

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1984 REPORTS**

**REPORT OF THE COMMITTEE
ON INDIVIDUAL HEALTH INSURANCE
EXPERIENCE UNDER INDIVIDUAL DISABILITY
LOSS-OF-TIME POLICIES, 1982-1983**

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ABSTRACT

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 data for the 1982 and 1983 exposure period submitted by thirteen companies are presented for males and females in Occupation Groups I and II. Annual claim rates, claim durations and claim costs (see Section IA for definitions) are emphasized for accident disability, sickness disability, and the total of accident and sickness disability. Also included are claim termination rates and claim continuance rates. Data are presented on experience by policy durations and by duration of disability, measured by policy-years exposed (in addition to the normal measurement 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 the 1981 and 1982 exposure period, results of the second year of the benefit period are given for Male Occupation Groups I and II and Female Occupation Group I, with most of the data submitted being for the 0-day elimination period for accident and the 7-day elimination period for sickness. For the 1980-81 exposure period, 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 years 1982 and 1983, 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 *TSA, 1959 Reports* (pages 126-128). Previous studies appear in the *TSA, Reports* of odd-numbered years, commencing in 1959, along with the *TSA, 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 of people to accident hazards and that do not require them to engage in 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, such as persons superintending manufacturing and construction operations.

Occupation Group II consists of occupations that involve a greater degree of exposure of people 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 occupations generally include construction, heavy-vehicle operation, mechanics, skilled and semiskilled jobs in manufacturing industries, and the like. Occupations requiring perfect, or nearly perfect, physical condition also would be in Group II, since persons in such occupations may be disabled by an otherwise minor injury.

The presentation of data in the following tables generally follows the format used in prior reports. Most 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, particularly those of shorter elimination periods.

Experience by policy duration groups is included. Policy duration is defined as being the exposure year minus the issue year. Exposure for the period in which the calendar year of exposure equals the issue year has been excluded from both the policy-year section of this study and the total study.

Annual claim rates (or frequencies or rates of disability incidence) have generally been calculated by dividing the amounts of monthly indemnity on claims by the corresponding exposures. These exposures are based on the amounts of monthly indemnity. Annual claim costs per \$1 of monthly income benefit have generally been calculated by dividing the aggregate benefits incurred on claims by the corresponding exposures. The data in all tables except for those in Tables 42-45 are expressed in terms of monthly income benefit. The data in Tables 42-45 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.

Payments for 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 exposure period of 1982 and 1983, the study is based on about 56,000 claims. The companies that contributed to the study are identified in Table 1 together with the volume of each company's data, separated by year of exposure and measured by the number of claims reported for those years.

TABLE 1
 DISABILITY LOSS-OF-TIME, 1982-1983 EXPERIENCE
 CONTRIBUTING COMPANIES AND NUMBER OF CLAIMS
 FIRST YEAR OF BENEFIT PERIOD — ALL POLICY DURATIONS

Company	1982 Claims	1983 Claims
Prudential	9,405	8,457
Monarch	5,909	5,445
Metropolitan	3,429	2,801
Provident Life and Accident	2,432	2,325
John Hancock	1,711	1,504
Business Mens Assurance	1,372	1,337
Pacific Mutual	0	2,391
Mutual of New York	2,037	0
Guardian	896	759
Woodmen Accident and Life	797	793
Massachusetts Mutual	597	585
Continental Assurance	673	0
Provident Mutual	282	277
Total	29,540	26,674

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.

TABLE 2
 DISABILITY LOSS-OF-TIME, 1982-83 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	
	I	II	I	II	I	II	I	II
0.....	1,779	3,908	142	21	571	415	55	6
3*.....	22	80	8	2	127	231	34	4
7.....	779	2,140	219	36	5,173	8,911	981	186
14.....	1,129	2,848	225	91	3,392	3,935	845	243
30.....	1,819	2,982	294	65	5,657	3,577	1,134	195
60.....	106	33	16	0	349	39	62	7
90.....	163	66	19	1	861	143	77	11
All elimination periods.....	5,797	12,057	923	216	16,130	17,251	3,188	652

*Not studied in this report.

An additional measure of the volume of the data, the number of policy years exposed for each category, is included in Table 3. The primary difference between the total volume of exposures for accident coverages and that for sickness coverages is the inclusion of policies that cover only the disability hazard of accident, which constitute less than 1 percent of the total monthly income exposure for accident coverages. The trend toward the sale of policies having accident and sickness elimination periods equal to each other has continued.

TABLE 3
 DISABILITY LOSS-OF-TIME, 1982-83 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.....	79,585	87,231	4,961	743	4,015	2,831	441	70
3*.....	1,327	2,082	381	25	1,534	2,279	379	25
7.....	37,180	53,150	10,205	1,501	78,133	116,166	12,881	1,768
14.....	76,690	78,281	14,775	3,277	81,705	80,558	15,326	3,314
30.....	362,878	136,966	48,811	5,250	374,616	138,600	49,503	5,258
60.....	87,487	9,887	10,554	642	87,787	9,910	10,578	643
90.....	233,198	24,640	20,664	1,430	235,268	24,864	20,690	1,455
All elimination periods.....	878,345	392,237	110,351	12,868	863,058	375,208	109,798	12,533

*Not studied in this report.

About 95 percent of the monthly income exposures included in this study are from noncancelable policies, 4 percent from guaranteed renewable policies, and 1 percent from policies that are cancelable or renewable on a state basis. No analysis has been performed to determine whether any significant difference exists between policies with these different renewal provisions.

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 larger average policy sizes associated with the longer elimination periods. Tables 5 and 6 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 larger for Occupation Group I than for Occupation Group II. However, in both Tables 4 and 5, the average policy size for Occupation Group II is larger than that for Occupation Group I for certain categories for 60- and 90-day elimination periods. This appears to arise as a result of different companies that have a different mix of business between these two occupation groups. Also, the average policy size is larger for males than for females.

TABLE 4
 DISABILITY LOSS-OF-TIME, 1982-83 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.....	\$ 290	\$ 174	\$216	\$ 117	\$ 169	\$ 138	\$120	\$ 108
3.....	159	137	126	136	160	133	127	136
7.....	294	231	228	175	276	203	225	173
14.....	441	309	312	295	436	308	310	295
30.....	831	435	504	447	821	433	502	445
60.....	1,055	954	684	775	1,055	953	683	773
90.....	1,048	1,093	692	1,014	1,044	1,088	692	1,001
All elimination periods.....	804	377	491	436	816	388	493	446

TABLE 5
 DISABILITY LOSS-OF-TIME, 1982-83 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.....	\$ 294	\$ 176	\$222	\$ 124	\$ 169	\$ 138	\$120	\$ 108
7.....	298	238	231	178	278	208	229	176
14.....	481	327	333	322	474	325	331	321
30.....	926	487	545	484	916	485	543	483
60.....	1,087	1,000	699	798	1,087	999	698	797
90.....	1,107	1,237	717	1,057	1,104	1,232	717	1,046
All elimination periods.....	904	453	546	506	914	465	548	514

TABLE 6
 DISABILITY LOSS-OF-TIME, 1982-83 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	\$287	\$172	\$208	\$110	\$169	\$138	\$120	\$108
7	291	223	224	171	273	198	221	169
14	390	286	278	236	388	285	277	235
30	607	316	351	296	602	315	349	294
60	906	515	546	360	906	514	544	360
90	858	368	514	368	854	370	516	375
All elimination periods	579	253	321	232	591	261	323	241

The volume of data, measured by number of claims, is of sufficient size to report on for the 0-, 7-, 14-, 30-, 60-, and 90-day accident coverages and the 0-, 7-, 14-, 30-, 60- and 90-day sickness coverages. However, the volumes of data for the 60- and 90-day elimination periods are relatively small; therefore, data reported for these elimination periods should be viewed with caution. No experience was submitted for 0-day sickness coverage in the first five policy durations; as a result, for this policy-year grouping, 0-day accident and sickness experience has not been combined. In general, the combination of 0-day accident and sickness experience should be viewed with caution because 0-day sickness coverage has not been sold for many years. Experience for Female Occupation Group II is limited; as a result, experience for Female II is provided only in certain of the data presentations.

In interpreting results obtained from any experience study with a small volume 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. Even if they did, the results of any intercompany study may not be appropriate to be applied to a specific company, because of the differences in circumstances of that company compared to the aggregate of several other companies.

In order to test the degree of variation in results by company, an analysis of variance study has been performed; even after taking into account the

several variables used in this study, there remain statistically significant differences in experience between companies. Tables 18, 19 and 20 provide some insight into these differences by indicating variations by contributing company for overall claim rates, claim durations, and claim costs for disability by sex and occupation group.

B. *1982-1983 Disability Loss-of-Time Experience*

Tables 7, 8 and 9 provide summaries of the accident, sickness and total (sum of accident and sickness) disability experience, respectively, compiled in this section, for all policy durations combined. Each table shows the three elements of disability (annual claim rate, duration of the claim in months, and annual claim cost) by the four variables studied (sex, occupation group, elimination period, and attained age). In order to provide an indication 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 represent the weighted results of the decennial age ratios; monthly indemnities exposed are used as weights for claim rates and claim 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 durations do not always equal the ratios for claim costs, as might be expected if the same weight was used for all three.

TABLE 7

ACCIDENT DISABILITY LOSS-OF-TIME, 1982-83 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	15	0.0548	1.28	0.0699	61	0.1044	1.08	0.1123	4	0.0288	0.53	0.0152	190%	84%	160%	52%	41%	21%
30-39	182	0.0356	1.72	0.0611	387	0.0752	2.01	0.1509	26	0.0331	1.80	0.0596	211	116	246	92	104	97
40-49	372	0.0300	2.28	0.0683	1,056	0.0572	2.38	0.1359	38	0.0361	2.02	0.0728	190	104	198	120	88	106
50-59	710	0.0243	1.95	0.0473	1,637	0.0474	2.64	0.1249	39	0.0266	2.97	0.0790	195	135	264	109	152	167
60-69	500	0.0209	2.88	0.0601	767	0.0403	2.71	0.1093	35	0.0317	2.25	0.0713	192	94	181	151	78	118
Total	1,779				3,908				142				194%	115%	227%	114%	106%	123%
7-Day Elimination Period																		
Under 30	14	0.0407	3.22	0.1312	93	0.0576	1.54	0.0889	1	0.0064	2.56	0.0164	141%	47%	67%	15%	79%	12%
30-39	141	0.0318	2.04	0.0648	394	0.0522	2.22	0.1159	21	0.0174	2.45	0.0426	164	108	178	54	120	65
40-49	215	0.0261	2.91	0.0760	663	0.0451	2.63	0.1186	67	0.0244	2.77	0.0676	172	90	156	93	95	88
50-59	276	0.0204	3.28	0.0669	754	0.0389	2.91	0.1133	107	0.0245	2.75	0.0674	190	88	169	120	83	100
60-69	133	0.0216	2.39	0.0517	236	0.0326	2.83	0.0924	23	0.0351	3.51	0.1231	150	118	178	162	146	238
Total	779				2,140				219				173%	93%	163%	98%	98%	96%
14-Day Elimination Period																		
Under 30	58	0.0211	2.27	0.0479	244	0.0472	2.50	0.1181	7	0.0095	2.60	0.0247	223%	110%	246%	45%	114%	51%
30-39	275	0.0170	3.35	0.0569	941	0.0438	3.08	0.1347	60	0.0159	3.76	0.0598	257	91	236	93	112	105
40-49	310	0.0145	2.88	0.0418	884	0.0390	3.26	0.1272	54	0.0143	2.47	0.0353	268	113	304	98	85	84
50-59	343	0.0130	3.28	0.0427	625	0.0336	3.33	0.1119	77	0.0219	2.76	0.0604	258	101	262	168	84	141
60-69	143	0.0123	2.42	0.0298	154	0.0247	3.94	0.0973	27	0.0188	3.56	0.0669	200	162	326	152	147	224
Total	1,129				2,848				225				254%	104%	269%	114%	99%	112%
30-Day Elimination Period																		
Under 30	113	0.0051	2.86	0.0146	358	0.0242	2.76	0.0667	24	0.0055	3.44	0.0189	474%	96%	456%	107%	120%	129%
30-39	603	0.0043	3.26	0.0140	1,218	0.0220	3.44	0.0757	113	0.0071	4.21	0.0299	511	105	540	165	129	213
40-49	541	0.0048	3.29	0.0158	844	0.0220	3.93	0.0865	79	0.0058	4.48	0.0260	458	119	547	120	136	164
50-59	408	0.0050	3.22	0.0161	466	0.0188	3.98	0.0748	59	0.0062	3.84	0.0238	376	123	464	124	119	147
60-69	154	0.0062	3.97	0.0246	96	0.0158	3.03	0.0479	19	0.0079	2.03	0.0160	254	76	194	127	51	65
Total	1,819				2,982				294				465%	109%	511%	139%	125%	176%

