138	.080	.217	.111	.000	.000	.000	.....	.....	.....
	Total	307	.170	.278	.208	.203	.487	.407	.297	.094	.034	.161	.043	.089	.073	.053	.....	.....	.....
7	Under 30	412	.....	.089	.176	.177	.587	.395	.338	.311	.285	.088	.115	.130	.000	.000	.188	.....	.....
	30-39	1,373	.....	.089	.124	.142	.485	.460	.353	.261	.105	.205	.176	.130	.113	.136	.136	.....	.....
	40-49	1,908	.....	.086	.132	.160	.445	.391	.328	.196	.145	.154	.090	.096	.062	.067	.155	.....	.....
	50-59	2,560	.....	.087	.132	.151	.395	.338	.260	.224	.126	.093	.082	.106	.050	.060	.090	.....	.....
	60-69	524	.....	.076	.133	.108	.339	.313	.155	.174	.191	.154	.043	.047	.065	.025	.074	.....	.....
	Total	6,777	.....	.087	.133	.150	.442	.383	.294	.222	.141	.136	.097	.102	.062	.067	.116	.....	.....
14	Under 30	622	.....	.....	.103	.152	.506	.418	.378	.256	.113	.297	.176	.046	.035	.152	.129	.....	.....
	30-39	1,448	.....	.....	.063	.113	.463	.414	.331	.240	.209	.238	.100	.113	.080	.131	.095	.....	.....
	40-49	1,347	.....	.....	.053	.124	.486	.405	.242	.235	.175	.179	.059	.049	.046	.062	.114	.....	.....
	50-59	1,125	.....	.....	.062	.136	.375	.311	.253	.197	.180	.108	.109	.098	.124	.075	.108	.....	.....
	60-69	254	.....	.....	.091	.090	.289	.331	.160	.261	.122	.156	.091	.080	.000	.012	.234	.....	.....
	Total	4,796	.....	.....	.066	.125	.449	.383	.282	.230	.178	.184	.097	.083	.074	.086	.101	.....	.....

TABLE 33—Continued

FEMALE I SICKNESS DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30	Under 30	446					.470	.453	.323	.185	.193	.290	.066	.111	.065	.117	.026		
	30-39	1,090					.390	.411	.332	.189	.173	.081	.120	.058	.113	.144	.097		
	40-49	1,104					.369	.403	.266	.238	.167	.106	.067	.093	.045	.098	.061		
	50-59	964					.299	.281	.214	.192	.147	.095	.093	.039	.046	.063	.072		
	60-69	232					.295	.180	.092	.248	.133	.192	.072	.037	.058	.036	.057		
	Total	3,836					.370	.369	.264	.208	.162	.118	.092	.064	.066	.095	.071		
60	Under 30	9						.185	.267	.364	.000	.000	.000	.514	.000	.000	.000	.000	
	30-39	29						.377	.152	.388	.146	.282	.667	.357	.556	.000	.000	.000	
	40-49	18						.383	.146	.092	.047	.000	.212	.183	.000	.000	.000	.000	
	50-59	27						.131	.335	.285	.000	.000	.115	.000	.144	.084	.000	.115	
	60-69	4						.455	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	Total	77						.290	.227	.293	.061	.087	.263	.164	.122	.043	.000	.056	
90	Under 30	9						.000	.605	.220	.000	.000	.000	.625	.000	.000	.000	.500	
	30-39	38						.123	.229	.254	.038	.184	.178	.124	.222	.312	.094	.000	
	40-49	35						.236	.038	.077	.169	.051	.040	.000	.000	.039	.116	.263	
	50-59	74						.207	.099	.050	.077	.018	.034	.011	.038	.014	.067	.053	
	60-69	16						.452	.000	.038	.000	.000	.000	.197	.159	.087	.096	.000	
	Total	172						.163	.148	.103	.080	.052	.052	.071	.065	.058	.081	.103	

TABLE 33—Continued

FEMALE I TOTAL DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0	Under 30	113	.150	.121	.168	.150	.517	.297	.264	.179	.117	.297	.070	.253	.304	.243	.....	.....	.....
	30-39	174	.107	.134	.138	.178	.376	.306	.265	.280	.283	.081	.088	.217	.123	.035	.....	.....	.....
	40-49	241	.091	.146	.155	.198	.451	.444	.259	.365	.095	.000	.395	.000	.283	.000	.....	.....	.....
	50-59	474	.110	.152	.123	.173	.434	.347	.267	.162	.230	.190	.064	.174	.052	.109	.....	.....	.....
	60-69	327	.104	.201	.160	.167	.416	.364	.204	.102	.160	.290	.051	.080	.000	.000	.....	.....	.....
Total	1,329	.109	.153	.144	.176	.431	.354	.253	.214	.196	.174	.128	.150	.114	.062	.....	.....	.....	.....
7	Under 30	516	.....	.088	.171	.179	.549	.378	.374	.289	.324	.225	.103	.114	.000	.075	.198	.....	.....
	30-39	1,657	.....	.084	.119	.144	.481	.445	.353	.263	.106	.210	.166	.149	.116	.159	.117	.....	.....
	40-49	2,274	.....	.079	.131	.160	.434	.397	.317	.202	.136	.186	.097	.120	.072	.097	.145	.....	.....
	50-59	3,047	.....	.087	.123	.151	.392	.341	.258	.231	.124	.093	.108	.108	.053	.064	.088	.....	.....
	60-69	582	.....	.082	.129	.112	.352	.321	.157	.178	.203	.147	.059	.053	.063	.024	.079	.....	.....
Total	8,176	.....	.084	.128	.152	.436	.383	.294	.227	.140	.151	.111	.114	.067	.084	.111	.....	.....	.....
14	Under 30	851	.....	.....	.095	.137	.483	.384	.368	.289	.131	.237	.151	.028	.109	.137	.127	.....	.....
	30-39	1,884	.....	.....	.061	.112	.444	.384	.309	.224	.202	.225	.119	.097	.083	.136	.092	.....	.....
	40-49	1,653	.....	.....	.053	.118	.460	.372	.226	.212	.191	.155	.064	.037	.067	.052	.099	.....	.....
	50-59	1,413	.....	.....	.066	.125	.395	.325	.255	.191	.185	.100	.107	.090	.103	.102	.108	.....	.....
	60-69	344	.....	.....	.085	.087	.307	.309	.201	.221	.128	.127	.063	.112	.032	.025	.086	.....	.....
Total	6,145	.....	.....	.066	.119	.438	.364	.277	.219	.183	.168	.098	.073	.082	.092	.100	.....	.....	.....

TABLE 33—Continued

FEMALE I TOTAL DISABILITY LOSS-OF-TIME 1976-81 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ELIM. PERIOD (DAYS)	AGE AT DISABLEMENT	NUMBER OF CLAIMS	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30	Under 30	619	.....	.....	.....	.....	.456	.375	.285	.166	.199	.203	.087	.057	.084	.058	.148	.....	.....
	30-39	1,456	.....	.....	.....	.....	.354	.366	.290	.242	.181	.112	.134	.094	.095	.145	.122	.....	.....
	40-49	1,363	.....	.....	.....	.....	.361	.386	.247	.219	.160	.149	.086	.102	.061	.085	.053	.....	.....
	50-59	1,223	.....	.....	.....	.....	.288	.284	.220	.187	.133	.126	.107	.041	.042	.068	.075	.....	.....
	60-69	288	.....	.....	.....	.....	.305	.198	.147	.240	.132	.165	.060	.031	.047	.029	.057	.....	.....
Total	4,949	.....	.....	.....	.....	.354	.345	.252	.213	.160	.138	.105	.072	.066	.089	.087	.....	.....	.....
60	Under 30	13	.....	.....	.....	.....	.....	.216	.330	.426	.000	.000	.000	.514	.000	.000	.000	.000	.000
	30-39	38	.....	.....	.....	.....	.....	.358	.157	.280	.089	.387	.448	.145	.169	.000	.000	.000	.000
	40-49	30	.....	.....	.....	.....	.....	.424	.174	.069	.034	.000	.154	.123	.000	.062	.000	.000	.000
	50-59	31	.....	.....	.....	.....	.....	.138	.323	.280	.060	.000	.115	.000	.144	.084	.000	.115	.....
	60-69	5	.....	.....	.....	.....	.....	.333	.000	.400	.000	.000	.000	.000	.000	.000	.000	.000	.000
Total	107	.....	.....	.....	.....	.....	.308	.225	.251	.061	.158	.215	.126	.090	.053	.000	.040	.....	.....
90	Under 30	15	.....	.....	.....	.....	.....	.....	.000	.436	.103	.162	.091	.000	.333	.350	.000	.000	.231
	30-39	44	.....	.....	.....	.....	.....	.....	.121	.206	.221	.032	.242	.159	.108	.191	.257	.072	.000
	40-49	45	.....	.....	.....	.....	.....	.....	.220	.078	.135	.188	.046	.036	.000	.000	.035	.104	.232
	50-59	92	.....	.....	.....	.....	.....	.....	.213	.125	.080	.064	.035	.028	.036	.033	.116	.056	.064
	60-69	19	.....	.....	.....	.....	.....	.....	.039	.102	.036	.000	.000	.000	.189	.152	.083	.090	.000
Total	215	.....	.....	.....	.....	.....	.....	.166	.159	.117	.086	.075	.044	.073	.070	.050	.069	.097	.....

CHART 4

ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE
 1976-81 CONTINUANCE DATA — ALL AGES COMBINED
 RATIO OF MONTHLY INDEMNITY DISABLED AT ENDING PERIOD TO MONTHLY INDEMNITY EXPOSED
 FIRST YEAR OF BENEFIT PERIOD — ALL POLICY DURATIONS

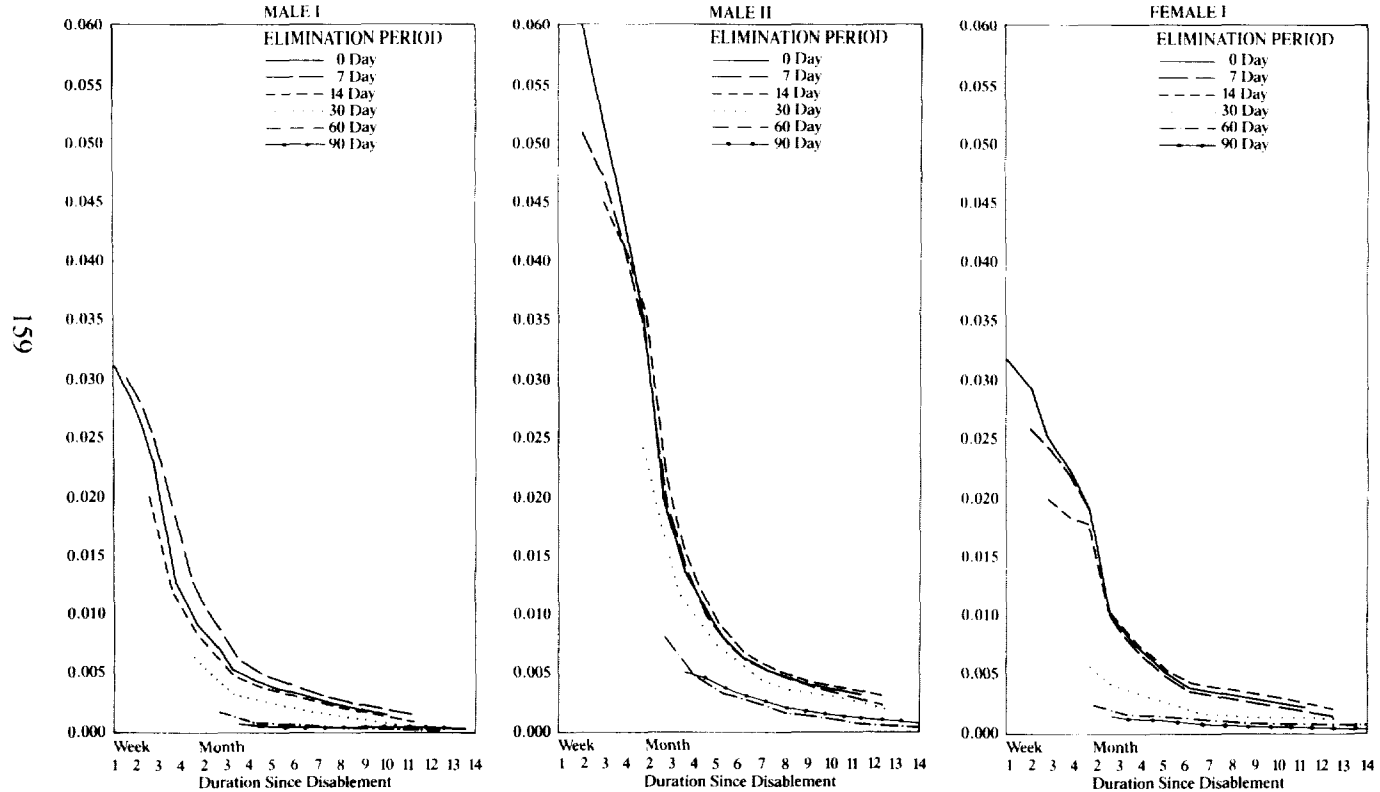


CHART 5

SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
 1976-81 CONTINUANCE DATA - ALL AGES COMBINED
 RATIO OF MONTHLY INDEMNITY DISABLED AT ENDING PERIOD TO MONTHLY INDEMNITY EXPOSED
 FIRST YEAR OF BENEFIT PERIOD - ALL POLICY DURATIONS