TABLE 8

SICKNESS DISABILITY LOSS-OF-TIME, 1982-83 EXPERIENCE, FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCC. GROUP I				MALE OCC. GROUP II				FEMALE OCC. GROUP I				RATIO 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	0.0000	—	0.0000	0	0.0000	—	0.0000	0	0.0000	—	0.0000	—	—	—	—	—	—
40-49	18	0.0986	1.49	0.1471	27	0.0754	1.88	0.1418	2	0.0614	1.33	0.0818	76%	126%	96%	62%	89%	55%
50-59	271	0.1307	2.13	0.2779	199	0.1432	2.48	0.3556	18	0.1108	3.03	0.3358	109	116	127	84	142	120
60-69	282	0.1715	2.23	0.3818	189	0.1769	2.70	0.4773	35	0.1905	1.49	0.2830	103	121	125	111	66	74
Total	571				415				55				101%	119%	121%	92%	94%	92%
7-Day Elimination Period																		
Under 30	19	0.0362	1.19	0.0431	60	0.0304	1.87	0.0569	19	0.0862	1.04	0.0900	83%	157%	132%	238%	87%	208%
30-39	290	0.0410	2.60	0.1065	560	0.0444	2.15	0.0955	126	0.0648	1.90	0.1230	108	82	89	158	73	115
40-49	806	0.0473	2.50	0.1184	1,825	0.0602	2.52	0.1518	271	0.0754	1.96	0.1480	127	100	128	159	78	125
50-59	2,270	0.0705	3.13	0.2204	4,209	0.0901	3.36	0.3027	449	0.0815	2.27	0.1852	127	107	137	115	72	84
60-69	1,788	0.1016	3.49	0.3547	2,257	0.1131	4.14	0.4681	116	0.0934	2.66	0.2488	111	118	131	91	76	70
Total	5,173				8,911				981				121%	106%	126%	138%	75%	104%
14-Day Elimination Period																		
Under 30	47	0.0196	3.01	0.0590	146	0.0291	1.51	0.0440	31	0.0282	2.22	0.0627	148%	50%	74%	143%	73%	106%
30-39	379	0.0220	3.01	0.0662	750	0.0341	2.39	0.0815	223	0.0493	2.35	0.1161	155	79	123	224	78	175
40-49	694	0.0299	2.95	0.0882	1,084	0.0461	2.90	0.1339	242	0.0569	2.68	0.1525	154	98	151	190	90	172
50-59	1,356	0.0484	3.51	0.1699	1,358	0.0663	3.70	0.2450	277	0.0599	3.31	0.1984	136	105	144	123	94	116
60-69	916	0.0762	3.76	0.2867	597	0.0917	4.23	0.3876	72	0.0566	4.79	0.2712	120	112	135	74	127	94
Total	3,392				3,935				845				147%	95%	133%	173%	89%	149%
30-Day Elimination Period																		
Under 30	99	0.0051	3.24	0.0165	173	0.0117	2.49	0.0291	89	0.0141	2.70	0.0381	229%	76%	176%	276%	83%	230%
30-39	886	0.0064	3.78	0.0242	850	0.0155	2.97	0.0461	349	0.0173	2.69	0.0466	242	78	190	270	71	192
40-49	1,338	0.0108	3.62	0.0391	1,046	0.0254	3.48	0.0885	349	0.0255	2.86	0.0730	235	96	226	236	79	186
50-59	2,133	0.0235	4.21	0.0990	1,088	0.0415	4.29	0.1781	254	0.0310	4.15	0.1287	176	101	179	131	98	130
60-69	1,201	0.0407	4.93	0.2008	420	0.0632	4.81	0.3043	93	0.0384	4.67	0.1793	155	97	151	94	94	89
Total	5,657				3,577				1,134				226%	91%	195%	237%	81%	183%

TABLE 9

TOTAL DISABILITY LOSS-OF-TIME, 1982-83 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	15	0.0548	1.28	0.0699	61	0.1044	1.08	0.1123	4	0.0288	0.53	0.0152	190%	84%	160%	52%	41%	21%
30-39	182	0.0356	1.72	0.0611	387	0.0752	2.01	0.1509	26	0.0331	1.80	0.0596	211	116	246	92	104	97
40-49	390	0.1286	1.67	0.2154	1,083	0.1326	2.09	0.2777	40	0.0975	1.59	0.1546	103	125	128	75	95	71
50-59	981	0.1550	2.10	0.3252	1,836	0.1906	2.52	0.4805	57	0.1374	3.02	0.4148	122	120	147	88	143	127
60-69	782	0.1924	2.30	0.4419	956	0.2172	2.70	0.5866	70	0.2222	1.59	0.3543	112	117	132	115	69	80
Total	2,350				4,323				197				124%	119%	149%	90%	102%	95%
7-Day Elimination Period																		
Under 30	33	0.0769	2.27	0.1743	153	0.0880	1.66	0.1458	20	0.0926	1.15	0.1064	114%	73%	83%	120%	50%	61%
30-39	431	0.0728	2.35	0.1713	954	0.0966	2.19	0.2114	147	0.0822	2.01	0.1656	132	93	123	112	85	96
40-49	1,021	0.0734	2.65	0.1944	2,488	0.1053	2.57	0.2704	338	0.0998	2.16	0.2156	143	96	139	135	81	110
50-59	2,546	0.0909	3.16	0.2873	4,963	0.1290	3.22	0.4160	556	0.1060	2.38	0.2526	141	101	144	116	75	87
60-69	1,921	0.1232	3.30	0.4064	2,493	0.1457	3.85	0.5605	139	0.1285	2.89	0.3719	118	116	137	104	87	91
Total	5,952				11,051				1,200				136%	101%	136%	121%	79%	96%
14-Day Elimination Period																		
Under 30	105	0.0407	2.63	0.1069	390	0.0763	2.12	0.1621	38	0.0377	2.32	0.0874	187%	80%	151%	92%	88%	81%
30-39	654	0.0390	3.16	0.1231	1,691	0.0779	2.78	0.2162	283	0.0652	2.70	0.1759	199	87	175	137	85	142
40-49	1,004	0.0444	2.93	0.1300	1,968	0.0851	3.07	0.2611	296	0.0712	2.64	0.1878	191	104	200	160	90	144
50-59	1,699	0.0614	3.46	0.2126	1,983	0.0999	3.57	0.3569	354	0.0818	3.16	0.2588	162	103	167	133	91	121
60-69	1,059	0.0885	3.58	0.3165	751	0.1164	4.17	0.4849	99	0.0754	4.48	0.3381	131	116	153	85	125	106
Total	4,521				6,783				1,070				183%	98%	178%	146%	91%	131%
30-Day Elimination Period																		
Under 30	212	0.0102	3.05	0.0311	531	0.0359	2.67	0.0958	113	0.0196	2.91	0.0570	351%	87%	308%	192%	95%	183%
30-39	1,489	0.0107	3.57	0.0382	2,068	0.0375	3.25	0.1218	462	0.0244	3.14	0.0765	350	91	318	228	87	200
40-49	1,879	0.0156	3.52	0.0549	1,890	0.0474	3.69	0.1750	428	0.0313	3.16	0.0990	303	104	318	200	89	180
50-59	2,541	0.0285	4.04	0.1151	1,554	0.0603	4.19	0.2529	313	0.0372	4.10	0.1525	211	103	219	130	101	132
60-69	1,355	0.0469	4.81	0.2254	516	0.0790	4.46	0.3522	112	0.0463	4.22	0.1953	168	92	156	98	87	86
Total	7,476				6,559				1,428				312%	97%	298%	198%	91%	179%

Disability claim rates for accident as shown in these tables generally decrease by attained age for males, although this trend does not appear to hold for the experience for Male I policies with a 30-day elimination period. They are either level or increasing by attained age for Female I policies. Although claim durations for both sexes tend to increase by age, the patterns for some sex/occupation group/elimination period combinations do not appear entirely clear. Disability claim costs for accident tend to decrease by attained age for males and to increase by attained age for females, but not for all categories. Claim costs for accident are generally larger for Male Occupation Group II than for Male Occupation Group I. The relationship between the experience of Female I and Male I depends upon attained age and elimination period; disability claim costs for accident other than for the 30-day elimination period are often greater for females at older ages and less at younger ages.

Disability claim rates, claim durations, and claim costs for sickness generally increase in size by attained age. Disability claim costs for sickness are greater for Male Occupation Group II than for Male Occupation Group I. Disability claim costs for sickness tend to be greater at younger attained ages for Female I than for Male I, with the reverse generally being true at older attained ages. This claim cost relationship appears to be caused by differences in relative claim rate experience, rather than in relative claim duration experience. The ratio of overall sickness disability claim costs for Female I relative to Male I appears to increase with the length of the elimination period.

Since disability claim rates and claim costs for sickness are generally much greater than the corresponding claim rates and claim costs for accident disability, especially for females, total disability annual claim rates and claim costs for Occupation Group I and older ages tend to follow the pattern of those for sickness disability.

To provide some insight about age relativities in quinquennial groupings, Tables 10, 11, and 12 are provided. These correspond to the decennial attained age groupings given in the basic Tables 7, 8, and 9.