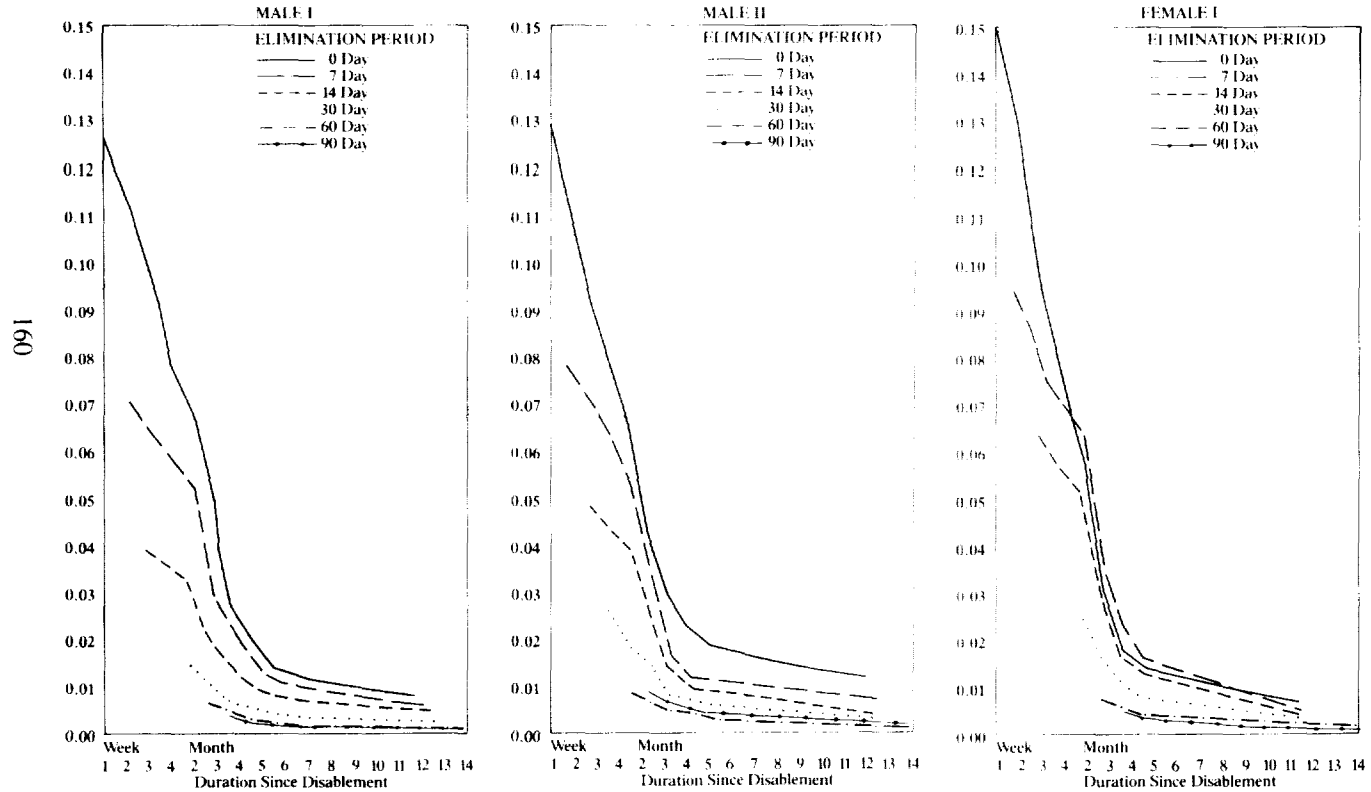
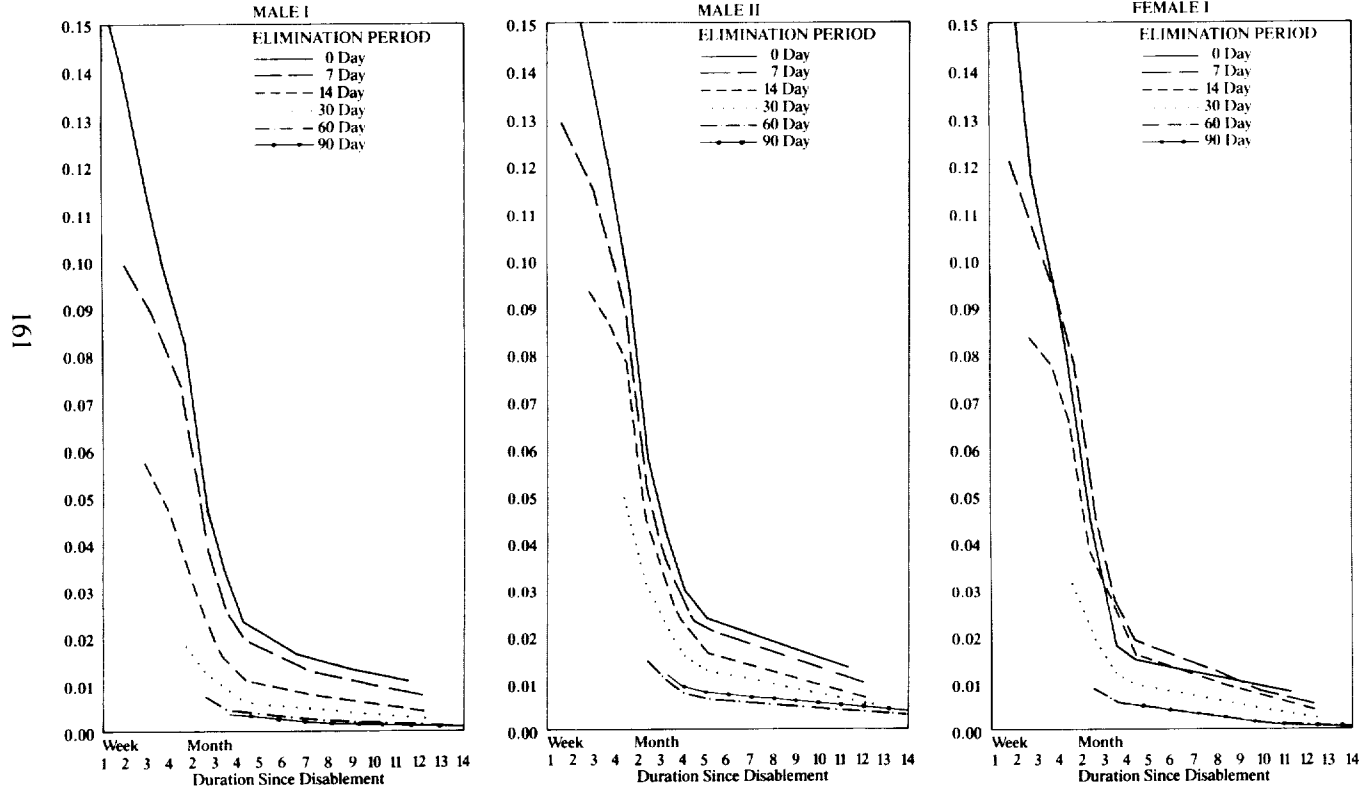


CHART 6

TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE
 1976-81 CONTINUANCE DATA — ALL AGES COMBINED
 RATIO OF MONTHLY INDEMNITY DISABLED AT ENDING PERIOD TO MONTHLY INDEMNITY EXPOSED
 FIRST YEAR OF BENEFIT PERIOD — ALL POLICY DURATIONS



durations are higher for 90-day elimination periods than for those for 60-day elimination periods. Also, for accident, 0-day elimination period continuance sometimes is lower than that for 7 and 14-day periods.

E. DISABILITY LOSS-OF-TIME EXPERIENCE WITH EXPOSURES AND CLAIMS EXPRESSED IN TERMS OF POLICY YEARS

Tables 34, 35, and 36 correspond to the basic Tables 5, 6, and 7 with one difference. The calculations were performed based on policy years exposed, claim count, and duration in terms of number of claim months, rather than on exposures and claims in terms of the amounts of monthly indemnities. This should provide a general indication of relative experience by policy size. Table 37 gives ratios of claims costs from Tables 34, 35, and 36 to those given in Tables 5, 6, and 7, respectively. It appears that claim costs are generally lower when measured by policy count than when measured by monthly indemnity. Although not corrected by the impact of policy duration (with older policies having much lower average policy sizes), it appears that claim costs have been higher for larger size policies.

F. DISABILITY LOSS-OF-TIME EXPERIENCE TRENDS

Tables 38 to 46 show trends in experience for the first benefit year for years 1974–81. The claim rates, durations, and costs given in the appropriate table are the average values of the four two-year intervals. The values given for 1974–75, 1976–77, 1978–79, 1980, and 1981 are the ratios of the values for each period to the total of the combined experience.

Tables 38, 39, and 40 show these experience trends for accident with a 0-day elimination period and sickness experience with a 7-day elimination period, and the total of these two, for claim rate, claim duration, and claim cost. Tables 41, 42, and 43 show these same trends for experience for 14-day elimination coverages. Tables 44, 45, and 46 show these same trends for experience for 30-day elimination coverages.

In general, claim rates have tended to decrease steadily and claim durations have tended to increase over this time period. The trend is not so clear for claim costs. Claim costs were generally highest in the 1976–77 period. On an overall basis, 1981 claim costs appear to be fairly similar to those of 1980, but there are several elimination period/sex/occupation group/age cells where differences do appear. A statistical analysis was performed to study differences between experience of 1980 and 1981; no significant differences overall were found.