TABLE 10

ACCIDENT DISABILITY LOSS-OF-TIME, 1982-83 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	15	0.0548	1.28	0.0699	61	0.1044	1.08	0.1123	4	0.0288	0.53	0.0152	190%	84%	160%	52%	41%	21%
30-34	48	0.0297	1.94	0.0576	96	0.0704	1.88	0.1324	12	0.0283	0.86	0.0244	237	96	229	95	44	42
35-39	134	0.0384	1.64	0.0628	291	0.0771	2.05	0.1578	14	0.0364	2.29	0.0835	200	125	251	94	139	132
40-44	169	0.0322	2.25	0.0725	498	0.0652	2.40	0.1562	14	0.0254	3.04	0.0773	202	106	215	78	135	106
45-49	203	0.0281	2.31	0.0649	558	0.0506	2.36	0.1194	24	0.0459	1.49	0.0686	180	102	183	163	64	105
50-54	307	0.0271	1.96	0.0530	740	0.0486	2.65	0.1286	10	0.0167	3.71	0.0619	179	135	242	61	189	116
55-59	403	0.0222	1.93	0.0428	897	0.0464	2.63	0.1218	29	0.0343	2.69	0.0923	209	136	284	154	139	215
60-64	436	0.0208	2.94	0.0611	690	0.0397	2.66	0.1057	30	0.0338	2.32	0.0785	190	90	172	162	78	128
65-69	64	0.0211	2.54	0.0536	77	0.0499	3.21	0.1601	5	0.0192	1.42	0.0273	236	126	298	90	55	50
Total	1,779				3,908				142				195%	116%	227%	116%	106%	124%
7-Day Elimination Period																		
Under 30	14	0.0407	3.22	0.1312	93	0.0576	1.54	0.0889	1	0.0064	2.56	0.0164	141%	47%	67%	15%	79%	12%
30-34	41	0.0312	1.92	0.0599	138	0.0517	2.18	0.1129	9	0.0243	1.66	0.0403	165	113	188	77	86	67
35-39	100	0.0322	2.09	0.0673	256	0.0525	2.24	0.1176	12	0.0142	3.08	0.0437	163	107	174	44	147	64
40-44	116	0.0295	3.15	0.0928	347	0.0475	2.53	0.1201	32	0.0268	2.40	0.0642	161	80	129	90	76	69
45-49	99	0.0228	2.63	0.0600	316	0.0427	2.74	0.1171	35	0.0222	3.18	0.0707	187	104	195	97	120	117
50-54	109	0.0189	3.17	0.0600	361	0.0415	2.86	0.1187	50	0.0230	2.44	0.0562	219	90	197	121	76	93
55-59	167	0.0215	3.36	0.0722	393	0.0366	2.96	0.1085	57	0.0258	2.99	0.0772	170	88	150	120	88	106
60-64	121	0.0218	2.43	0.0530	224	0.0330	2.92	0.0965	20	0.0324	3.87	0.1255	151	120	182	148	159	236
65-69	12	0.0203	1.97	0.0399	12	0.0255	1.10	0.0280	3	0.0732	1.22	0.0891	125	55	70	360	61	223
Total	779				2,140				219				174%	94%	165%	99%	99%	97%

TABLE 10—Continued

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	58	0.0211	2.27	0.0479	244	0.0472	2.50	0.1181	7	0.0095	2.60	0.0247	223%	110%	246%	45%	114%	51%
30-34	119	0.0184	3.20	0.0589	393	0.0423	2.93	0.1239	23	0.0144	4.68	0.0674	229	91	210	78	146	114
35-39	156	0.0162	3.44	0.0557	548	0.0450	3.18	0.1432	37	0.0171	3.13	0.0536	277	92	257	105	90	96
40-44	170	0.0164	2.52	0.0414	506	0.0410	3.05	0.1250	31	0.0154	2.75	0.0424	250	121	301	93	109	102
45-49	140	0.0126	3.36	0.0423	378	0.0366	3.55	0.1300	23	0.0129	2.11	0.0272	290	105	307	102	62	64
50-54	162	0.0125	3.24	0.0405	355	0.0372	3.38	0.1256	43	0.0262	2.41	0.0632	297	104	310	209	74	156
55-59	181	0.0135	3.33	0.0449	270	0.0293	3.27	0.0957	34	0.0175	3.27	0.0573	217	98	213	129	98	127
60-64	132	0.0130	2.43	0.0316	140	0.0245	3.99	0.0978	25	0.0179	2.47	0.0442	188	164	309	137	101	139
65-69	11	0.0084	2.35	0.0197	14	0.0265	3.49	0.0925	2	0.0246	9.28	0.2282	315	148	469	292	394	1,158
Total	1,129				2,848				225				254%	105%	269%	114%	100%	114%
30-Day Elimination Period																		
Under 30	113	0.0051	2.86	0.0146	358	0.0242	2.76	0.0667	24	0.0055	3.44	0.0189	474%	96%	456%	107%	120%	129%
30-34	256	0.0040	3.05	0.0122	579	0.0215	3.51	0.0755	46	0.0055	3.51	0.0193	537	115	618	137	115	158
35-39	347	0.0046	3.33	0.0153	639	0.0224	3.38	0.0758	67	0.0087	4.67	0.0406	486	101	495	189	140	265
40-44	326	0.0052	3.19	0.0166	489	0.0227	3.96	0.0898	50	0.0071	4.35	0.0309	436	124	540	136	136	186
45-49	215	0.0043	3.44	0.0148	355	0.0211	3.87	0.0817	29	0.0038	4.84	0.0184	490	112	552	88	140	124
50-54	213	0.0044	2.86	0.0126	287	0.0209	4.14	0.0865	37	0.0064	3.41	0.0218	475	144	686	145	119	173
55-59	195	0.0059	3.58	0.0211	179	0.0159	3.65	0.0581	22	0.0060	4.45	0.0267	269	101	275	101	124	126
60-64	128	0.0061	3.93	0.0240	95	0.0165	3.05	0.0503	19	0.0087	2.02	0.0176	270	77	209	142	51	73
65-69	26	0.0072	3.88	0.0279	1	0.0025	0.76	0.0019	0	0.0000	—	0.0000	34	19	6	0	—	0
Total	1,819				2,982				294				468%	111%	525%	138%	126%	175%

TABLE 11

SICKNESS DISABILITY LOSS-OF-TIME, 1982-83 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	0.0000	—	0.0000	0	0.0000	—	0.0000	0	0.0000	—	0.0000	—	—	—	—	—	
40-44	1	0.0298	0.13	0.0040	6	0.0723	1.70	0.1229	0	0.0000	—	0.0000	242%	1,307%	3,072%	0%	0%	
45-49	17	0.1177	1.59	0.1869	21	0.0765	1.94	0.1482	2	0.0782	1.33	0.1042	64	122	79	66	83	
50-54	76	0.1484	1.29	0.1916	62	0.1266	2.29	0.2899	8	0.1356	4.78	0.6476	85	177	151	91	370	
55-59	195	0.1249	2.45	0.3063	137	0.1531	2.58	0.3944	10	0.0978	1.75	0.1709	122	105	128	78	71	
60-64	253	0.1582	2.39	0.3782	181	0.1833	2.72	0.4987	31	0.1742	1.28	0.2222	115	113	131	110	53	
65-69	29	0.4595	1.00	0.4606	8	0.0773	1.83	0.1415	4	0.4570	2.79	1.2772	16	183	30	99	279	
Total	571				415				55				108%	143%	229%	90%	124%	
7-Day Elimination Period																		
Under 30	19	0.0362	1.19	0.0431	60	0.0304	1.87	0.0569	19	0.0862	1.04	0.0900	83%	157%	132%	238%	87%	
30-34	91	0.0384	2.43	0.0935	161	0.0414	1.65	0.0683	33	0.0501	1.62	0.0813	107	67	73	130	66	
35-39	199	0.0422	2.67	0.1126	399	0.0459	2.37	0.1087	93	0.0725	2.00	0.1447	108	88	96	171	74	
40-44	334	0.0410	2.10	0.0860	750	0.0524	2.31	0.1211	134	0.0797	2.01	0.1603	127	110	140	194	95	
45-49	472	0.0530	2.79	0.1478	1,075	0.0674	2.68	0.1806	137	0.0715	1.91	0.1369	127	96	122	134	68	
50-54	820	0.0638	3.16	0.2014	1,665	0.0801	3.20	0.2563	182	0.0740	2.14	0.1587	125	101	127	115	67	
55-59	1,450	0.0755	3.11	0.2347	2,544	0.0989	3.47	0.3433	267	0.0878	2.36	0.2075	130	111	146	116	75	
60-64	1,587	0.1008	3.48	0.3511	2,155	0.1140	4.15	0.4730	112	0.0981	2.70	0.2644	113	119	134	97	77	
65-69	201	0.1085	3.53	0.3833	102	0.0978	3.98	0.3893	4	0.0348	1.56	0.0544	90	112	101	32	44	
Total	5,173				8,911				981				121%	107%	127%	140%	76%	

TABLE 11—Continued

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	47	0.0196	3.01	0.0590	146	0.0291	1.51	0.0440	31	0.0282	2.22	0.0627	148%	50%	74%	143%	73%	106%
30-34	148	0.0231	2.45	0.0567	294	0.0315	2.56	0.0805	90	0.0443	2.22	0.0984	136	104	141	191	90	173
35-39	231	0.0214	3.37	0.0721	456	0.0362	2.27	0.0823	133	0.0534	2.45	0.1306	169	67	114	249	72	181
40-44	298	0.0254	2.48	0.0630	505	0.0407	3.06	0.1244	117	0.0533	2.62	0.1397	160	123	197	209	105	221
45-49	396	0.0343	3.30	0.1132	579	0.0527	2.76	0.1454	125	0.0609	2.74	0.1671	153	83	128	177	83	147
50-54	529	0.0403	3.65	0.1469	667	0.0632	3.53	0.2230	131	0.0617	3.38	0.2087	156	96	151	153	92	142
55-59	827	0.0563	3.41	0.1922	691	0.0698	3.88	0.2708	146	0.0581	3.22	0.1873	123	113	140	103	94	97
60-64	775	0.0748	3.63	0.2714	564	0.0941	4.18	0.3931	64	0.0554	4.91	0.2719	125	115	144	74	135	100
65-69	141	0.0840	4.39	0.3691	33	0.0632	5.12	0.3234	8	0.0665	3.99	0.2656	75	116	87	79	90	71
Total	3,392				3,935				845				149%	97%	139%	176%	91%	155%
30-Day Elimination Period																		
Under 30	99	0.0051	3.24	0.0165	173	0.0117	2.49	0.0291	89	0.0141	2.70	0.0381	229%	76%	176%	276%	83%	230%
30-34	310	0.0052	3.63	0.0189	354	0.0127	2.94	0.0374	163	0.0160	2.97	0.0475	244	80	197	307	81	251
35-39	576	0.0074	3.80	0.0281	496	0.0181	3.02	0.0546	186	0.0186	2.46	0.0457	244	79	194	251	64	162
40-44	581	0.0093	3.42	0.0318	548	0.0228	3.46	0.0790	161	0.0208	2.76	0.0575	245	101	248	223	80	180
45-49	757	0.0128	3.82	0.0489	498	0.0291	3.51	0.1022	188	0.0328	2.96	0.0971	227	91	208	256	77	198
50-54	963	0.0197	4.08	0.0803	549	0.0377	3.96	0.1493	126	0.0321	3.42	0.1098	191	97	185	162	83	136
55-59	1,170	0.0288	4.35	0.1254	539	0.0468	4.68	0.2188	128	0.0295	5.25	0.1548	162	107	174	102	120	123
60-64	1,018	0.0392	4.86	0.1904	401	0.0633	4.78	0.3026	88	0.0378	4.94	0.1866	161	98	158	96	101	98
65-69	183	0.0505	5.32	0.2685	19	0.0607	5.53	0.3356	5	0.0441	2.42	0.1067	120	103	124	87	45	39
Total	5,657				3,577				1,134				228%	92%	200%	242%	82%	191%