TABLE 34

ACCIDENT DISABILITY LOSS-OF-TIME 1981 EXPERIENCE MEASURED BY POLICY YEARS EXPOSED
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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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	9	.0243	1.00	.0243	38	.0888	1.50	.1332	2	.0172	0.00	.0000	365%	150%	548%	71%	0%	0%
30-39	174	.0363	1.78	.0647	251	.0716	2.33	.1671	8	.0133	5.51	.0733	197	131	258	37	310	113
40-49	224	.0212	1.76	.0374	756	.0546	2.15	.1176	20	.0241	0.90	.0217	258	122	314	114	51	58
50-59	426	.0189	2.42	.0457	1,080	.0446	2.41	.1075	34	.0265	1.50	.0398	236	100	235	140	62	87
60-69	336	.0203	2.41	.0490	427	.0346	2.67	.0925	26	.0284	2.81	.0798	170	111	189	140	117	163
Total	1,169				2,652				90				217%	110%	240%	125%	107%	106%
7-Day Elimination Period																		
Under 30	14	.0287	2.43	.0697	57	.0456	1.47	.0672	0	.0000	.....	.0000	159%	60%	96%	0%	.....	0%
30-39	110	.0292	2.09	.0611	311	.0532	2.36	.1256	26	.0207	2.46	.0510	182	113	206	71	118	83
40-49	143	.0227	2.57	.0583	379	.0403	2.58	.1040	43	.0244	2.05	.0500	178	100	178	107	80	86
50-59	178	.0183	2.11	.0387	507	.0411	2.81	.1153	68	.0228	2.32	.0529	225	133	298	125	110	137
60-69	71	.0190	1.68	.0320	128	.0304	3.25	.0987	10	.0224	3.20	.0717	160	193	308	118	190	224
Total	516				1,382				147				193%	122%	250%	108%	106%	127%
14-Day Elimination Period																		
Under 30	44	.0225	1.98	.0445	199	.0433	1.95	.0846	6	.0081	2.00	.0162	192%	98%	190%	36%	101%	36%
30-39	162	.0148	3.06	.0453	608	.0411	2.81	.1153	35	.0136	3.76	.0512	278	92	255	92	123	113
40-49	193	.0161	3.28	.0528	481	.0357	2.75	.0982	43	.0186	2.70	.0502	222	84	186	116	82	95
50-59	179	.0128	2.55	.0326	336	.0303	2.76	.0836	31	.0128	1.67	.0214	237	108	256	100	65	66
60-69	70	.0133	2.65	.0352	73	.0221	3.01	.0665	12	.0184	4.25	.0782	166	114	189	138	160	222
Total	648				1,697				127				232%	95%	225%	104%	97%	102%
30-Day Elimination Period																		
Under 30	80	.0059	2.22	.0131	265	.0258	2.31	.0596	12	.0033	2.45	.0081	437%	104%	455%	56%	110%	62%
30-39	372	.0049	2.90	.0142	718	.0241	3.03	.0730	42	.0042	3.86	.0162	492	104	514	86	133	114
40-49	286	.0049	3.20	.0157	464	.0226	3.48	.0786	40	.0061	3.20	.0195	461	109	501	124	100	124
50-59	227	.0051	3.20	.0163	254	.0191	3.57	.0681	51	.0103	3.82	.0393	375	112	418	202	119	241
60-69	77	.0058	3.60	.0209	50	.0151	3.64	.0549	11	.0099	1.00	.0099	260	101	263	171	28	47
Total	1,042				1,751				156				440%	106%	469%	125%	109%	136%

TABLE 35

SICKNESS DISABILITY LOSS-OF-TIME 1981 EXPERIENCE MEASURED BY POLICY YEARS EXPOSED
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AFFAILED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIOS TO MALE OCC. GROUP I						
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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 40	0	.0000		.0000	0	.0000		.0000	0	.0000		.0000							
40-49	17	.0914	2.06	.1882	20	.0727	1.00	.0727	2	.0513	0.50	.0256	80%	49%	39%	56%	24%	14%	
50-59	228	.1073	2.75	.2955	135	.1153	2.61	.3006	26	.1520	1.46	.2222	107	95	102	142	53	75	
60-69	216	.1049	2.60	.2728	115	.1195	3.40	.4064	21	.1154	1.71	.1978	114	131	149	110	66	73	
Total	461				270				49				109%	109%	120%	122%	57%	71%	
7-Day Elimination Period																			
Under 30	15	.0227	1.33	.0303	46	.0330	0.91	.0301	14	.0718	1.29	.0923	145%	68%	99%	316%	97%	305%	
30-39	213	.0341	1.88	.0642	458	.0466	2.01	.0935	99	.0638	1.62	.1031	137	107	146	187	86	161	
40-49	562	.0461	2.52	.1162	1,094	.0544	2.65	.1442	197	.0860	2.03	.1745	118	105	124	187	81	150	
50-59	1,396	.0675	3.25	.2192	2,659	.0907	3.53	.3201	284	.0800	2.36	.1890	134	109	146	119	73	86	
60-69	1,059	.1037	3.80	.3939	1,319	.1117	4.58	.5116	93	.1138	2.93	.3329	108	121	130	110	77	85	
Total	3,245				5,576				687				125%	112%	136%	144%	76%	113%	
14-Day Elimination Period																			
Under 30	27	.0133	1.82	.0242	126	.0272	1.97	.0536	14	.0186	1.78	.0332	205%	108%	221%	140%	98%	137%	
30-39	235	.0203	2.51	.0510	510	.0339	2.41	.0816	117	.0437	2.25	.0984	167	96	160	215	90	193	
40-49	381	.0294	2.62	.0771	612	.0441	2.75	.1211	128	.0523	2.33	.1220	150	105	157	178	89	158	
50-59	833	.0542	3.29	.1781	833	.0714	3.45	.2462	152	.0594	3.49	.2071	132	105	138	110	106	116	
60-69	446	.0740	3.95	.2923	355	.0986	4.72	.4653	48	.0671	3.63	.2434	133	119	159	91	92	83	
Total	1,922				2,436				459				148%	118%	154%	152%	97%	142%	
30-Day Elimination Period																			
Under 30	77	.0055	2.82	.0155	117	.0115	2.03	.0234	50	.0135	1.84	.0248	209%	72%	151%	245%	65%	160%	
30-39	498	.0064	3.33	.0213	535	.0178	2.77	.0493	176	.0174	2.26	.0393	278	83	231	272	68	185	
40-49	701	.0116	3.75	.0435	591	.0284	3.43	.0975	172	.0259	2.88	.0746	245	91	224	223	77	171	
50-59	1,157	.0245	3.98	.0975	625	.0450	4.19	.1884	161	.0316	3.66	.1155	184	105	193	129	92	118	
60-69	640	.0434	4.87	.2115	239	.0676	5.17	.3495	48	.0406	5.13	.2083	156	106	165	94	105	98	
Total	3,073				2,107				607				234%	99%	210%	212%	88%	159%	

TABLE 36

TOTAL DISABILITY LOSS-OF-TIME 1981 EXPERIENCE MEASURED BY POLICY YEARS EXPOSED
FIRST YEAR 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					
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of 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																		
30-39																		
40-49	241	.1126	2.00	.2256	776	.1273	1.49	.1903	22	.0754	0.63	.0473	113%	75%	84%	67%	32%	21%
50-59	654	.1262	2.70	.3412	1,215	.1599	2.55	.4081	60	.1785	1.47	.2620	127	94	120	141	54	77
60-69	552	.1252	2.57	.3218	542	.1541	3.24	.4989	47	.1438	1.93	.2776	123	126	155	115	75	86
Total	1,447				2,533				129				122%	96%	116%	120%	50%	60%
7-Day Elimination Period																		
Under 30	29	.0514	1.95	.1000	103	.0786	1.24	.0973	14	.0718	1.29	.0923	153%	64%	97%	140%	66%	92%
30-39	323	.0633	1.98	.1253	769	.0998	2.20	.2191	125	.0845	1.82	.1541	158	111	175	133	92	123
40-49	705	.0688	2.54	.1745	1,473	.0947	2.62	.2482	240	.1104	2.03	.2245	138	103	142	160	80	129
50-59	1,574	.0858	3.01	.2579	3,166	.1318	3.30	.4354	352	.1028	2.35	.2419	154	110	169	120	78	94
60-69	1,130	.1227	3.47	.4259	1,447	.1421	4.29	.6103	103	.1362	2.97	.4046	116	124	143	111	86	95
Total	3,761				6,958				834				143%	113%	157%	130%	82%	106%
14-Day Elimination Period																		
Under 30	71	.0358	1.92	.0687	325	.0705	1.96	.1382	20	.0267	1.85	.0494	197%	102%	201%	75%	96%	72%
30-39	397	.0351	2.74	.0963	1,118	.0750	2.63	.1969	152	.0573	2.61	.1496	214	96	204	163	95	155
40-49	574	.0455	2.85	.1299	1,093	.0798	2.75	.2193	171	.0709	2.43	.1722	175	96	169	156	85	133
50-59	1,012	.0670	3.14	.2107	1,169	.1017	3.24	.3298	183	.0722	3.16	.2285	152	103	157	108	101	108
60-69	516	.0873	3.75	.3275	428	.1207	4.41	.5318	60	.0855	3.76	.3216	138	118	162	98	100	98
Total	2,570				4,133				586				173%	104%	174%	131%	96%	123%
30-Day Elimination Period																		
Under 30	157	.0114	2.51	.0286	382	.0373	2.23	.0830	62	.0168	1.96	.0329	327%	89%	290%	147%	78%	115%
30-39	870	.0113	3.14	.0355	1,253	.0419	2.92	.1223	218	.0216	2.57	.0555	371	93	345	191	82	156
40-49	987	.0165	3.59	.0592	1,055	.0510	3.45	.1761	212	.0320	2.94	.0941	309	96	297	194	82	159
50-59	1,384	.0296	3.84	.1138	879	.0641	4.00	.2565	212	.0419	3.69	.1548	217	104	225	142	96	136
60-69	717	.0492	4.72	.2324	289	.0827	4.89	.4044	59	.0505	4.32	.2182	168	104	174	103	92	94
Total	4,115				3,858				763				303%	99%	290%	172%	88%	145%

TABLE 37

DISABILITY LOSS-OF-TIME 1981 EXPERIENCE
 RATIOS OF CLAIM COST WITH EXPOSURES AND CLAIMS MEASURED IN TERMS OF POLICY YEARS
 TO CLAIM COST WITH EXPOSURES AND CLAIMS MEASURED IN TERMS OF MONTHLY INDEMNITY
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	ACCIDENT			SICKNESS			TOTAL		
	MI	MII	FI	MI	MII	FI	MI	MII	FI
0-Day Elimination Period									
Under 30	0.72	0.66	.....	.....	.....	.....	.....	.....	.....
30-39	0.85	0.78	0.68	.....	.....	.....	.....	.....	.....
40-49	0.75	0.79	0.84	0.69	0.66	0.52	0.70	0.73	0.63
50-59	0.80	0.83	0.97	1.03	0.87	1.00	1.00	0.86	1.00
60-69	0.88	0.87	0.91	0.96	0.93	0.70	0.94	0.92	0.75
7-Day Elimination Period									
Under 30	0.79	0.85	.....	0.68	0.82	0.75	0.75	0.84	0.75
30-39	0.78	0.85	1.00	0.69	0.91	0.69	0.73	0.87	0.77
40-49	0.73	0.92	0.90	0.89	0.95	0.88	0.83	0.93	0.89
50-59	0.88	0.93	0.86	0.96	0.96	0.88	0.95	0.95	0.87
60-69	0.61	0.91	1.10	0.95	0.98	0.85	0.91	0.97	0.88
14-Day Elimination Period									
Under 30	0.83	0.85	0.95	0.60	0.88	0.83	0.73	0.86	0.87
30-39	0.83	0.82	0.80	0.83	0.86	0.92	0.83	0.83	0.88
40-49	0.93	0.85	0.69	0.94	0.89	0.84	0.94	0.87	0.79
50-59	0.83	0.89	0.57	1.02	0.95	0.94	0.99	0.94	0.89
60-69	1.04	0.99	0.78	0.96	0.89	0.98	0.97	0.92	0.92
30-Day Elimination Period									
Under 30	0.78	0.87	0.84	0.90	0.98	0.72	0.84	0.90	0.75
30-39	0.87	0.92	1.17	0.98	0.95	0.78	0.93	0.93	0.86
40-49	0.92	0.90	0.72	1.09	0.96	1.10	0.92	0.93	0.99
50-59	0.88	0.98	0.81	1.06	0.98	1.04	1.03	0.98	0.97
60-69	0.85	0.94	0.79	1.12	1.01	1.17	1.09	1.00	1.14