TABLE 12

TOTAL DISABILITY LOSS-OF-TIME, 1982-83 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	15	0.0548	1.28	0.0699	61	0.1044	1.08	0.1123	4	0.0288	0.53	0.0152	190%	84%	160%	52%	41%	21%
30-34	48	0.0297	1.94	0.0576	96	0.0704	1.88	0.1324	12	0.0283	0.86	0.0244	237	96	229	95	44	42
35-39	134	0.0384	1.64	0.0628	291	0.0771	2.05	0.1578	14	0.0364	2.29	0.0835	200	125	251	94	139	132
40-44	170	0.0620	1.23	0.0765	504	0.1375	2.03	0.2791	14	0.0254	3.04	0.0773	221	165	364	40	247	101
45-49	220	0.1458	1.73	0.2518	579	0.1271	2.11	0.2676	26	0.1241	1.39	0.1728	87	121	106	85	80	68
50-54	383	0.1755	1.39	0.2446	802	0.1752	2.39	0.4185	18	0.1523	4.66	0.7095	99	171	171	86	335	290
55-59	598	0.1471	2.37	0.3491	1,034	0.1995	2.59	0.5162	39	0.1321	1.99	0.2632	135	109	147	89	83	75
60-64	689	0.1790	2.45	0.4393	871	0.2230	2.71	0.6044	61	0.2080	1.45	0.3007	124	110	137	116	59	68
65-69	93	0.4806	1.07	0.5142	85	0.1272	2.37	0.3016	9	0.4762	2.74	1.3045	26	221	58	99	256	253
Total	2,350				4,323				197				136%	132%	178%	87%	121%	113%
7-Day Elimination Period																		
Under 30	33	0.0769	2.27	0.1743	153	0.0880	1.66	0.1458	20	0.0926	1.15	0.1064	114%	73%	83%	120%	50%	61%
30-34	132	0.0696	2.20	0.1534	299	0.0931	1.95	0.1812	42	0.0744	1.63	0.1216	133	88	118	106	74	79
35-39	299	0.0744	2.42	0.1799	655	0.0984	2.30	0.2263	105	0.0867	2.17	0.1884	132	95	125	116	89	104
40-44	450	0.0705	2.54	0.1788	1,097	0.0999	2.41	0.2412	166	0.1065	2.11	0.2245	141	94	134	151	83	125
45-49	571	0.0758	2.74	0.2078	1,391	0.1101	2.70	0.2977	172	0.0937	2.22	0.2076	145	98	143	123	81	99
50-54	929	0.0827	3.16	0.2614	2,026	0.1216	3.08	0.3750	232	0.0970	2.22	0.2149	147	97	143	117	70	82
55-59	1,617	0.0970	3.16	0.3069	2,937	0.1355	3.33	0.4518	324	0.1136	2.51	0.2847	139	105	147	117	79	92
60-64	1,708	0.1226	3.30	0.4041	2,379	0.1470	3.87	0.5695	132	0.1305	2.99	0.3899	119	117	140	106	90	96
65-69	213	0.1288	3.29	0.4232	114	0.1233	3.38	0.4173	7	0.1080	1.33	0.1435	95	102	98	83	40	33
Total	5,952				11,051				1,200				137%	101%	136%	121%	79%	97%

TABLE 12—Continued

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	105	0.0407	2.63	0.1069	390	0.0763	2.12	0.1621	38	0.0377	2.32	0.0874	187%	80%	151%	92%	88%	81%
30-34	267	0.0415	2.79	0.1156	687	0.0738	2.77	0.2044	113	0.0587	2.82	0.1658	177	99	176	141	101	143
35-39	387	0.0376	3.40	0.1278	1,004	0.0812	2.78	0.2255	170	0.0705	2.61	0.1842	215	81	176	187	76	144
40-44	468	0.0418	2.50	0.1044	1,011	0.0817	3.05	0.2494	148	0.0687	2.65	0.1821	195	122	238	164	106	174
45-49	536	0.0469	3.32	0.1555	957	0.0893	3.08	0.2754	148	0.0738	2.63	0.1943	190	92	177	157	79	124
50-54	691	0.0528	3.55	0.1874	1,022	0.1004	3.47	0.3486	174	0.0879	3.09	0.2719	190	97	186	166	87	145
55-59	1,008	0.0698	3.40	0.2371	961	0.0991	3.70	0.3665	180	0.0756	3.24	0.2446	141	108	154	108	95	103
60-64	907	0.0878	3.45	0.3030	704	0.1186	4.14	0.4909	89	0.0733	4.31	0.3161	135	120	162	83	124	104
65-69	152	0.0924	4.21	0.3888	47	0.0897	4.64	0.4159	10	0.0911	5.42	0.4938	97	110	106	98	128	127
Total	4,521				6,783				1,070				185%	100%	182%	147%	92%	134%
30-Day Elimination Period																		
Under 30	212	0.0102	3.05	0.0311	531	0.0359	2.67	0.0958	113	0.0196	2.91	0.0570	351%	87%	308%	192%	95%	183%
30-34	566	0.0092	3.38	0.0311	933	0.0342	3.30	0.1129	209	0.0215	3.11	0.0668	371	97	363	233	92	214
35-39	923	0.0120	3.62	0.0434	1,135	0.0405	3.22	0.1304	253	0.0273	3.16	0.0863	337	88	300	227	87	198
40-44	907	0.0145	3.34	0.0484	1,037	0.0455	3.71	0.1688	211	0.0279	3.17	0.0884	313	111	348	192	94	182
45-49	972	0.0171	3.73	0.0637	853	0.0502	3.66	0.1839	217	0.0366	3.16	0.1155	293	98	288	214	84	181
50-54	1,176	0.0241	3.85	0.0929	836	0.0586	4.02	0.2358	163	0.0385	3.42	0.1316	243	104	253	159	88	141
55-59	1,365	0.0347	4.22	0.1465	718	0.0627	4.42	0.2769	150	0.0355	5.11	0.1815	180	104	189	102	121	123
60-64	1,146	0.0453	4.73	0.2144	496	0.0798	4.42	0.3529	107	0.0465	4.39	0.2042	176	93	164	102	92	95
65-69	209	0.0577	5.14	0.2964	20	0.0632	5.34	0.3375	5	0.0441	2.42	0.1067	109	103	113	76	47	35
Total	7,476				6,559				1,428				315%	98%	306%	200%	92%	183%

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Tables 13, 14, and 15 provide summaries of accident, sickness, and total disability experience, respectively, for Female II. These tables also compare Female II experience to that of Female I. Female II claim costs appear to be significantly greater than those for Female I, caused primarily by larger claim rates.

TABLE 13
ACCIDENT DISABILITY LOSS-OF-TIME, 1982-83 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 40.....	0	0.0000	—	0.0000	—	—	—
40-49.....	2	0.0292	1.30	0.0381	80%	64%	52%
50-59.....	10	0.0386	3.51	0.1355	145	118	171
60-69.....	9	0.0358	1.10	0.0394	112	48	55
Total.....	21				107%	87%	98%
7-Day Elimination Period							
Under 30.....	0	0.0000	—	0.0000	0%	—	0%
30-39.....	2	0.0181	8.56	0.1550	104	349%	363
40-49.....	12	0.0344	2.02	0.0695	140	72	102
50-59.....	20	0.0296	2.53	0.0749	120	92	111
60-69.....	2	0.0101	2.12	0.0214	28	60	17
Total.....	36				115%	108%	135%
14-Day Elimination Period							
Under 30.....	11	0.0234	2.90	0.0678	246%	111%	274%
30-39.....	16	0.0169	3.07	0.0519	106	81	86
40-49.....	27	0.0364	3.91	0.1422	254	158	402
50-59.....	27	0.0360	2.47	0.0890	164	89	147
60-69.....	10	0.0548	4.68	0.2563	291	131	383
Total.....	91				186%	117%	223%
30-Day Elimination Period							
Under 30.....	3	0.0047	4.77	0.0224	85%	138%	118%
30-39.....	28	0.0140	3.19	0.0446	197	75	149
40-49.....	18	0.0127	3.43	0.0436	218	76	167
50-59.....	12	0.0100	3.89	0.0389	161	101	163
60-69.....	4	0.1001	1.40	0.1405	1,267	68	878
Total.....	65				201%	81%	165%

TABLE 14
 SICKNESS DISABILITY LOSS-OF-TIME, 1982-83 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 50.....	0	0.0000	—	0.0000	—	—	—
50-59.....	3	0.0722	1.12	0.0810	65%	36%	24%
60-69.....	3	0.1299	0.57	0.0736	68	38	26
Total.....	6				56%	37%	21%
7-Day Elimination Period							
Under 30.....	1	0.0317	5.69	0.1804	36%	547%	200%
30-39.....	13	0.0663	1.92	0.1276	102	101	103
40-49.....	53	0.1048	2.90	0.3042	138	147	205
50-59.....	93	0.1224	2.90	0.3549	150	127	191
60-69.....	26	0.1267	2.65	0.3357	135	99	134
Total.....	186				136%	131%	178%
14-Day Elimination Period							
Under 30.....	15	0.0364	2.73	0.0993	129%	122%	158%
30-39.....	66	0.0574	1.90	0.1088	116	80	93
40-49.....	64	0.0785	3.37	0.2644	137	125	173
50-59.....	81	0.0906	3.25	0.2943	151	98	148
60-69.....	17	0.0824	3.35	0.2759	145	69	101
Total.....	243				131%	102%	135%
30-Day Elimination Period							
Under 30.....	20	0.0250	2.32	0.0581	177%	85%	152%
30-39.....	69	0.0276	1.80	0.0496	159	66	106
40-49.....	44	0.0311	3.42	0.1063	121	119	145
50-59.....	38	0.0338	3.58	0.1210	109	86	94
60-69.....	24	0.0982	6.57	0.6449	255	140	359
Total.....	195				149%	89%	126%

TABLE 15
TOTAL DISABILITY LOSS-OF-TIME, 1982-83 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 40.....	0	0.0000	—	0.0000	—	—	—
40-49.....	2	0.0292	1.30	0.0381	29%	81%	24%
50-59.....	13	0.1108	1.95	0.2165	80	64	52
60-69.....	12	0.1657	0.68	0.1130	74	42	31
Total.....	27				61%	59%	36%
7-Day Elimination Period							
Under 30.....	1	0.0317	5.69	0.1804	34%	494%	169%
30-39.....	15	0.0844	3.35	0.2826	102	166	170
40-49.....	65	0.1392	2.68	0.3737	139	124	173
50-59.....	113	0.1520	2.83	0.4298	143	118	170
60-69.....	28	0.1368	2.61	0.3571	106	90	96
Total.....	222				130%	123%	164%
14-Day Elimination Period							
Under 30.....	26	0.0598	2.79	0.1671	158%	120%	191%
30-39.....	82	0.0743	2.16	0.1607	113	80	91
40-49.....	91	0.1149	3.54	0.4066	161	134	216
50-59.....	108	0.1266	3.03	0.3833	154	95	148
60-69.....	27	0.1372	3.88	0.5322	181	86	157
Total.....	334				144%	105%	153%
30-Day Elimination Period							
Under 30.....	23	0.0297	2.71	0.0805	151%	93%	141%
30-39.....	97	0.0416	2.26	0.0942	170	71	123
40-49.....	62	0.0438	3.42	0.1499	139	108	151
50-59.....	50	0.0438	3.65	0.1599	117	89	104
60-69.....	28	0.1983	3.96	0.7854	428	93	402
Total.....	260				158%	86%	135%

Tables 16 and 17 provide summaries of accident, sickness and total disability experience for policies with 60-day and 90-day elimination periods, respectively. Claim rates are often larger for policies with 60-day elimination periods, with the opposite relationship holding true for claim durations. However, in several categories the opposite relation holds, presumably because there was not a sufficient amount of data or because the percentage of business contributed to each category by contributing companies varied.