TABLE 38

ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I						MALE OCC. GROUP II						FEMALE OCC. GROUP I					
	Ratios to 1974-81					Rate	Ratios to 1974-81					Rate	Ratios to 1974-81					Rate
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
	0-Day Accident Elimination Period																	
Under 30.....	0.96	0.87	1.11	1.44	0.40	0.055	0.98	0.98	1.15	0.85	0.91	0.117	0.87	1.13	1.16	1.00	0.55	0.031
30-39.....	1.00	1.11	1.04	0.89	0.89	0.047	0.89	0.97	1.16	1.04	0.83	0.105	0.87	1.22	1.19	0.78	0.66	0.032
40-49.....	1.03	1.12	1.06	0.91	0.71	0.034	1.01	0.96	1.04	0.93	0.97	0.067	0.96	1.25	0.93	0.96	0.86	0.028
50-59.....	1.07	1.04	1.04	0.89	0.85	0.027	0.98	0.98	1.04	1.00	0.98	0.052	1.07	1.20	0.97	0.83	0.77	0.030
60-69.....	1.00	1.12	0.92	0.96	0.88	0.026	1.02	0.98	1.05	1.00	0.88	0.043	0.87	1.42	0.95	0.74	0.82	0.038
	7-Day Sickness Elimination Period																	
Under 30.....	1.20	1.24	0.82	0.93	0.51	0.045	1.47	1.14	0.67	0.69	0.67	0.049	1.37	0.91	0.84	0.86	0.99	0.079
30-39.....	1.19	1.08	0.87	0.98	0.81	0.048	1.24	1.00	0.92	0.85	0.85	0.059	1.23	1.06	0.92	0.77	0.80	0.093
40-49.....	1.09	1.07	0.98	0.86	0.87	0.058	1.23	1.00	0.93	0.86	0.79	0.073	1.21	1.01	0.94	0.87	0.81	0.109
50-59.....	1.13	1.01	0.96	0.92	0.84	0.082	1.18	0.96	0.92	0.94	0.93	0.101	1.22	1.04	0.87	0.92	0.80	0.107
60-69.....	1.09	1.03	0.93	0.98	0.91	0.116	1.20	0.96	0.92	0.93	0.92	0.125	1.22	1.03	0.84	0.80	1.04	0.117
	Total of 0-Day Accident and 7-Day Sickness Elimination Periods																	
Under 30.....	1.07	1.04	0.98	1.21	0.45	0.100	1.13	1.03	1.01	0.80	0.83	0.166	1.23	0.97	0.93	0.90	0.87	0.110
30-39.....	1.08	1.08	0.95	0.93	0.85	0.096	1.01	0.98	1.07	0.97	0.84	0.164	1.14	1.10	0.99	0.78	0.77	0.125
40-49.....	1.07	1.09	1.01	0.95	0.81	0.092	1.13	0.98	0.99	0.89	0.88	0.140	1.16	1.06	0.93	0.89	0.82	0.137
50-59.....	1.13	1.03	0.99	0.93	0.83	0.108	1.11	0.97	0.96	0.96	0.95	0.153	1.19	1.07	0.89	0.90	0.79	0.137
60-69.....	1.08	1.05	0.94	0.99	0.91	0.141	1.15	0.96	0.95	0.95	0.91	0.168	1.14	1.12	0.86	0.79	0.99	0.155

TABLE 39
 ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME
 ELIMINATION PERIODS 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 CLAIM DURATION IN MONTHS

ATTAINED AGE	MALE OCC. GROUP I						MALE OCC. GROUP II						FEMALE OCC. GROUP I					
	Ratios to 1974-81					Duration	Ratios to 1974-81					Duration	Ratios to 1974-81					Duration
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
	0-Day Accident Elimination Period																	
Under 30	0.86	0.92	0.94	1.35	0.85	1.83	0.90	1.04	0.96	1.06	1.21	1.57	0.96	1.49	0.98	0.73	0.15	1.59
30-39	0.88	1.03	1.09	1.08	0.91	1.96	0.88	1.02	1.04	0.99	1.26	1.95	0.70	0.89	0.91	1.11	2.15	2.34
40-49	0.86	1.00	1.07	1.07	1.08	1.92	0.92	1.02	0.99	1.08	1.06	2.16	0.87	1.22	1.09	1.03	0.53	2.05
50-59	0.90	0.93	1.04	1.01	1.30	2.10	0.96	1.01	0.99	1.01	1.10	2.31	0.87	1.12	0.98	1.22	0.79	2.26
60-69	0.83	1.00	1.03	1.21	1.04	2.31	0.89	0.98	1.00	1.17	1.09	2.55	0.90	1.09	0.81	1.25	1.17	2.40
	7-Day Sickness Elimination Period																	
Under 30	0.87	1.29	0.91	0.88	1.08	1.81	0.92	1.20	1.05	0.93	0.69	1.62	0.89	1.30	0.89	0.83	1.04	1.51
30-39	0.90	1.02	1.03	0.98	1.17	2.04	0.96	1.00	0.95	1.11	1.06	1.93	0.79	1.03	1.20	0.95	1.05	1.91
40-49	0.94	1.01	0.98	1.08	1.03	2.51	0.95	1.05	0.93	1.09	1.04	2.52	0.84	1.05	1.04	1.11	1.02	2.20
50-59	0.93	0.98	1.06	1.00	1.08	3.07	0.95	1.01	1.00	1.02	1.08	3.29	0.84	1.07	1.07	1.05	1.00	2.54
60-69	0.96	1.02	0.96	0.98	1.14	3.45	0.92	1.01	1.04	0.95	1.13	4.04	0.67	0.88	1.34	1.16	1.09	2.95
	Total of 0-Day Accident and 7-Day Sickness Elimination Periods																	
Under 30	0.86	1.11	0.92	1.19	0.96	1.83	0.91	1.09	0.97	1.02	1.08	1.59	0.90	1.36	0.92	0.80	0.87	1.54
30-39	0.89	1.02	1.05	1.02	1.03	2.01	0.91	1.01	1.01	1.02	1.18	1.95	0.76	0.99	1.12	1.00	1.34	2.01
40-49	0.93	1.02	1.02	1.09	1.08	2.26	0.94	1.04	0.96	1.08	1.05	2.35	0.84	1.09	1.05	1.09	0.92	2.17
50-59	0.92	0.97	1.05	1.01	1.13	2.83	0.96	1.00	0.98	1.00	1.07	2.98	0.85	1.08	1.05	1.08	1.00	2.48
60-69	0.95	1.02	0.97	1.02	1.13	3.24	0.93	1.00	1.02	0.98	1.13	3.66	0.72	0.93	1.21	1.19	1.12	2.80

TABLE 40

ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I						MALE OCC. GROUP II						FEMALE OCC. GROUP I					
	Ratios to 1974-81					Cost	Ratios to 1974-81					Cost	Ratios to 1974-81					Cost
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
0-Day Accident Elimination Period																		
Under 30.....	0.82	0.79	1.03	1.91	0.33	0.102	0.89	1.03	1.11	0.90	1.10	0.183	0.80	1.63	1.10	0.71	0.80	0.051
30-39.....	0.87	1.13	1.13	0.96	0.81	0.093	0.77	0.98	1.20	1.02	1.04	0.206	0.63	1.11	1.11	0.89	1.48	0.073
40-49.....	0.89	1.12	1.14	0.98	0.76	0.065	0.94	0.98	1.04	1.01	1.04	0.144	0.81	1.49	0.98	0.97	0.44	0.059
50-59.....	0.98	0.98	1.09	0.91	1.01	0.056	0.94	0.99	1.03	1.01	1.07	0.120	0.91	1.32	0.93	1.00	0.59	0.069
60-69.....	0.85	1.14	0.97	1.19	0.94	0.059	0.92	0.96	1.06	1.17	0.97	0.109	0.77	1.53	0.76	0.91	0.95	0.092
7-Day Sickness Elimination Period																		
Under 30.....	1.01	1.56	0.73	0.80	0.53	0.084	1.35	1.38	0.71	0.65	0.46	0.079	1.23	1.18	0.75	0.72	1.04	0.119
30-39.....	1.06	1.09	0.89	0.95	0.94	0.099	1.19	1.00	0.87	0.94	0.90	0.114	0.98	1.11	1.13	0.74	0.86	0.175
40-49.....	1.03	1.08	0.97	0.93	0.90	0.145	1.17	1.05	0.87	0.94	0.83	0.184	1.03	1.07	0.99	0.98	0.84	0.237
50-59.....	1.06	1.00	1.02	0.94	0.91	0.250	1.12	0.97	0.92	0.95	1.01	0.332	1.04	1.12	0.94	0.97	0.80	0.268
60-69.....	1.05	1.06	0.89	0.97	1.05	0.398	1.11	0.97	0.96	0.88	1.04	0.503	0.85	0.93	1.16	0.96	1.17	0.334
Total of 0-Day Accident and 7-Day Sickness Elimination Periods																		
Under 30.....	0.91	1.14	0.89	1.41	0.42	0.186	1.03	1.13	0.99	0.82	0.90	0.262	1.11	1.33	0.86	0.72	0.75	0.169
30-39.....	0.97	1.11	1.01	0.95	0.88	0.192	0.92	0.99	1.08	0.99	0.99	0.320	0.87	1.11	1.12	0.79	1.04	0.248
40-49.....	1.00	1.11	1.03	0.96	0.87	0.208	1.07	1.02	0.95	0.97	0.92	0.328	0.98	1.16	0.99	0.98	0.76	0.296
50-59.....	1.04	0.99	1.04	0.93	0.93	0.306	1.07	0.98	0.95	0.97	1.02	0.452	1.02	1.16	0.94	0.98	0.79	0.337
60-69.....	1.02	1.06	0.90	1.00	1.03	0.458	1.07	0.97	0.98	0.93	1.02	0.613	0.83	1.06	1.07	0.95	1.13	0.426

TABLE 41
 ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I							
	Ratios to 1974-81				Rate	Ratios to 1974-81				Rate	Ratios to 1974-81				Rate			
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
	14-Day Accident Elimination Period																	
Under 30	0.92	1.04	1.12	1.12	0.82	0.025	0.88	0.96	1.06	1.15	0.99	0.052	0.87	1.31	1.12	0.75	0.41	0.016
30-39	0.95	1.14	1.05	1.05	0.85	0.021	0.90	1.06	1.04	1.02	0.94	0.050	1.05	1.25	0.85	0.75	0.83	0.020
40-49	1.00	1.06	1.00	1.06	0.97	0.017	0.90	1.10	0.98	1.05	0.95	0.042	1.00	1.21	0.95	0.73	1.00	0.019
50-59	1.00	1.07	1.00	1.07	0.96	0.014	1.00	1.06	1.00	0.94	0.98	0.034	0.89	1.05	1.21	0.95	0.77	0.019
60-69	1.00	1.13	0.93	1.07	0.89	0.015	1.07	1.07	0.93	1.00	0.78	0.028	0.54	1.31	0.96	1.58	0.74	0.026
	14-Day Sickness Elimination Period																	
Under 30	1.04	1.09	0.91	1.04	0.66	0.023	1.10	1.13	0.84	0.90	0.93	0.031	1.10	1.10	1.12	0.88	0.45	0.042
30-39	1.08	1.08	0.92	0.96	0.79	0.026	1.02	1.07	0.92	0.95	0.93	0.040	1.17	1.06	0.97	0.91	0.64	0.065
40-49	1.11	1.09	0.97	0.86	0.83	0.035	1.09	1.06	0.94	0.96	0.88	0.053	1.11	1.17	0.96	0.84	0.56	0.075
50-59	1.05	1.05	0.95	0.93	0.94	0.055	1.12	1.00	0.91	0.97	0.95	0.076	1.11	1.09	0.87	1.03	0.77	0.070
60-69	1.09	1.05	0.93	1.00	0.88	0.088	1.10	1.06	0.89	0.91	1.01	0.103	1.19	1.02	0.92	0.87	0.86	0.080
	Total of 14-Day Accident and 14-Day Sickness Elimination Periods																	
Under 30	0.98	1.06	1.02	1.08	0.74	0.048	0.96	1.02	0.98	1.06	0.97	0.083	1.03	1.16	1.12	0.84	0.44	0.058
30-39	1.02	1.11	0.98	1.00	0.82	0.047	0.96	1.07	0.99	0.99	0.94	0.090	1.14	1.11	0.94	0.87	0.69	0.085
40-49	1.08	1.08	0.98	0.92	0.87	0.052	1.01	1.07	0.96	1.00	0.91	0.095	1.09	1.18	0.96	0.82	0.78	0.094
50-59	1.04	1.06	0.96	0.96	0.95	0.069	1.08	1.02	0.94	0.96	0.96	0.110	1.07	1.08	0.94	1.01	0.87	0.089
60-69	1.08	1.06	0.93	1.01	0.88	0.103	1.09	1.06	0.90	0.93	0.96	0.131	1.03	1.09	0.93	1.05	0.83	0.106