Tables 18, 19 and 20 show the percentage variation by contributing company in claim rates, claim durations, and claim costs, respectively, for total disability loss-of-time experience. The ratios in the tables 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 claim duration rather than indemnity of exposure, as was done for the analysis of claim rates and claim costs). Both the number of companies and the 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 indicate a wide variation by company, with greater relative variation in experience in claim rate and claim cost than in claim duration.

C. Disability Loss-of-Time Experience by Policy Duration

Disability loss-of-time experience has been subdivided by duration since policy issue. Policy duration is meant to represent the number of calendar years since policy issue, with experience from the calendar year of issue excluded.

Results for the first five policy durations combined were separated from later policy durations. Tables 21, 22, and 23 provide summaries of the first five policy durations combined in the same manner as was done in Tables 7, 8, and 9. Tables 24, 25, and 26 provide similar summaries for the sixth and later policy durations combined. Sufficient data are not available for Female II or for policies with 60- or 90-day elimination periods. Therefore, data on these subdivisions are not included here.

TABLE 16
 DISABILITY LOSS-OF-TIME, 1982-83 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	4	0.0007	5.14	0.0036	8	0.0059	5.97	0.0352	5	0.0030	3.20	0.0096	842%	116%	977%	428%	62%	266%
30-39	47	0.0013	3.92	0.0051	12	0.0018	2.28	0.0041	5	0.0021	5.43	0.0114	138	58	80	161	138	223
40-49	31	0.0014	4.14	0.0058	8	0.0017	7.29	0.0124	5	0.0019	3.84	0.0073	121	176	213	135	92	125
50-59	23	0.0028	5.82	0.0163	4	0.0024	1.04	0.0025	1	0.0010	0.20	0.0002	85	17	15	35	3	1
60-69	1	0.0010	0.40	0.0004	1	0.0116	11.97	0.1389	0	0.0000	—	0.0000	1,160	2,992	4,725	0	—	0
Total	106				33				16				207%	188%	422%	174%	108%	183%
Sickness																		
Under 30	5	0.0016	6.00	0.0096	0	0.0000	0.00	0.0000	3	0.0025	8.32	0.0208	0	92%	0	156%	138%	216%
30-39	91	0.0023	5.87	0.0135	10	0.0021	5.43	0.0114	30	0.0069	4.14	0.0286	91%	92	84%	300	70	211
40-49	100	0.0038	5.34	0.0203	13	0.0036	4.25	0.0153	15	0.0073	7.42	0.0542	94	79	75	192	138	266
50-59	107	0.0093	4.92	0.0458	10	0.0083	4.39	0.0364	12	0.0072	6.21	0.0447	89	89	79	77	126	97
60-69	46	0.0184	6.13	0.1127	6	0.0399	8.61	0.3434	2	0.0060	3.35	0.0201	216	140	304	32	54	17
Total	349				39				62				83%	91%	74%	233%	96%	212%
Total																		
Under 30	9	0.0023	5.74	0.0132	8	0.0059	5.97	0.0352	8	0.0055	5.53	0.0304	256%	104%	266%	239%	96%	230%
30-39	138	0.0036	5.17	0.0186	22	0.0039	3.97	0.0155	35	0.0090	4.44	0.0400	108	76	83	250	85	215
40-49	131	0.0052	5.02	0.0261	21	0.0053	5.23	0.0277	20	0.0092	6.68	0.0615	101	104	106	176	133	235
50-59	130	0.0121	5.13	0.0621	14	0.0107	3.64	0.0389	13	0.0082	5.48	0.0449	88	70	62	67	106	72
60-69	47	0.0194	5.83	0.1131	7	0.0515	9.37	0.4823	2	0.0060	3.35	0.0201	265	160	426	30	57	17
Total	455				72				78				121%	91%	108%	212%	100%	206%

TABLE 17
 DISABILITY LOSS-OF-TIME, 1982-83 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	3	0.0006	0.33	0.0002	5	0.0017	5.59	0.0095	1	0.0001	2.00	0.0002	283%	1,693%	4,750%	16%	606%	100%
30-39	48	0.0007	2.71	0.0019	17	0.0010	3.20	0.0032	8	0.0016	6.06	0.0097	142	118	168	228	223	510
40-49	49	0.0006	5.33	0.0032	23	0.0013	4.08	0.0053	2	0.0005	1.00	0.0005	216	76	165	83	18	15
50-59	50	0.0010	7.70	0.0077	18	0.0024	7.04	0.0169	6	0.0035	3.77	0.0132	240	91	219	350	48	171
60-69	13	0.0012	3.50	0.0042	3	0.0014	6.07	0.0085	2	0.0016	2.38	0.0038	116	173	202	133	68	90
Total	163				66				19				187%	216%	440%	180%	147%	281%
Sickness																		
Under 30	11	0.0015	8.73	0.0131	1	0.0004	12.00	0.0050	10	0.0044	5.43	0.0239	26%	137%	38%	293%	62%	182%
30-39	82	0.0010	5.40	0.0054	27	0.0012	6.75	0.0081	12	0.0012	8.50	0.0102	120	125	150	120	157	188
40-49	207	0.0027	5.81	0.0157	30	0.0016	4.63	0.0074	19	0.0040	4.80	0.0192	59	79	47	148	82	122
50-59	367	0.0064	6.53	0.0418	65	0.0105	7.53	0.0791	26	0.0102	6.30	0.0643	164	115	189	159	96	153
60-69	194	0.0137	7.97	0.1092	20	0.0106	7.06	0.0748	10	0.0207	7.20	0.1491	77	88	68	151	90	136
Total	861			143				77					99%	108%	113%	151%	97%	164%
Total																		
Under 30	14	0.0021	6.33	0.0133	6	0.0021	6.90	0.0145	11	0.0045	5.36	0.0241	100%	109%	109%	214%	84%	181%
30-39	130	0.0017	4.29	0.0073	44	0.0022	5.14	0.0113	20	0.0028	7.11	0.0199	129	119	154	164	165	272
40-49	256	0.0033	5.73	0.0189	53	0.0029	4.38	0.0127	21	0.0045	4.38	0.0197	87	76	67	136	76	104
50-59	417	0.0074	6.69	0.0495	83	0.0129	7.44	0.0960	32	0.0137	5.66	0.0775	174	111	193	185	84	156
60-69	207	0.0149	7.61	0.1134	23	0.0120	6.94	0.0833	12	0.0223	6.86	0.1529	80	91	73	149	90	134
Total	1,024				209				96				118%	103%	126%	164%	103%	199%

TABLE 18
 VARIATION IN 1982-83 DISABILITY CLAIM RATES
 FOR EACH AGE/ELIMINATION/TYPE-OF-DISABILITY COMBINATION
 RATIOS WEIGHTED BY EXPOSURES
 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	5	39.3%	3	28.0%	2	25.2%
15-24.....	1	23.6	1	3.9	2	14.1
10-14.....	0	0.0	0	0.0	2	26.3
5-9.....	0	0.0	2	37.6	2	5.9
0-4.....	0	0.0	2	15.7	0	0.0
Percentage points below average:						
0-4.....	1	14.0	1	1.1	1	14.1
5-9.....	3	12.9	0	0.0	0	0.0
10-14.....	0	0.0	0	0.0	1	4.7
15-24.....	2	8.8	1	4.3	0	0.0
More than 25	1	1.4	3	9.4	3	9.7
Male Occupation Group II						
Percentage points above average:						
More than 25	2	9.6%	3	54.8%	1	3.3%
15-24.....	3	54.4	0	0.0	2	49.9
10-14.....	1	16.6	1	4.8	1	5.9
5-9.....	1	3.0	0	0.0	0	0.0
0-4.....	1	1.5	0	0.0	1	17.0
Percentage points below average:						
0-4.....	0	0.0	1	0.8	2	5.2
5-9.....	2	8.6	2	11.8	1	9.5
10-14.....	1	1.0	3	21.5	2	2.0
15-24.....	1	1.0	1	0.6	1	2.6
More than 25	1	4.3	2	5.7	2	4.6
Female Occupation Group I						
Percentage points above average:						
More than 25	3	17.2%	3	12.0%	3	12.0%
15-24.....	1	2.7	2	22.1	2	22.4
10-14.....	0	0.0	1	1.3	0	0.0
5-9.....	2	31.5	0	0.0	0	0.0
0-4.....	3	25.4	0	0.0	1	13.2
Percentage points below average:						
0-4.....	0	0.0	1	13.2	1	3.8
5-9.....	0	0.0	3	29.3	3	22.5
10-14.....	0	0.0	1	15.0	1	19.7
15-24.....	0	0.0	1	5.8	1	5.1
More than 25	4	23.2	1	1.4	1	1.3