TABLE 42

ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME
 ELIMINATION PERIODS 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 CLAIM DURATION IN MONTHS

ATTAINED AGE	MALE OCC. GROUP I						MALE OCC. GROUP II						FEMALE OCC. GROUP I					
	Ratios to 1974-81					Duration	Ratios to 1974-81					Duration	Ratios to 1974-81					Duration
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
	14-Day Accident Elimination Period																	
Under 30.....	0.92	0.97	1.03	1.05	1.10	2.37	1.04	1.00	1.02	1.05	0.81	2.37	1.15	0.98	1.02	0.80	0.99	2.61
30-39.....	0.92	1.06	0.98	0.94	1.20	2.56	0.98	1.01	1.00	0.98	1.03	2.89	0.92	1.14	0.85	0.98	1.28	2.99
40-49.....	0.82	0.98	1.05	1.08	1.26	2.73	0.96	1.01	1.02	1.03	0.96	3.03	0.87	1.20	1.00	0.73	1.12	3.43
50-59.....	1.01	0.94	0.98	1.09	1.09	2.69	0.99	0.96	0.96	1.19	0.99	2.85	1.01	1.06	0.97	0.97	0.94	2.74
60-69.....	0.91	1.29	0.89	0.83	0.99	2.56	0.90	1.08	1.06	0.98	0.96	3.24	0.49	0.87	1.02	1.59	1.71	3.06
	14-Day Sickness Elimination Period																	
Under 30.....	0.98	1.12	0.98	0.84	1.17	2.29	0.87	1.07	1.01	1.03	1.04	2.05	0.99	1.04	0.95	1.02	1.05	2.01
30-39.....	0.95	0.93	1.00	1.05	1.23	2.43	0.96	1.00	0.92	1.12	1.11	2.32	0.87	0.86	1.06	1.26	1.09	2.35
40-49.....	0.97	0.98	1.06	0.96	1.04	2.71	0.97	1.04	1.00	0.97	1.02	2.87	0.94	0.99	1.12	0.86	1.07	2.50
50-59.....	1.02	0.99	0.99	0.93	1.07	3.15	0.90	1.05	1.04	1.04	0.96	3.70	0.91	0.98	1.06	0.95	1.17	3.00
60-69.....	0.95	1.07	0.98	1.04	1.03	3.83	0.88	1.06	1.03	0.95	1.11	4.53	0.83	1.14	1.01	0.98	1.07	3.37
	Total of 14-Day Accident and 14-Day Sickness Elimination Periods																	
Under 30.....	0.95	1.04	1.01	0.96	1.13	2.33	0.97	1.02	1.03	1.05	0.88	2.25	1.02	1.03	0.98	0.95	1.03	2.17
30-39.....	0.94	0.99	0.99	1.00	1.21	2.49	0.96	1.01	0.98	1.04	1.06	2.63	0.88	0.95	1.00	1.18	1.17	2.50
40-49.....	0.92	0.97	1.05	1.00	1.12	2.73	0.96	1.03	1.01	1.00	0.99	2.94	0.91	1.04	1.09	0.83	1.11	2.69
50-59.....	1.02	0.98	0.99	0.96	1.07	3.05	0.93	1.03	1.02	1.08	0.97	3.43	0.93	1.00	1.03	0.95	1.13	2.95
60-69.....	0.94	1.08	0.96	1.01	1.02	3.65	0.88	1.06	1.03	0.95	1.10	4.26	0.79	1.04	0.99	1.16	1.19	3.34

TABLE 43
 ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME
 ELIMINATION PERIODS 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I							
	Ratios to 1974-81					Cost	Ratios to 1974-81					Cost	Ratios to 1974-81					Cost
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
	14-Day Accident Elimination Period																	
Under 30	0.83	1.00	1.13	1.17	0.89	0.060	0.92	0.96	1.08	1.21	0.81	0.123	1.02	1.32	1.17	0.62	0.41	0.041
30-39	0.85	1.18	1.00	0.96	0.99	0.055	0.88	1.08	1.05	1.01	0.98	0.144	0.98	1.44	0.73	0.75	1.08	0.059
40-49	0.81	1.02	1.04	1.13	1.20	0.047	0.87	1.11	1.00	1.08	0.91	0.127	0.86	1.44	0.94	0.53	1.10	0.066
50-59	1.00	1.00	0.97	1.16	1.03	0.038	0.99	1.02	0.96	1.11	0.97	0.097	0.90	1.12	1.17	0.92	0.72	0.052
60-69	0.90	1.44	0.82	0.87	0.86	0.039	0.97	1.17	0.99	0.99	0.75	0.090	0.25	1.07	0.93	2.38	1.20	0.084
	14-Day Sickness Elimination Period																	
Under 30	1.04	1.23	0.90	0.88	0.78	0.052	0.97	1.22	0.86	0.94	0.97	0.063	1.07	1.13	1.06	0.89	0.47	0.085
30-39	1.05	1.02	0.94	1.03	0.99	0.062	0.99	1.09	0.86	1.08	1.04	0.092	1.05	0.93	1.05	1.17	0.72	0.149
40-49	1.07	1.07	1.03	0.82	0.86	0.095	1.06	1.09	0.94	0.93	0.89	0.153	1.03	1.15	1.07	0.72	0.72	0.188
50-59	1.08	1.05	0.94	0.87	1.01	0.173	1.01	1.05	0.95	1.02	0.92	0.280	1.01	1.06	0.92	0.97	1.04	0.211
60-69	1.03	1.11	0.91	1.04	0.90	0.337	0.97	1.12	0.92	0.87	1.11	0.468	1.00	1.18	0.94	0.86	0.93	0.268
	Total of 14-Day Accident and 14-Day Sickness Elimination Periods																	
Under 30	0.92	1.10	1.02	1.03	0.83	0.113	0.94	1.05	1.01	1.12	0.86	0.186	1.06	1.19	1.10	0.80	0.45	0.126
30-39	0.96	1.09	0.97	1.00	0.99	0.117	0.92	1.08	0.97	1.03	1.00	0.237	1.02	1.07	0.95	1.05	0.82	0.209
40-49	0.98	1.04	1.03	0.92	0.97	0.143	0.97	1.10	0.97	1.00	0.90	0.280	0.99	1.23	1.04	0.67	0.86	0.254
50-59	1.06	1.04	0.95	0.92	1.01	0.211	1.01	1.05	0.95	1.05	0.93	0.377	0.99	1.07	0.97	0.96	0.98	0.263
60-69	1.01	1.14	0.90	1.02	0.89	0.377	0.97	1.12	0.93	0.89	1.06	0.558	0.82	1.15	0.93	1.22	0.99	0.352

TABLE 44
 ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 ANNUAL CLAIM RATE

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I							
	Ratios to 1974-81				Rate	Ratios to 1974-81				Rate	Ratios to 1974-81				Rate			
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
	30-Day Accident Elimination Period																	
Under 30	1.00	1.17	1.17	1.00	0.92	0.006	0.85	1.00	1.00	0.96	1.02	0.026	0.83	1.07	1.07	1.50	0.55	0.006
30-39	1.00	1.00	1.20	1.20	0.96	0.005	0.83	1.04	1.08	1.12	1.01	0.024	0.83	1.07	1.33	1.50	0.57	0.006
40-49	1.00	1.20	1.20	1.20	0.90	0.005	0.82	1.09	1.09	1.09	1.01	0.022	1.00	0.87	1.12	1.12	0.82	0.008
50-59	1.00	1.00	1.00	1.00	1.04	0.006	0.84	0.95	1.05	1.00	0.98	0.019	0.90	1.20	1.00	1.00	1.17	0.010
60-69	1.14	1.00	1.00	1.43	0.80	0.007	0.87	1.13	0.87	1.33	1.03	0.015	1.25	0.83	0.75	1.42	0.97	0.012
	30-Day Sickness Elimination Period																	
Under 30	1.00	1.14	0.86	0.86	0.84	0.007	1.07	1.21	0.86	0.93	0.81	0.014	0.93	1.33	0.87	0.87	0.83	0.015
30-39	1.14	1.14	0.86	1.00	0.84	0.007	1.06	1.06	0.89	1.06	0.97	0.018	1.10	1.24	0.86	1.00	0.81	0.021
40-49	1.15	1.15	1.00	0.92	0.87	0.013	1.07	1.03	0.93	0.97	0.97	0.029	1.13	1.10	1.00	0.94	0.69	0.031
50-59	1.11	1.07	0.93	0.93	0.84	0.027	1.00	1.06	0.96	1.00	0.92	0.047	1.11	1.06	0.97	0.92	0.81	0.036
60-69	1.17	1.09	0.89	0.87	0.82	0.047	0.96	1.06	0.97	1.04	0.97	0.069	0.98	1.05	1.07	0.93	0.87	0.042
	Total of 30-Day Accident and 30-Day Sickness Elimination Periods																	
Under 30	1.00	1.15	1.00	0.92	0.88	0.013	0.92	1.07	0.95	1.10	0.94	0.040	0.90	1.29	0.95	1.05	0.75	0.021
30-39	1.08	1.08	1.00	1.08	0.89	0.012	0.93	1.05	1.00	1.10	1.00	0.042	1.00	1.33	0.93	1.07	0.78	0.028
40-49	1.05	1.11	1.00	0.95	0.83	0.019	0.96	1.06	1.00	1.02	0.99	0.051	1.10	1.05	1.03	0.97	0.72	0.039
50-59	1.09	1.06	0.94	0.94	0.84	0.033	0.95	1.03	0.98	1.05	0.94	0.066	1.07	1.09	0.98	0.93	0.88	0.046
60-69	1.17	1.07	0.91	0.94	0.81	0.054	0.94	1.07	0.95	1.10	0.98	0.084	1.04	1.00	1.00	1.04	0.89	0.054

NOTE: As only three decimal places were used for the claim rates through 1980 which underly this table, ratios based on small claim rates should be treated with caution.

TABLE 45

ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 ANNUAL CLAIM DURATION IN MONTHS

ATTAINED Age	MALE OCC. GROUP I						MALE OCC. GROUP II						FEMALE OCC. GROUP I					
	Ratios to 1974-81					Duration	Ratios to 1974-81					Duration	Ratios to 1974-81					Duration
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
	<i>30-Day Accident Elimination Period</i>																	
Under 30	1.01	0.93	0.93	1.01	1.24	2.47	0.89	0.97	1.06	1.19	0.95	2.72	0.75	0.95	0.95	1.48	0.85	3.45
30-39	0.97	1.03	0.91	1.02	1.10	3.10	0.93	1.09	0.99	0.96	1.26	3.23	0.71	1.05	1.14	1.08	1.20	3.39
40-49	0.87	1.01	0.95	1.12	1.27	2.98	0.98	0.91	1.00	1.09	1.12	3.51	0.92	0.97	0.82	1.33	1.26	3.25
50-59	0.97	0.97	0.97	1.02	1.09	3.26	0.95	0.97	1.00	1.10	1.05	3.54	0.73	1.10	1.10	0.91	1.15	3.62
60-69	1.07	0.92	0.87	0.95	1.35	3.27	0.82	0.92	1.13	1.32	0.92	4.10	0.71	0.61	1.02	2.71	0.37	2.93
	<i>30-Day Sickness Elimination Period</i>																	
Under 30	0.85	1.20	0.99	0.99	0.97	3.02	0.83	1.14	1.07	1.02	0.87	2.42	0.70	1.00	1.08	1.22	1.28	2.14
30-39	0.85	0.92	1.08	1.10	1.14	3.25	0.92	0.96	1.10	1.05	1.02	2.91	0.70	1.18	1.01	1.13	1.07	2.54
40-49	0.94	0.97	0.97	1.01	1.18	3.56	0.92	1.01	1.01	1.09	1.06	3.45	0.90	0.95	1.09	1.04	1.10	2.92
50-59	0.97	0.98	1.01	1.09	1.00	4.03	0.94	1.03	1.01	1.02	1.03	4.33	0.83	1.11	1.09	0.98	0.99	3.85
60-69	0.94	1.01	0.96	1.06	1.11	4.43	0.93	1.02	1.05	1.04	0.98	5.27	0.88	0.99	1.05	1.02	1.14	4.31
	<i>Total of 30-Day Accident and 30-Day Sickness Elimination Periods</i>																	
Under 30	0.93	1.10	0.96	1.01	1.10	2.73	0.85	1.03	1.06	1.15	0.94	2.62	0.71	0.96	1.05	1.44	1.10	2.53
30-39	0.89	0.96	0.99	1.05	1.11	3.21	0.92	1.04	1.03	1.00	1.02	3.09	0.68	1.13	1.07	1.12	1.06	2.77
40-49	0.92	0.97	0.95	1.02	1.20	3.42	0.94	0.96	1.00	1.09	1.08	3.48	0.90	0.95	1.03	1.12	1.14	2.99
50-59	0.97	0.97	1.00	1.07	1.02	3.90	0.95	1.02	1.00	1.04	1.03	4.10	0.81	1.11	1.09	0.96	1.03	3.80
60-69	0.95	1.00	0.94	1.02	1.13	4.30	0.92	1.00	1.06	1.07	0.97	5.07	0.83	0.94	1.06	1.36	0.99	4.03