TABLE 19
 VARIATION IN 1982-83 DISABILITY CLAIM DURATIONS
 FOR EACH AGE/ELIMINATION/TYPE-OF-DISABILITY COMBINATION
 RATIOS WEIGHTED BY EXPOSURES
 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	1	1.9%	0	0.0%	1	1.4%
15-24	2	21.3	1	1.1	0	0.0
10-14	1	1.4	0	0.0	1	5.4
5-9	1	14.5	3	28.1	3	28.6
0-4	1	14.0	2	25.9	1	19.5
Percentage points below average:						
0-4	1	5.0	2	26.3	2	27.7
5-9	1	23.5	1	2.6	1	1.1
10-14	1	5.2	0	0.0	0	0.0
15-24	2	3.3	3	11.7	3	11.6
More than 25	2	9.9	1	4.3	1	4.7
Male Occupation Group II						
Percentage points above average:						
More than 25	1	0.9%	1	1.0%	2	1.7%
15-24	1	1.0	1	3.4	1	3.8
10-14	1	4.3	1	1.1	0	0.0
5-9	1	41.5	1	44.3	2	44.1
0-4	1	7.7	2	11.4	1	9.5
Percentage points below average:						
0-4	3	24.8	0	0.0	2	23.9
5-9	0	0.0	4	28.6	0	0.0
10-14	0	0.0	0	0.0	1	3.3
15-24	2	12.9	2	8.0	3	11.1
More than 25	3	6.9	1	2.3	1	2.6
Female Occupation Group I						
Percentage points above average:						
More than 25	3	4.4%	2	2.7%	2	2.4%
15-24	1	4.6	1	3.5	1	3.8
10-14	0	0.0	1	13.2	1	13.2
5-9	1	17.7	0	0.0	0	0.0
0-4	2	28.0	1	20.2	2	35.0
Percentage points below average:						
0-4	1	16.4	2	19.6	3	22.7
5-9	1	5.0	1	15.4	0	0.0
10-14	1	4.1	2	9.4	1	7.1
15-24	3	19.8	1	5.5	0	0.0
More than 25	0	0.0	2	10.5	3	15.8

TABLE 20

VARIATION IN 1982-83 DISABILITY CLAIM COSTS
INDIVIDUAL CONTRIBUTING COMPANIES COMPARED TO ALL COMPANY EXPERIENCE
RATIOS WEIGHTED BY EXPOSURES
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	37.9%	2	26.5%	2	25.1%
15-24.....	0	0.0	1	1.6	1	12.9
10-14.....	2	27.4	2	37.6	1	24.8
5-9.....	0	0.0	1	14.1	0	0.0
0-4.....	2	3.3	0	0.0	1	14.1
Percentage points below average:						
0-4.....	1	14.0	0	0.0	1	1.6
5-9.....	0	0.0	0	0.0	1	1.4
10-14.....	0	0.0	0	0.0	2	2.8
15-24.....	1	5.0	3	3.8	2	8.4
More than 25	3	12.4	4	16.4	2	8.9
Male Occupation Group II						
Percentage points above average:						
More than 25	3	44.7%	3	49.1%	2	46.4%
15-24.....	1	7.2	0	0.0	0	0.0
10-14.....	0	0.0	0	0.0	1	1.7
5-9.....	0	0.0	0	0.0	0	0.0
0-4.....	2	17.6	1	6.6	0	0.0
Percentage points below average:						
0-4.....	3	14.5	1	0.8	2	7.9
5-9.....	2	10.7	2	11.9	2	16.6
10-14.....	0	0.0	2	8.3	3	11.1
15-24.....	1	1.0	1	17.3	1	3.8
More than 25	1	4.3	3	6.0	1	2.6
Female Occupation Group I						
Percentage points above average:						
More than 25	2	6.9%	2	7.5%	2	7.3%
15-24.....	2	19.7	2	14.5	1	15.3
10-14.....	1	12.9	1	15.4	2	14.3
5-9.....	0	0.0	0	0.0	0	0.0
0-4.....	1	16.4	2	8.1	0	0.0
Percentage points below average:						
0-4.....	0	0.0	0	0.0	3	13.0
5-9.....	0	0.0	2	23.6	2	19.1
10-14.....	1	5.0	2	19.6	1	19.7
15-24.....	4	34.5	0	0.0	0	0.0
More than 25	2	4.6	2	11.3	2	11.3

TABLE 21

ACCIDENT DISABILITY LOSS-OF-TIME, 1982-83 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	5	0.0648	1.51	0.0980	27	0.0891	1.09	0.0973	1	0.0199	0.53	0.0106	137%	72%	99%	30%	35%	10%
30-39	19	0.0488	1.11	0.0541	26	0.0857	1.04	0.0889	1	0.0053	0.70	0.0037	175	93	164	10	63	6
40-49	7	0.0322	2.28	0.0735	15	0.1172	2.28	0.2678	4	0.0683	0.92	0.0627	363	100	364	212	40	85
50-59	5	0.0590	1.02	0.0599	4	0.0601	3.68	0.2210	2	0.0580	0.91	0.0527	101	360	368	98	89	87
60-69	1	0.0157	0.34	0.0053	2	0.0422	0.85	0.0358	2	0.1458	1.62	0.2367	268	250	675	928	476	4,466
Total	37				74				10				186%	114%	216%	101%	95%	145%
7-Day Elimination Period																		
Under 30	4	0.0351	3.57	0.1252	65	0.0609	1.43	0.0873	1	0.0104	2.56	0.0266	173%	40%	69%	29%	71%	21%
30-39	7	0.0189	1.94	0.0366	49	0.0553	1.78	0.0985	5	0.0364	0.99	0.0360	292	91	269	192	51	98
40-49	7	0.0331	2.78	0.0921	32	0.0801	1.88	0.1506	2	0.0178	4.46	0.0793	241	67	163	53	160	86
50-59	2	0.0180	6.02	0.1083	10	0.0527	2.23	0.1174	3	0.0806	0.91	0.0732	292	37	108	447	15	67
60-69	0	0.0000	—	0.0000	2	0.0839	1.87	0.1566	0	0.0000	—	0.0000	—	—	—	—	—	—
Total	20				158				11				233%	61%	157%	152%	56%	74%
14-Day Elimination Period																		
Under 30	34	0.0204	2.53	0.0516	164	0.0525	2.59	0.1359	3	0.0077	3.88	0.0299	257%	102%	263%	37%	153%	57%
30-39	104	0.0217	3.92	0.0851	237	0.0523	3.07	0.1605	16	0.0153	5.25	0.0803	241	78	188	70	133	94
40-49	57	0.0184	2.18	0.0402	91	0.0445	4.44	0.1978	5	0.0075	1.16	0.0087	241	203	492	40	53	21
50-59	33	0.0292	3.18	0.0928	45	0.0512	3.03	0.1553	12	0.0329	3.21	0.1055	175	95	167	112	100	113
60-69	5	0.0199	2.16	0.0429	4	0.0423	4.17	0.1766	2	0.0246	3.34	0.0822	212	193	411	123	154	191
Total	233				541				38				240%	109%	270%	63%	116%	74%
30-Day Elimination Period																		
Under 30	102	0.0051	2.84	0.0145	302	0.0246	2.74	0.0673	23	0.0057	3.49	0.0199	482%	96%	464%	111%	122%	137%
30-39	379	0.0045	3.29	0.0148	606	0.0213	3.66	0.0780	83	0.0075	4.53	0.0340	473	111	527	166	137	229
40-49	239	0.0058	3.22	0.0187	314	0.0244	3.86	0.0942	43	0.0063	4.00	0.0252	420	119	503	108	124	134
50-59	104	0.0068	3.13	0.0213	105	0.0210	4.20	0.0883	24	0.0065	3.12	0.0203	308	134	414	95	99	95
60-69	19	0.0117	3.74	0.0438	8	0.0197	3.16	0.0623	4	0.0075	1.85	0.0139	168	84	142	64	49	31
Total	843				1,335				177				448%	111%	498%	136%	128%	178%

TABLE 22

SICKNESS DISABILITY LOSS-OF-TIME, 1982-83 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 (Monthss)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period																		
Under 30	10	0.0473	1.42	0.0674	38	0.0319	2.12	0.0677	9	0.0752	1.04	0.0779	67%	149%	100%	158%	73%	115%
30-39	20	0.0382	2.04	0.0780	56	0.0566	2.53	0.1431	11	0.0516	1.54	0.0796	148	124	183	135	75	102
40-49	16	0.0540	4.77	0.2574	32	0.0577	1.72	0.0990	9	0.0535	2.70	0.1446	106	36	38	99	56	56
50-59	14	0.1154	3.11	0.3592	26	0.1091	2.97	0.3238	8	0.0896	3.20	0.2866	94	95	90	77	102	79
60-69	16	0.3350	2.27	0.7591	4	0.1838	5.41	0.9949	0	0.0000	—	0.0000	54	238	131	—	—	—
Total	76				156				37				105%	111%	118%	122%	75%	88%
14-Day Elimination Period																		
Under 30	32	0.0222	3.15	0.0700	99	0.0334	1.50	0.0501	13	0.0196	2.01	0.0393	150%	47%	71%	88%	63%	56%
30-39	122	0.0260	3.14	0.0817	158	0.0347	2.28	0.0790	57	0.0384	2.93	0.1126	133	72	96	147	93	137
40-49	74	0.0281	2.68	0.0754	107	0.0479	3.23	0.1547	22	0.0263	1.62	0.0425	170	120	205	93	60	56
50-59	53	0.0382	5.20	0.1988	51	0.0603	4.42	0.2663	33	0.0619	2.50	0.1545	157	85	133	162	48	77
60-69	21	0.0734	2.59	0.1900	4	0.0550	0.46	0.0253	5	0.0898	1.49	0.1340	74	17	13	122	57	70
Total	302				419				130				146%	78%	112%	125%	73%	95%
30-Day Elimination Period																		
Under 30	87	0.0048	3.19	0.0153	137	0.0116	2.53	0.0294	84	0.0142	2.80	0.0398	241%	79%	192%	295%	87%	260%
30-39	526	0.0063	3.83	0.0241	411	0.0156	3.15	0.0492	239	0.0173	2.73	0.0472	247	82	204	274	71	195
40-49	392	0.0103	3.72	0.0383	315	0.0249	3.49	0.0869	162	0.0238	2.84	0.0676	241	93	226	231	76	176
50-59	310	0.0214	4.24	0.0908	152	0.0351	4.05	0.1420	50	0.0226	5.01	0.1133	164	95	156	105	118	124
60-69	74	0.0316	4.53	0.1431	20	0.0389	3.26	0.1267	9	0.0181	6.49	0.1174	123	71	88	57	143	82
Total	1,389				1,035				544				238%	87%	202%	251%	80%	194%

TABLE 23

TOTAL DISABILITY LOSS-OF-TIME, 1982-83 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	14	0.0824	2.34	0.1926	103	0.0928	1.67	0.1550	10	0.0856	1.22	0.1045	112%	71%	80%	103%	52%	54%
30-39	27	0.0571	2.01	0.1146	105	0.1119	2.16	0.2416	16	0.0880	1.31	0.1156	195	107	210	154	65	100
40-49	23	0.0871	4.01	0.3495	64	0.1378	1.81	0.2496	11	0.0713	3.14	0.2239	158	45	71	81	78	64
50-59	16	0.1334	3.50	0.4675	36	0.1618	2.73	0.4412	11	0.1702	2.11	0.3598	121	78	94	127	60	76
60-69	16	0.3350	2.27	0.7591	6	0.2677	4.30	1.1515	0	0.0000	—	0.0000	79	189	151	—	—	—
Total	96				314				48				150%	81%	126%	120%	64%	78%
14-Day Elimination Period																		
Under 30	66	0.0426	2.85	0.1216	263	0.0859	2.17	0.1860	16	0.0273	2.53	0.0692	201%	76%	152%	64%	88%	56%
30-39	226	0.0477	3.50	0.1668	395	0.0870	2.75	0.2395	73	0.0537	3.59	0.1929	182	78	143	112	102	115
40-49	131	0.0465	2.49	0.1156	198	0.0924	3.81	0.3525	27	0.0338	1.51	0.0512	198	153	304	72	60	44
50-59	86	0.0674	4.33	0.2916	96	0.1115	3.78	0.4216	45	0.0948	2.74	0.2600	165	87	144	140	63	89
60-69	26	0.0933	2.50	0.2329	8	0.0973	2.08	0.2019	7	0.1144	1.89	0.2162	104	83	86	122	75	92
Total	535				960				168				189%	93%	177%	97%	84%	84%
30-Day Elimination Period																		
Under 30	189	0.0099	3.01	0.0298	439	0.0362	2.67	0.0967	107	0.0199	3.00	0.0597	365%	88%	324%	201%	99%	200%
30-39	905	0.0108	3.60	0.0389	1,017	0.0369	3.45	0.1272	322	0.0248	3.27	0.0812	341	95	326	229	90	208
40-49	631	0.0161	3.54	0.0570	629	0.0493	3.67	0.1811	205	0.0301	3.08	0.0928	306	103	317	186	87	162
50-59	414	0.0282	3.98	0.1121	257	0.0561	4.11	0.2303	74	0.0291	4.59	0.1336	198	103	205	103	115	119
60-69	93	0.0433	4.32	0.1869	28	0.0586	3.23	0.1890	13	0.0256	5.13	0.1313	135	74	101	59	118	70
Total	2,232				2,370				721				326%	97%	313%	202%	93%	187%

TABLE 24

ACCIDENT DISABILITY LOSS-OF-TIME, 1982-83 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	10	0.0494	1.12	0.0551	34	0.1260	1.06	0.1336	3	0.0408	0.52	0.0214	255%	94%	242%	82%	46%	38%
30-39	163	0.0341	1.82	0.0619	361	0.0744	2.09	0.1558	25	0.0387	1.83	0.0708	218	114	251	113	100	114
40-49	365	0.0299	2.28	0.0682	1,041	0.0564	2.38	0.1342	34	0.0329	2.24	0.0738	188	104	196	110	98	108
50-59	705	0.0240	1.96	0.0471	1,633	0.0473	2.63	0.1242	37	0.0253	3.17	0.0801	197	134	263	105	161	170
60-69	499	0.0209	2.89	0.0604	765	0.0403	2.72	0.1096	33	0.0302	2.29	0.0691	192	94	181	144	79	114
Total	1,742				3,834				132				196%	115%	227%	115%	111%	130%
7-Day Elimination Period																		
Under 30	10	0.0474	2.92	0.1383	28	0.0492	1.89	0.0929	0	—	—	—	103%	64%	67%	—	—	—
30-39	134	0.0331	2.04	0.0676	345	0.0516	2.31	0.1192	16	0.0148	2.94	0.0435	155	113	176	44%	144%	64%
40-49	208	0.0259	2.92	0.0755	631	0.0434	2.70	0.1171	65	0.0247	2.71	0.0670	167	92	155	95	92	88
50-59	274	0.0204	3.25	0.0664	744	0.0387	2.93	0.1132	104	0.0235	2.86	0.0673	189	90	170	115	88	101
60-69	133	0.0218	2.39	0.0520	234	0.0323	2.85	0.0921	23	0.0354	3.51	0.1242	148	119	177	162	146	238
Total	759				1,982				208				170%	98%	165%	97%	102%	97%
14-Day Elimination Period																		
Under 30	24	0.0233	1.58	0.0367	80	0.0366	2.25	0.0823	4	0.0151	0.60	0.0090	157%	142%	224%	64%	37%	24%
30-39	171	0.0134	2.62	0.0351	704	0.0405	3.08	0.1248	44	0.0163	2.85	0.0464	302	117	355	121	108	132
40-49	253	0.0135	3.13	0.0423	793	0.0381	3.05	0.1162	49	0.0166	2.67	0.0444	282	97	274	122	85	104
50-59	310	0.0117	3.31	0.0387	580	0.0323	3.37	0.1087	65	0.0200	2.62	0.0524	276	101	280	170	79	135
60-69	138	0.0120	2.45	0.0294	150	0.0242	3.93	0.0952	25	0.0182	3.60	0.0655	201	160	323	151	146	222
Total	896				2,307				187				275%	109%	301%	138%	93%	129%
30-Day Elimination Period																		
Under 30	11	0.0059	2.90	0.0171	56	0.0215	2.92	0.0628	1	0.0018	0.94	0.0017	364%	100%	367%	30%	32%	9%
30-39	224	0.0039	2.87	0.0112	612	0.0231	3.10	0.0716	30	0.0052	2.60	0.0135	592	108	639	133	90	120
40-49	302	0.0039	3.38	0.0132	530	0.0201	3.98	0.0799	36	0.0051	5.37	0.0274	515	117	605	130	158	207
50-59	304	0.0043	3.23	0.0139	361	0.0179	3.86	0.0691	35	0.0060	4.42	0.0265	416	119	497	139	136	190
60-69	135	0.0052	4.04	0.0210	88	0.0152	3.02	0.0459	15	0.0081	2.06	0.0167	292	74	218	155	50	79
Total	976				1,647				117				501%	111%	562%	133%	119%	161%

TABLE 25

SICKNESS DISABILITY LOSS-OF-TIME, 1982-83 EXPERIENCE, FIRST YEAR OF BENEFIT PERIOD— POLICY DURATIONS 6 AND LATER

AFFAINED 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	—	—	—	0	—	—	—	0	—	—	—	—	—	—	—	—	—	—
40-49	18	0.0986	1.49	0.1471	27	0.0754	1.88	0.1418	2	0.0614	1.33	0.0818	76%	126%	96%	62%	89%	55%	
50-59	270	0.1302	2.09	0.2717	199	0.1432	2.48	0.3556	18	0.1108	3.03	0.3358	109	118	130	85	144	123	
60-69	282	0.1716	2.23	0.3821	189	0.1769	2.70	0.4773	35	0.1905	1.49	0.2830	103	121	124	111	66	74	
Total	570				415				55				102%	120%	123%	93%	95%	93%	
7-Day Elimination Period																			
Under 30	9	0.0270	0.84	0.0227	22	0.0273	1.27	0.0346	10	0.1019	1.05	0.1074	101%	151%	152%	377%	125%	473%	
30-39	270	0.0413	2.64	0.1092	504	0.0427	2.08	0.0889	115	0.0667	1.94	0.1294	103	78	81	161	73	118	
40-49	790	0.0471	2.43	0.1145	1,793	0.0602	2.55	0.1533	262	0.0766	1.93	0.1482	127	104	133	162	79	129	
50-59	2,256	0.0701	3.13	0.2193	4,183	0.0900	3.36	0.3025	441	0.0814	2.25	0.1832	128	107	137	116	71	83	
60-69	1,772	0.1010	3.50	0.3538	2,253	0.1130	4.13	0.4671	116	0.0942	2.66	0.2510	111	118	132	93	76	70	
Total	5,097				8,755				944				122%	107%	128%	140%	75%	107%	
14-Day Elimination Period																			
Under 30	15	0.0118	2.25	0.0266	47	0.0205	1.55	0.0318	18	0.0536	2.46	0.1318	173	68%	119%	454%	109%	495%	
30-39	257	0.0191	2.87	0.0549	592	0.0339	2.43	0.0825	166	0.0564	2.19	0.1184	177	84	150	295	73	215	
40-49	620	0.0303	3.02	0.0915	977	0.0458	2.85	0.1307	220	0.0668	2.82	0.1882	151	94	142	220	93	205	
50-59	1,303	0.0492	3.41	0.1677	1,307	0.0667	3.65	0.2435	244	0.0596	3.45	0.2058	135	107	145	121	101	122	
60-69	895	0.0763	3.80	0.2897	593	0.0927	4.29	0.3979	67	0.0538	5.26	0.2829	121	112	137	70	138	97	
Total	3,090				3,516				715				153	99%	144%	204%	94%	181%	
30-Day Elimination Period																			
Under 30	12	0.0096	4.38	0.0420	36	0.0128	2.14	0.0274	5	0.0120	0.70	0.0084	133	48%	65%	125%	15%	20%	
30-39	360	0.0069	3.55	0.0245	439	0.0152	2.65	0.0403	110	0.0174	2.56	0.0445	220	74	164	252	72	181	
40-49	946	0.0113	3.52	0.0398	731	0.0258	3.48	0.0899	187	0.0283	2.90	0.0820	228	98	225	250	82	206	
50-59	1,823	0.0243	4.21	0.1022	936	0.0441	4.37	0.1929	204	0.0373	3.76	0.1403	181	103	188	153	89	137	
60-69	1,127	0.0423	4.99	0.2109	400	0.0663	4.94	0.3275	84	0.0458	4.41	0.2020	156	98	155	108	88	95	
Total	4,268				2,542				590				207	95%	186%	210%	82%	167%	

TABLE 26

TOTAL DISABILITY LOSS-OF-TIME, 1982-83 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	10	0.0494	1.12	0.0551	34	0.1260	1.06	0.1336	3	0.0408	0.52	0.0214	255%	94%	242%	82%	46%	38%
30-39	163	0.0341	1.82	0.0619	361	0.0744	2.09	0.1558	25	0.0387	1.83	0.0708	218	114	251	113	100	114
40-49	383	0.1285	1.68	0.2153	1,068	0.1318	2.09	0.2760	36	0.0943	1.65	0.1556	102	124	128	73	98	72
50-59	975	0.1542	2.07	0.3188	1,832	0.1905	2.52	0.4798	55	0.1361	3.06	0.4159	123	121	150	88	147	130
60-69	781	0.1925	2.30	0.4425	954	0.2172	2.70	0.5869	68	0.2207	1.60	0.3521	112	117	132	114	69	79
Total	2,312				4,249				187				124%	120%	150%	94%	104%	101%
7-Day Elimination Period																		
Under 30	19	0.0744	2.16	0.1610	50	0.0765	1.67	0.1275	10	0.1019	1.05	0.1074	102%	77%	79%	136%	48%	66%
30-39	404	0.0744	2.38	0.1768	849	0.0943	2.21	0.2081	131	0.0815	2.12	0.1729	126	92	117	109	89	97
40-49	998	0.0730	2.60	0.1900	2,424	0.1036	2.61	0.2704	327	0.1013	2.12	0.2152	141	100	142	138	81	113
50-59	2,530	0.0905	3.16	0.2857	4,927	0.1287	3.23	0.4157	545	0.1049	2.39	0.2505	142	102	145	115	75	87
60-69	1,905	0.1228	3.30	0.4058	2,487	0.1453	3.85	0.5592	139	0.1296	2.90	0.3752	118	116	137	105	87	92
Total	5,856				10,737				1,152				135%	103%	138%	121%	80%	97%
14-Day Elimination Period																		
Under 30	39	0.0351	1.80	0.0633	127	0.0571	2.00	0.1141	22	0.0687	2.05	0.1408	162%	111%	180%	195%	113%	222%
30-39	428	0.0325	2.77	0.0900	1,296	0.0744	2.79	0.2073	210	0.0727	2.27	0.1648	228	100	230	223	81	183
40-49	873	0.0438	3.05	0.1338	1,770	0.0839	2.94	0.2469	269	0.0834	2.79	0.2326	191	96	184	190	91	173
50-59	1,613	0.0609	3.39	0.2064	1,887	0.0990	3.56	0.3522	309	0.0796	3.24	0.2582	162	105	170	130	95	125
60-69	1,033	0.0883	3.61	0.3191	743	0.1169	4.22	0.4931	92	0.0720	4.84	0.3484	132	116	154	81	134	109
Total	3,986				5,823				902				189%	102%	191%	172%	94%	157%
30-Day Elimination Period																		
Under 30	23	0.0155	3.81	0.0591	92	0.0343	2.63	0.0902	6	0.0138	0.73	0.0101	221%	69%	152%	89%	19%	17%
30-39	584	0.0108	3.31	0.0357	1,051	0.0383	2.92	0.1119	140	0.0226	2.57	0.0580	354	88	313	209	77	162
40-49	1,248	0.0152	3.49	0.0530	1,261	0.0459	3.70	0.1698	223	0.0334	3.28	0.1094	301	106	320	219	93	206
50-59	2,127	0.0286	4.06	0.1161	1,297	0.0620	4.23	0.2620	239	0.0433	3.85	0.1668	216	104	225	151	94	143
60-69	1,262	0.0475	4.88	0.2319	488	0.0815	4.58	0.3734	99	0.0539	4.06	0.2187	171	93	161	113	83	94
Total	5,244				4,189				707				290%	98%	281%	186%	88%	163%