TABLE 46

ACCIDENT AND SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS OF 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1974-75, 1976-77, 1978-79, 1980, AND 1981 TO EXPERIENCE OF 1974-81
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 ANNUAL CLAIM COST PER \$1 OF MONTHLY INCOME BENEFIT

ATTAINED AGE	MALE OCC. GROUP I					MALE OCC. GROUP II					FEMALE OCC. GROUP I							
	Ratios to 1974-81					Cost	Ratios to 1974-81					Cost	Ratios to 1974-81					Cost
	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81	1974-75	1976-77	1978-79	1980	1981	1974-81
30-Day Accident Elimination Period																		
Under 30	0.94	1.00	1.00	0.94	1.06	0.016	0.75	0.97	1.06	1.41	0.97	0.071	0.59	1.05	1.05	2.09	0.44	0.022
30-39	0.94	1.00	1.06	1.19	1.02	0.016	0.77	1.13	1.06	1.08	1.02	0.078	0.52	1.09	1.35	1.43	0.60	0.023
40-49	0.81	1.12	1.06	1.25	1.06	0.016	0.79	0.99	1.08	1.18	1.13	0.078	0.92	0.85	0.92	1.50	1.04	0.026
50-59	1.00	1.00	1.00	1.05	0.97	0.019	0.82	0.94	1.08	1.30	1.05	0.066	0.63	1.26	1.05	0.87	1.28	0.038
60-69	1.16	0.87	0.83	1.29	1.03	0.024	0.70	1.02	0.95	1.71	0.92	0.063	0.86	0.50	0.75	3.75	0.35	0.036
30-Day Sickness Elimination Period																		
Under 30	0.90	1.45	0.90	0.90	0.96	0.020	0.88	1.38	0.91	0.94	0.70	0.034	0.66	1.34	0.94	1.06	1.07	0.032
30-39	0.96	1.04	0.91	1.09	0.95	0.023	0.96	1.00	0.96	1.09	0.98	0.053	0.75	1.42	0.84	1.09	0.92	0.055
40-49	1.04	1.08	0.94	0.90	0.99	0.048	0.98	1.04	0.94	1.05	1.02	0.100	1.01	1.03	1.09	0.97	0.75	0.091
50-59	1.08	1.06	0.94	1.02	1.02	0.108	0.95	1.09	0.97	1.02	0.95	0.203	0.92	1.17	1.07	0.90	0.80	0.138
60-69	1.11	1.10	0.86	0.93	0.91	0.207	0.88	1.07	1.01	1.08	0.95	0.365	0.87	1.04	1.13	0.96	0.99	0.180
Total of 30-Day Accident and 30-Day Sickness Elimination Periods																		
Under 30	0.92	1.25	0.94	0.92	0.95	0.036	0.79	1.10	1.01	1.26	0.88	0.105	0.63	1.22	0.98	1.48	0.81	0.054
30-39	0.95	1.03	0.97	1.14	0.98	0.039	0.85	1.08	1.02	1.08	1.00	0.131	0.68	1.32	0.99	1.19	0.82	0.078
40-49	0.98	1.09	0.97	0.98	1.01	0.064	0.89	1.01	0.99	1.10	1.06	0.179	1.00	1.00	1.06	1.09	0.82	0.116
50-59	1.07	1.05	0.95	1.02	0.87	0.127	0.91	1.06	0.99	1.09	0.98	0.269	0.86	1.19	1.06	0.89	0.91	0.176
60-69	1.12	1.08	0.86	0.97	0.93	0.231	0.86	1.07	1.01	1.17	0.95	0.427	0.86	0.94	1.06	1.41	0.88	0.217

TABLE 47

DISABILITY LOSS-OF-TIME 1974-81 EXPERIENCE
TREND OF RATIOS OF ANNUAL CLAIM RATE OF MALE OCCUPATION GROUP II TO MALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD--ALL POLICY DURATIONS

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81	1974-75	1976-1977	1978-79	1980-81
	0-Day Elimination Period											
Under 30	2.17	2.40	2.21	1.76	0.50							
30-39	1.98	1.96	2.49	2.45	0.67	0.65	0.66	0.00	1.83	1.03	1.49	0.83
40-49	2.00	1.68	1.94	2.31	0.41	0.91	1.12	0.95	1.10	1.08	1.32	1.27
50-59	1.76	1.82	1.93	2.31	0.26	1.13	1.09	1.02	0.57	1.25	1.25	1.23
60-69	1.76	1.45	1.88	1.71	0.41	1.00	0.87	1.12	0.63	1.07	1.01	1.22
	7-Day Elimination Period											
Under 30	1.44	1.59	1.79	1.19	1.33	1.00	0.89	0.96	1.38	1.25	1.31	1.08
30-39	1.58	1.55	1.59	1.84	1.28	1.13	1.29	1.16	1.41	1.32	1.43	1.45
40-49	1.74	1.61	1.53	1.54	1.43	1.18	1.19	1.23	1.53	1.33	1.31	1.35
50-59	1.79	1.83	1.78	2.16	1.28	1.17	1.18	1.32	1.38	1.32	1.31	1.50
60-69	1.58	1.56	1.37	1.37	1.19	1.01	1.06	1.05	1.25	1.10	1.13	1.11
	14-Day Elimination Period											
Under 30	2.00	1.92	1.96	2.27	1.42	1.40	1.24	1.35	1.70	1.67	1.65	1.85
30-39	2.25	2.21	2.36	2.50	1.46	1.54	1.54	1.68	1.79	1.85	1.93	2.06
40-49	2.24	2.56	2.41	2.43	1.49	1.47	1.47	1.66	1.71	1.82	1.78	1.95
50-59	2.43	2.40	2.43	2.30	1.47	1.31	1.33	1.43	1.65	1.53	1.56	1.62
60-69	2.00	1.76	1.86	1.72	1.18	1.18	1.12	1.21	1.29	1.28	1.23	1.29
	30-Day Elimination Period											
Under 30	3.67	3.71	3.71	5.16	2.14	2.13	2.00	2.02	2.85	2.87	2.92	3.53
30-39	4.00	5.00	4.33	4.94	2.38	2.38	2.67	2.95	3.00	3.38	3.50	3.85
40-49	3.60	4.00	4.00	4.40	2.07	2.00	2.08	2.47	2.45	2.57	2.68	3.08
50-59	2.67	3.00	3.33	3.81	1.57	1.72	1.80	1.92	1.75	1.94	2.10	2.27
60-69	1.63	2.43	1.86	2.41	1.20	1.43	1.60	1.78	1.25	1.55	1.63	1.88

TABLE 48

DISABILITY LOSS-OF-TIME 1974-81 EXPERIENCE
TREND OF RATIOS OF CLAIM DURATION OF MALE OCCUPATION GROUP II TO MALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81	1974-75	1976-1977	1978-79	1980-81
0-Day Elimination Period												
Under 30	0.89	0.96	0.87	0.74	0.67	0.20	0.32	0.00	1.06	0.66	0.91	2.31
30-39	0.99	0.98	0.94	1.07	2.11	1.26	1.17	0.93	1.17	1.32	1.20	1.04
40-49	1.16	1.15	1.04	1.13	1.01	1.20	1.13	1.24	1.07	1.19	1.10	1.17
50-59	1.17	1.19	1.05	1.02	1.05	1.20	1.29	1.20	1.16	1.20	1.23	1.18
60-69	1.18	1.08	1.08	1.09	1.30							
7-Day Elimination Period												
Under 30	0.85	0.76	0.86	0.81	0.95	0.83	1.03	0.81	0.89	0.80	0.96	0.82
30-39	0.99	1.04	0.98	0.97	1.01	0.93	0.87	0.98	1.01	0.99	0.95	0.99
40-49	0.91	1.01	1.03	0.91	1.01	1.04	0.95	1.02	0.98	1.03	0.99	0.97
50-59	1.06	0.92	1.07	1.07	1.10	1.11	1.02	1.08	1.07	1.04	1.01	1.06
60-69	1.33	1.44	1.01	1.56	1.12	1.16	1.27	1.14	1.14	1.16	1.21	1.18
14-Day Elimination Period												
Under 30	1.13	1.02	1.00	0.88	0.80	0.86	0.93	1.01	0.99	0.94	0.98	0.94
30-39	1.20	1.08	1.16	1.08	0.96	1.04	0.88	0.94	1.09	1.08	1.05	1.01
40-49	1.30	1.15	1.08	0.96	1.06	1.12	1.00	1.06	1.13	1.14	1.03	1.03
50-59	1.04	1.09	1.04	1.07	1.04	1.24	1.23	1.19	1.02	1.17	1.15	1.15
60-69	1.24	1.06	1.49	1.35	1.11	1.18	1.25	1.19	1.10	1.14	1.25	1.19
30-Day Elimination Period												
Under 30	0.96	1.16	1.26	1.05	0.78	0.76	0.86	0.81	0.88	0.90	1.06	0.97
30-39	1.00	1.10	1.13	0.95	0.97	0.93	0.91	0.80	1.00	1.04	1.01	0.87
40-49	1.32	1.07	1.24	1.12	0.95	1.00	1.01	0.93	1.04	1.01	1.07	0.99
50-59	1.07	1.09	1.12	1.07	1.05	1.13	1.07	1.05	1.03	1.10	1.05	1.03
60-69	0.97	1.25	1.62	1.24	1.17	1.20	1.30	1.10	1.13	1.18	1.33	1.11

TABLE 49
 DISABILITY LOSS-OF-TIME 1974-81 EXPERIENCE
 TREND OF RATIOS OF CLAIM COST OF MALE OCCUPATION GROUP II TO MALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81
	0-Day Elimination Period											
Under 30	1.93	2.32	1.93	1.31	0.33	.....	.....	.....	.....	.....	.....	.....
30-39	1.96	1.92	2.35	2.62	1.40	0.13	0.22	0.00	1.93	0.68	1.35	1.92
40-49	2.33	1.93	2.03	2.61	0.41	1.16	1.31	0.89	1.29	1.42	1.58	1.33
50-59	2.05	2.16	2.02	2.35	0.28	1.36	1.23	1.27	0.61	1.49	1.37	1.44
60-69	2.08	1.57	2.02	1.87	0.54	1.24	1.12	1.35	0.73	1.29	1.24	1.43
	7-Day Elimination Period											
Under 30	1.22	1.20	1.53	0.96	1.26	0.83	0.92	0.78	1.24	1.00	1.26	0.89
30-39	1.57	1.61	1.57	1.79	1.30	1.06	1.13	1.14	1.43	1.30	1.36	1.45
40-49	1.59	1.62	1.58	1.40	1.45	1.23	1.13	1.24	1.50	1.36	1.30	1.31
50-59	1.89	1.69	1.92	2.31	1.41	1.29	1.20	1.42	1.49	1.37	1.33	1.59
60-69	2.11	2.25	1.39	2.14	1.34	1.17	1.36	1.21	1.43	1.29	1.36	1.31
	14-Day Elimination Period											
Under 30	2.26	1.97	1.96	2.00	1.13	1.20	1.15	1.37	1.67	1.57	1.63	1.74
30-39	2.70	2.38	2.75	2.69	1.40	1.59	1.36	1.58	1.95	1.99	2.04	2.09
40-49	2.92	2.94	2.59	2.35	1.58	1.65	1.47	1.77	1.94	2.07	1.84	2.00
50-59	2.53	2.61	2.51	2.46	1.52	1.63	1.63	1.70	1.69	1.80	1.80	1.86
60-69	2.49	1.88	2.78	2.33	1.31	1.40	1.40	1.45	1.41	1.46	1.53	1.53
	30-Day Elimination Period											
Under 30	3.53	4.31	4.69	5.39	1.67	1.62	1.72	1.63	2.52	2.58	3.12	3.43
30-39	4.00	5.50	4.88	4.72	2.32	2.21	2.43	2.36	3.00	3.53	3.53	3.36
40-49	4.77	4.28	4.94	4.91	1.96	2.00	2.09	2.30	2.54	2.59	2.87	3.05
50-59	2.84	3.26	3.74	4.07	1.64	1.95	1.92	2.02	1.81	2.14	2.21	2.35
60-69	1.57	3.05	3.00	2.98	1.40	1.72	2.08	1.96	1.42	1.83	2.17	2.09

TABLE 50
 DISABILITY LOSS-OF-TIME 1974-81 EXPERIENCE
 TREND OF RATIOS OF ANNUAL CLAIM RATE OF FEMALE OCCUPATION GROUP I TO MALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81
0-Day Elimination Period												
Under 30	0.51	0.73	0.59	0.43	1.00	.....	.....	.....	.....	.....	.....	.....
30-39	0.60	0.75	0.78	0.56	0.67	1.30	0.00	0.00	.....	.....	.....	.....
40-49	0.79	0.92	0.72	0.91	0.43	1.36	1.50	0.60	0.59	1.27	1.32	0.68
50-59	1.10	1.29	1.04	1.08	0.25	1.45	0.94	1.34	0.43	1.42	0.96	1.30
60-69	1.32	1.86	1.50	1.23	0.33	1.33	1.11	1.12	0.49	1.42	1.16	1.14
7-Day Elimination Period												
Under 30	0.48	0.63	0.91	0.43	2.00	1.29	1.78	2.04	1.27	1.01	1.37	1.15
30-39	0.65	0.69	0.62	0.69	2.00	1.90	2.05	1.68	1.42	1.36	1.36	1.25
40-49	0.81	0.85	0.81	0.80	2.10	1.77	1.79	1.84	1.67	1.45	1.44	1.45
50-59	1.21	1.25	1.13	1.11	1.41	1.34	1.18	1.27	1.37	1.32	1.17	1.24
60-69	1.50	1.04	0.93	0.77	1.13	1.01	0.91	0.98	1.19	1.01	0.91	0.94
14-Day Elimination Period												
Under 30	0.61	0.81	0.64	0.40	1.92	1.84	2.24	1.45	1.28	1.31	1.33	0.88
30-39	1.05	1.04	0.77	0.79	2.71	2.46	2.63	2.26	2.02	1.81	1.74	1.58
40-49	1.12	1.28	1.06	0.94	2.13	2.32	2.12	1.98	1.82	1.98	1.76	1.60
50-59	1.21	1.33	1.64	1.13	1.34	1.31	1.17	1.30	1.32	1.32	1.27	1.27
60-69	0.93	2.00	1.79	2.06	0.99	0.89	0.90	0.84	0.98	1.06	1.03	1.02
30-Day Elimination Period												
Under 30	0.83	1.00	1.00	1.07	2.00	2.50	2.17	2.13	1.46	1.80	1.54	1.62
30-39	1.00	1.40	1.33	1.21	2.88	3.25	3.00	3.10	2.15	2.54	2.17	2.24
40-49	1.60	1.17	1.50	1.47	2.33	2.27	2.38	2.20	2.15	1.95	2.11	1.97
50-59	1.50	2.00	1.67	1.98	1.33	1.31	1.40	1.30	1.36	1.43	1.45	1.42
60-69	1.88	1.43	1.29	1.92	0.75	0.86	1.07	0.95	0.89	0.93	1.10	1.10

TABLE 51
 DISABILITY LOSS-OF-TIME 1974-81 EXPERIENCE
 TREND OF RATIOS OF CLAIM DURATION OF FEMALE OCCUPATION GROUP I TO MALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81
0-Day Elimination Period												
Under 30	0.96	1.40	0.91	0.39	0.00	0.95	0.00	0.00	0.94	0.81	0.95	0.74
30-39	0.95	1.03	1.00	1.79	1.20	0.95	0.00	0.00	0.94	0.81	0.95	0.74
40-49	1.04	1.31	1.08	0.83	0.75	0.69	1.01	0.68	0.84	1.06	0.68	0.73
50-59	1.04	1.29	1.01	0.98	0.70	1.02	0.60	0.68	0.84	1.06	0.68	0.73
60-69	1.12	1.13	0.82	1.10	0.55	0.67	0.52	0.68	0.70	0.75	0.57	0.75
7-Day Elimination Period												
Under 30	0.94	0.81	0.71	0.73	0.86	0.84	0.82	0.83	0.79	0.82	0.73	0.73
30-39	1.08	1.04	0.94	0.84	0.82	0.94	1.10	0.88	0.83	0.96	1.00	0.84
40-49	1.15	1.02	1.04	0.79	0.78	0.91	0.93	0.88	0.83	0.94	0.95	0.85
50-59	1.11	1.17	0.94	0.91	0.75	0.90	0.84	0.82	0.81	0.96	0.86	0.84
60-69	0.61	1.24	0.60	1.13	0.60	0.74	1.19	0.90	0.59	0.79	1.09	0.94
14-Day Elimination Period												
Under 30	1.38	1.11	1.10	0.86	0.88	0.82	0.85	0.97	1.00	0.92	0.90	0.88
30-39	1.17	1.25	1.01	1.22	0.88	0.89	1.02	1.04	0.95	0.97	1.01	1.08
40-49	1.34	1.55	1.19	1.00	0.89	0.93	0.98	0.88	0.98	1.06	1.02	0.89
50-59	1.02	1.15	1.00	0.92	0.85	0.95	1.02	1.01	0.88	0.98	1.00	0.99
60-69	0.64	0.81	1.36	2.13	0.78	0.95	0.91	0.88	0.77	0.89	0.94	1.06
30-Day Elimination Period												
Under 30	1.04	1.44	1.44	1.64	0.58	0.59	0.77	0.91	0.70	0.81	1.01	1.14
30-39	0.80	1.12	1.37	1.10	0.65	1.00	0.73	0.75	0.66	1.01	0.93	0.85
40-49	1.15	1.05	0.94	1.20	0.79	0.80	0.92	0.77	0.86	0.85	0.94	0.87
50-59	0.84	1.26	1.26	1.07	0.82	1.08	1.03	0.90	0.81	1.11	1.07	0.93
60-69	0.59	0.60	1.05	1.30	0.91	0.95	1.06	0.97	0.81	0.89	1.05	1.02

TABLE 52

DISABILITY LOSS-OF-TIME 1974-81 EXPERIENCE
TREND OF RATIOS OF CLAIM COST OF FEMALE OCCUPATION GROUP I TO MALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81	1974-75	1976-77	1978-79	1980-81
0-Day Elimination Period												
Under 30	0.49	1.02	0.53	0.17	0.00							
30-39	0.57	0.77	0.77	1.00	0.80	1.24	0.00	0.00				
40-49	0.83	1.21	0.78	0.76	0.32	0.93	1.52	0.42	0.56	1.02	1.24	0.50
50-59	1.15	1.65	1.05	1.07	0.18	1.48	0.56	0.92	0.36	1.50	0.65	0.94
60-69	1.48	2.10	1.23	1.36	0.18	0.89	0.58	0.76	0.34	1.07	0.66	0.85
7-Day Elimination Period												
Under 30	0.45	0.51	0.65	0.32	1.72	1.08	1.46	1.69	1.01	0.83	1.00	0.84
30-39	0.71	0.72	0.58	0.58	1.63	1.80	2.25	1.48	1.17	1.31	1.36	1.05
40-49	0.93	0.87	0.84	0.63	1.63	1.62	1.66	1.63	1.38	1.36	1.36	1.23
50-59	1.34	1.47	1.07	1.01	1.06	1.21	0.99	1.04	1.11	1.26	1.00	1.04
60-69	0.91	1.29	0.56	0.86	0.68	0.74	1.08	0.89	0.71	0.80	1.00	0.88
14-Day Elimination Period												
Under 30	0.84	0.90	0.71	0.34	1.69	1.50	1.91	1.41	1.28	1.21	1.20	0.78
30-39	1.23	1.31	0.78	0.97	2.40	2.21	2.69	2.35	1.91	1.75	1.76	1.71
40-49	1.50	1.98	1.27	0.94	1.90	2.15	2.06	1.75	1.79	2.09	1.80	1.42
50-59	1.24	1.53	1.65	1.04	1.15	1.24	1.19	1.31	1.17	1.29	1.28	1.25
60-69	0.60	1.61	2.44	4.40	0.77	0.84	0.82	0.74	0.76	0.94	0.97	1.08
30-Day Elimination Period												
Under 30	0.87	1.44	1.44	1.76	1.17	1.48	1.67	1.94	1.03	1.47	1.56	1.85
30-39	0.80	1.56	1.82	1.34	1.86	3.25	2.19	2.33	1.43	2.58	2.03	1.91
40-49	1.85	1.22	1.41	1.77	1.84	1.81	2.20	1.71	1.84	1.66	1.98	1.72
50-59	1.26	2.53	2.11	2.13	1.09	1.42	1.44	1.16	1.11	1.58	1.55	1.32
60-69	1.11	0.86	1.35	2.48	0.68	0.82	1.14	0.92	0.72	0.82	1.16	1.12

Trends are given for the ratios of experience of Male II to Male I in Tables 47, 48, and 49 for the periods 1974-75, 1976-77, 1978-79, and 1980-81 for claim rate, claim duration, and claim cost, respectively. Tables 50, 51, and 52 include similar trends in ratios of Female I to Male I experience. No significant overall pattern emerges from this data.

II. EXPERIENCE IN SECOND AND THIRD 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 1980 and of the third year of the benefit period with respect to claims incurred during 1979. Previous studies of experience during the second year of the benefit period appear in *Reports* of odd numbered years commencing in 1967, plus last year's *Reports*. Experience on policies having maximum benefit periods of less than two years is omitted in the second year study and less than three years in the third year study. Caution should be used in interpreting the results of certain sex/age/occupation class/elimination period cells due to a sparsity of claims.

Annual claim rates have been calculated by dividing the amounts of monthly indemnity on claims that continued for twelve months for the second-year study and for twenty-four months for the third-year study, measured from the end of the elimination period, by the corresponding exposures. Annual claim costs, expressed in terms of \$1.00 of monthly income benefit, have been calculated by dividing the aggregate benefits incurred on claims during the second or third year of the benefit period, depending on the study, by the corresponding exposures. Duration of claims in months in the appropriate benefit year has been calculated by dividing the annual claim costs by the annual claim rates.

Experience included in this study is being reported in two sections. The first is similar to that of previous studies, including experience under policies with a 0-day accident elimination period and under policies with a 7-day sickness elimination period during the second benefit year.

The second section of this study reports, for the first time, second benefit year experience under policies with other than a 0-day accident elimination period and a 7-day sickness elimination period, and third-year benefit year experience for all elimination periods combined.

Eleven companies contributed to the 0-day accident/7-day sickness second-benefit-year study, while five companies contributed to the other studies. As a result of the differences in companies contributing to these two sections, caution must be used in comparing their results.

Tables 53 and 54 show second-year Male I and Male II experience, respectively, for 0-day accident, 7-day sickness, and combined 0-day accident and 7-day sickness coverages. These displays include experience for claims incurred in 1967–72, 1973–78, and 1979–80. Table 55 shows second-year Female I experience for 0-day accident, 7-day sickness, and combined 0-day accident and 7-day sickness coverages. This display includes experience for claims incurred in 1973–78 and 1979–80. For this section for the 1980 claim incurred year, there were 363 claims reported in Male Occupation Group I, 317 claims in Male Occupation Class II, 33 in Female Occupation Class I, and two claims in Female Occupation Class II.

Included in Tables 53, 54, and 55 are annual claim costs from the 1964 Commissioners Disability Table (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 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 0-day accident and 7-day sickness elimination periods combined, Male II annual claim costs are significantly higher than those for Male I. Annual claim costs are higher for Female I than for Male I for age groups 30–59 for 1973–78 and age groups 40–59 for 1979–80, while the opposite relation holds for younger and older age groups.

Table 56 reports on experience for Male I and Male II for a 30-day elimination period and Male I for a 90-day elimination period for claims incurred in 1979–80. The data in this table and Tables 53 and 54 indicate that the initial elimination period still has a significant impact on claim costs in the second benefit year. Claim costs that are lower for longer elimination periods are partially, but not totally explained by the fact that this experience is slightly further away from the date of disability. It also can be seen that Male I claim costs are less than those for Male II for this experience.

Table 57 reports on experience for Male I and Male II for all elimination periods combined during the third benefit year for claims incurred during 1978 and 1979. Data are not now available split by elimination period. Recent studies have shown that there are still differences in experience by elimination period in the third benefit year. As would be expected, claim costs for the third benefit year are significantly lower than for those of the second benefit year, and claim costs for Male II are significantly higher than those for Male I. There was an insufficient number of claims for females to report on their experience here.

TABLE 53
 DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR
 CLAIMS INCURRED DURING 1967-72, 1973-78, AND 1979-80
 0-DAY ACCIDENT AND 7-DAY SICKNESS ELIMINATION PERIODS
 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	1979-80	1967-72	1973-78	1979-80	1967-72	1973-78	1979-80	1967-72	1973-78	1979-80	
0-Day Accident Elimination Period													
Under 30	15	13	1	.00041	.00101	.00079	7.8	10.8	2.9	.0032	.0119	.0023	.0034
30-39	44	52	16	.00056	.00112	.00177	8.0	9.3	7.7	.0045	.0104	.0137	.0040
40-49	65	92	32	.00046	.00134	.00172	8.9	8.5	7.3	.0041	.0114	.0126	.0069
50-59	119	157	62	.00054	.00112	.00143	7.1	9.0	8.1	.0038	.0100	.0116	.0141
60-64	117	129	67	.00084	.00153	.00287	7.3	9.7	8.3	.0062	.0149	.0238	.0255
7-Day Sickness Elimination Period													
Under 30	17	36	4	.00047	.00180	.00057	7.0	9.2	10.5	.0033	.0166	.0060	.0036
30-39	86	136	54	.00091	.00201	.00120	8.2	8.4	8.3	.0075	.0169	.0099	.0066
40-49	246	290	89	.00237	.00357	.00202	8.9	9.7	8.2	.0211	.0344	.0166	.0169
50-59	425	682	251	.00558	.00784	.00658	10.1	9.7	8.3	.0562	.0759	.0548	.0573
60-64	250	414	154	.01327	.01562	.01617	10.0	9.4	9.2	.1325	.1467	.1481	.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Period													
Under 30	32	49	5	.00088	.00290	.00136	7.4	9.8	6.1	.0065	.0285	.0083	.0070
30-39	130	188	70	.00147	.00313	.00297	8.2	8.7	7.9	.0120	.0273	.0236	.0106
40-49	311	382	121	.00283	.00491	.00374	8.9	9.3	7.8	.0252	.0458	.0292	.0238
50-59	544	839	313	.00612	.00896	.00801	9.8	9.6	8.3	.0600	.0859	.0664	.0714
60-64	367	543	221	.01411	.01715	.01904	9.8	9.4	9.0	.1387	.1616	.1719	.1648

TABLE 54

DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR
CLAIMS INCURRED DURING 1967-72, 1973-78, AND 1979-80
0-DAY ACCIDENT AND 7-DAY SICKNESS ELIMINATION PERIODS
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	1979-80	1967-72	1973-78	1979-80	1967-72	1973-78	1979-80	1967-72	1973-78	1979-80	
0-Day Accident Elimination Period													
Under 30	79	41	2	.00147	.00196	.00092	6.6	8.3	6.4	.0096	.0163	.0059	.0034
30-39	220	202	31	.00184	.00277	.00242	8.5	10.6	9.7	.0157	.0294	.0234	.0040
40-49	267	301	84	.00147	.00276	.00389	6.6	8.3	6.4	.0096	.0228	.0249	.0069
50-59	264	435	122	.00162	.00346	.00471	9.3	8.4	6.2	.0152	.0292	.0291	.0141
60-64	103	223	63	.00192	.00511	.00566	9.1	8.8	7.3	.0174	.0449	.0412	.0255
7-Day Sickness Elimination Period													
Under 30	61	60	8	.00089	.00135	.00111	8.1	8.8	10.5	.0072	.0118	.0116	.0036
30-39	178	258	58	.00128	.00238	.00247	8.0	6.7	5.5	.0102	.0160	.0136	.0066
40-49	469	687	162	.00320	.00473	.00470	9.1	10.2	8.6	.0290	.0483	.0402	.0169
50-59	857	1,403	328	.00842	.01243	.01245	9.6	10.5	9.7	.0806	.1300	.1206	.0573
60-64	414	686	156	.01810	.02144	.01961	9.9	9.3	8.5	.1799	.2000	.1666	.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Period													
Under 30	140	101	10	.00236	.00331	.00193	7.1	8.5	9.1	.0168	.0281	.0175	.0070
30-39	398	460	89	.00312	.00515	.00489	8.3	8.8	7.6	.0259	.0454	.0370	.0106
40-49	736	988	246	.00467	.00749	.00859	8.3	9.5	7.6	.0386	.0711	.0651	.0238
50-59	1,121	1,838	450	.01004	.02589	.01716	9.5	10.0	8.7	.0958	.1592	.1497	.0714
60-64	517	909	219	.02002	.02655	.02527	9.9	9.2	8.2	.1973	.2449	.2078	.1648

TABLE 55
 DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR
 CLAIMS INCURRED DURING 1973-78 AND 1979-80
 0-DAY ACCIDENT AND 7-DAY SICKNESS ELIMINATION PERIODS
 FEMALE OCCUPATION GROUP 1

ATTAINED AGE	NUMBER OF CLAIMS		ANNUAL CLAIM RATE		CLAIM DURATION (MONTHS)		ANNUAL CLAIM COST		1964 CDT ANNUAL CLAIM COST
	1973-78	1979-80	1973-78	1979-80	1973-78	1979-80	1973-78	1979-80	
0-Day Accident Elimination Period									
Under 30	0	0	.00000	.00000			.0000	.0000	.0034
30-39	6	0	.00122	.00000	7.4		.0090	.0000	.0040
40-49	6	2	.00146	.00197	9.7	6.7	.0142	.0132	.0069
50-59	17	4	.00148	.00158	9.1	6.1	.0134	.0096	.0141
60-64	9	6	.00260	.00533	10.7	4.3	.0278	.0228	.0255
7-Day Sickness Elimination Period									
Under 30	3	0	.00121	.00000	6.5		.0079	.0000	.0036
30-39	29	6	.00345	.00183	10.2	7.9	.0353	.0144	.0066
40-49	45	16	.00617	.00362	10.3	8.3	.0634	.0300	.0169
50-59	99	27	.01036	.00863	10.5	10.6	.1083	.0917	.0573
60-64	12	2	.00998	.00905	8.7	12.0	.0864	.1086	.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Period									
Under 30	3	0	.00121	.00000	6.5		.0079	.0000	.0070
30-39	35	6	.00467	.00183	9.5	7.9	.0443	.0144	.0106
40-49	51	18	.00763	.00559	10.2	7.7	.0776	.0432	.0238
50-59	116	31	.01184	.01021	10.3	10.7	.1217	.1093	.0714
60-64	21	8	.01250	.01438	9.1	9.1	.1142	.1314	.1648

TABLE 56

DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD FOR
CLAIMS INCURRED DURING 1979-80
30-DAY ELIMINATION PERIOD—MALE OCCUPATION GROUPS I AND II
90-DAY ELIMINATION PERIOD—MALE OCCUPATION GROUP I

ATTAINED AGE	MALE OCCUPATION GROUP I 30-DAY ELIMINATION PERIOD				MALE OCCUPATION GROUP II 30-DAY ELIMINATION PERIOD				MALE OCCUPATION GROUP I 90-DAY ELIMINATION PERIOD			
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
Accident												
Under 30.....	6	.00062	9.8	.0061	4	.00085	12.0	.0102	1	.00023	2.2	.0005
30-39.....	32	.00073	9.6	.0070	24	.00183	7.3	.0133	9	.00026	8.1	.0021
40-49.....	21	.00043	9.1	.0039	12	.00135	11.9	.0160	4	.00006	10.0	.0006
50-59.....	13	.00064	10.2	.0065	13	.00364	5.2	.0191	3	.00026	11.9	.0031
60-64.....	2	.00022	12.0	.0027	2	.00226	12.0	.0271	1	.00014	12.0	.0017
Sickness												
Under 30.....	3	.00014	12.0	.0017	2	.00062	8.1	.0050	1	.00025	5.6	.0014
30-39.....	20	.00041	11.0	.0045	13	.00103	10.8	.0111	5	.00017	8.8	.0015
40-49.....	31	.00089	10.7	.0095	9	.00087	10.8	.0094	6	.00036	8.3	.0030
50-59.....	47	.00159	10.6	.0169	30	.00749	10.4	.0782	11	.00116	9.5	.0110
60-64.....	18	.00410	11.4	.0466	7	.00624	9.5	.0591	3	.00225	12.0	.0270
Total of Accident and Sickness												
Under 30.....	9	.00076	10.3	.0078	6	.00147	10.3	.0152	2	.00048	4.0	.0019
30-39.....	52	.00104	11.1	.0115	37	.00286	8.5	.0244	14	.00043	8.4	.0036
40-49.....	51	.00132	10.2	.0134	21	.00222	11.4	.0254	10	.00042	8.6	.0036
50-59.....	60	.00223	10.5	.0234	43	.01113	8.7	.0973	14	.00142	9.9	.0141
60-64.....	20	.00432	11.4	.0493	9	.00850	10.1	.0862	4	.00239	12.0	.0287

TABLE 57
 DISABILITY LOSS-OF-TIME EXPERIENCE IN THIRD YEAR OF BENEFIT PERIOD FOR
 CLAIMS INCURRED DURING 1978-79
 ALL ELIMINATION PERIODS COMBINED
 MALE OCCUPATION GROUPS I AND II

ATTAINED AGE	MALE OCCUPATION GROUP I				MALE OCCUPATION GROUP II			
	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
Accident								
Under 30	0	.00000		.0000	3	.00045	11.8	.0053
30-39	22	.00050	10.4	.0052	6	.00033	10.6	.0035
40-49	23	.00055	7.5	.0041	21	.00136	8.8	.0119
50-59	33	.00079	6.8	.0054	22	.00243	8.6	.0210
60-64	12	.00092	7.4	.0068	7	.00342	8.8	.0302
Sickness								
Under 30	3	.00027	12.0	.0033	1	.00007	12.0	.0010
30-39	15	.00025	11.6	.0029	11	.00100	7.6	.0076
40-49	21	.00046	10.7	.0049	9	.00096	10.2	.0098
50-59	35	.00083	10.6	.0088	27	.00765	8.4	.0645
60-64	15	.00159	7.5	.0119	6	.00449	9.1	.0410
Total of Accident and Sickness								
Under 30	3	.00027	12.0	.0033	4	.00052	11.9	.0063
30-39	37	.00075	10.8	.0081	17	.00133	8.3	.0111
40-49	44	.00101	8.9	.0090	30	.00232	9.4	.0217
50-59	68	.00162	8.8	.0142	49	.01005	8.5	.0855
60-64	27	.00251	7.5	.0187	13	.00791	9.0	.0712