In addition to the preceding comparison, an in-depth analysis was performed by policy duration for claim costs. These are presented in Tables 27, 28, and 29, for Male I, Male II, and Female I, respectively. Claim costs for each decennial attained age grouping for accident and sickness were compared for policy duration groupings 1, 2, 3, 4, 5, 1-5, 6-10, 11-15, 16-20 and 21 and later to claim costs 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 1978 through 1983. Results for 1982 and 1983 are provided for all elimination periods combined for comparative purposes.

Greater claim costs for accident disability occur in early policy durations for males. Greater early accident claim costs for Female I appear only in policy durations 1 and 2. There exist significantly lesser sickness claim costs for all categories for the first policy durations, as compared to the prior study where significantly lesser sickness claim costs existed in the first two policy years for Male I only. Experience for older policies (policy durations 16 and later) are generally better than for more recent issues. No discernable difference in these trends by age is apparent.

In drawing any conclusions from these results, it must be kept in mind that there may have existed different benefit provisions, policy definitions, contributing company mix, and underwriting standards among different eras of disability income policies. Due to the existence of limited claim data for policies with 60- and 90-day elimination periods, significant fluctuations for results for these policies exist in Tables 27, 28, and 29.

TABLE 27
 DISABILITY LOSS-OF-TIME, 1978-83 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	137%	167%	164%	150%	135%	149%	117%	93%	85%	82%
7	151	172	167	141	111	139	114	86	74	76
14	168	147	142	124	104	136	97	73	67	75
30	126	109	99	93	105	109	88	90	73	63
60	120	102	77	119	114	106	87	47	20	101
90	118	100	83	128	116	108	80	98	56	113
Total (1978-83)	123%	106%	92%	111%	110%	109%	86%	88%	68%	76%
Total (1982-83)	106%	119%	90%	99%	130%	109%	89%	93%	74%	70%
Sickness										
7	63%	102%	110%	105%	119%	107%	115%	96%	94%	88%
14	84	133	122	123	88	110	100	93	93	87
30	86	96	100	99	97	95	110	105	103	107
60	67	116	79	84	148	94	122	95	132	104
90	61	79	98	83	152	88	121	127	140	145
Total (1978-83)	74%	94%	97%	92%	123%	93%	114%	108%	104%	98%
Total (1982-83)	75%	91%	94%	78%	138%	92%	112%	110%	100%	100%
Total										
7	101%	132%	133%	120%	116%	121%	115%	93%	88%	85%
14	125	140	132	123	96	123	98	83	81	82
30	106	103	100	96	101	102	99	98	88	88
60	94	109	78	101	131	100	105	71	76	102
90	90	89	90	106	134	98	100	113	99	130
Total (1978-83)	99%	100%	95%	102%	117%	101%	101%	98%	88%	89%
Total (1982-83)	91%	105%	92%	88%	134%	100%	101%	102%	88%	87%

TABLE 28
 DISABILITY LOSS-OF-TIME, 1978-83 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	92%	113%	101%	127%	127%	115%	137%	101%	87%	82%
7	94	139	124	128	134	124	102	103	84	78
14	132	133	128	134	104	125	93	83	73	64
30	114	117	105	110	101	111	89	79	58	53
60	54	156	135	157	192	94	139	96	449	121
90	38	136	90	171	356	78	212	239	101	35
Total (1978-83)	83%	125%	110%	123%	124%	106%	99%	93%	75%	71%
Total (1982-83)	56%	150%	132%	127%	198%	96%	112%	105%	78%	77%
Sickness										
7	76%	105%	102%	115%	127%	108%	104%	99%	99%	92%
14	115	92	108	110	100	105	102	91	92	78
30	98	98	110	103	105	102	100	92	92	81
60	74	165	64	211	128	101	78	164	458	0
90	36	130	148	296	97	76	202	217	215	167
Total (1978-83)	76%	106%	111%	124%	106%	98%	106%	99%	100%	91%
Total (1982-83)	75%	108%	117%	154%	116%	94%	112%	102%	100%	94%
Total										
7	85%	120%	113%	121%	130%	115%	103%	100%	95%	88%
14	124	113	118	122	102	115	98	87	83	71
30	106	107	108	106	103	106	94	86	76	68
60	64	161	100	184	160	97	108	130	453	59
90	37	133	119	235	225	77	207	228	159	105
Total (1978-83)	80%	115%	111%	124%	115%	102%	102%	97%	90%	84%
Total (1982-83)	66%	129%	124%	141%	157%	95%	112%	103%	92%	88%

TABLE 29
 DISABILITY LOSS-OF-TIME, 1978-83 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	115%	188%	113%	51%	58%	115%	137%	101%	87%	82%
7	97	99	127	120	125	119	106	81	94	67
14	167	122	100	90	120	116	85	93	43	53
30	134	98	95	69	100	105	91	54	111	30
60	95	122	131	10	29	93	107	269	407	0
90	72	136	66	6	80	80	243	15	0	0
Total (1978-83)	110%	114%	93%	53%	95%	98%	115%	71%	104%	58%
Total (1982-83)	101%	148%	107%	33%	73%	103%	98%	81%	64%	69%
Sickness										
7	64%	136%	103%	129%	117%	115%	106%	96%	72%	77%
14	116	112	107	104	97	106	98	89	69	65
30	97	104	112	100	81	100	101	93	93	83
60	47	135	61	189	78	92	164	41	0	0
90	78	63	149	69	149	91	144	172	78	62
Total (1978-83)	85%	98%	115%	105%	100%	98%	111%	98%	77%	76%
Total (1982-83)	71%	91%	148%	113%	44%	93%	83%	94%	83%	95%
Total										
7	79%	121%	114%	125%	121%	117%	106%	90%	81%	73%
14	141	117	103	97	108	111	92	91	57	60
30	116	101	104	85	91	103	96	74	101	59
60	71	129	96	100	53	93	136	155	149	0
90	75	99	107	37	115	86	194	91	38	31
Total (1978-83)	97%	106%	104%	79%	97%	98%	113%	85%	89%	68%
Total (1982-83)	86%	120%	127%	73%	58%	98%	111%	88%	74%	83%

D. Disability Loss-of-Time Experience by Duration of Disability

Table 30 shows claim costs for Male I, Male II, Female I, and Female II by duration measured from the date of disablement for 0-day accident and 7-day sickness elimination coverages. Tables 31 and 32 show these same values for 14- and 30-day elimination periods, respectively. Tables 33 and 34 show these same values for Male I, Male II, and Female I for 60- and 90-day elimination periods, respectively. Corresponding tabular values from the 1964 Commissioners Disability Table (CDT) are also shown for claim durations beyond the seventh day of disablement. The tabular values that are shown for accident disability for the first seven days of disablement were developed to be consistent with values in the 1964 CDT for the eighth and subsequent days of disablement.

In the comparison of crude claim costs with corresponding values from the 1964 CDT, it should be noted that a special situation exists at ages 60 to 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 less than the values shown in Tables 30, 31, 32, 33, and 34. For the "Total" column in Table 30, 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 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 to provide the type of net premiums that would be considered desirable for use in preparing gross premium rates.

TABLE 30
 DISABILITY LOSS-OF-TIME, 1982-83 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	0.0132	0.0221	0.0067	—	0.015	0.0115	0.0168	0.0060	—	0.010	0.0087	0.0134	0.0023	—	0.007
30-39	0.0081	0.0169	0.0070	—	0.013	0.0074	0.0142	0.0062	—	0.009	0.0063	0.0118	0.0049	—	0.007
40-49	0.0068	0.0130	0.0081	0.0068	0.011	0.0059	0.0117	0.0077	0.0068	0.009	0.0049	0.0104	0.0069	0.0068	0.007
50-59	0.0054	0.0108	0.0058	0.0087	0.009	0.0048	0.0099	0.0056	0.0063	0.007	0.0041	0.0085	0.0045	0.0059	0.006
60-69	0.0046	0.0090	0.0073	0.0084	0.008	0.0042	0.0082	0.0059	0.0077	0.007	0.0038	0.0071	0.0053	0.0057	0.006
Sickness Disability 7-Day Elimination Period															
Under 30	—	—	—	—	—	0.0077	0.0070	0.0195	0.0130	0.011	0.0068	0.0057	0.0154	0.0130	0.008
30-39	—	—	—	—	—	0.0093	0.0099	0.0148	0.0155	0.016	0.0085	0.0086	0.0131	0.0136	0.011
40-49	—	—	—	—	—	0.0108	0.0133	0.0169	0.0243	0.021	0.0099	0.0120	0.0142	0.0222	0.016
50-59	—	—	—	—	—	0.0158	0.0205	0.0182	0.0279	0.030	0.0147	0.0189	0.0160	0.0255	0.024
60-69	—	—	—	—	—	0.0228	0.0257	0.0198	0.0289	0.040	0.0209	0.0243	0.0181	0.0287	0.034
Total of 0-Day Accident and 7-Day Sickness Elimination Periods															
Under 30	—	—	—	—	—	0.0192	0.0238	0.0255	0.0130	0.021	0.0155	0.0191	0.0177	0.0130	0.015
30-39	—	—	—	—	—	0.0167	0.0241	0.0210	0.0155	0.025	0.0148	0.0204	0.0180	0.0136	0.018
40-49	—	—	—	—	—	0.0167	0.0250	0.0246	0.0311	0.030	0.0148	0.0224	0.0211	0.0290	0.023
50-59	—	—	—	—	—	0.0206	0.0304	0.0238	0.0342	0.037	0.0188	0.0274	0.0205	0.0314	0.030
60-69	—	—	—	—	—	0.0270	0.0339	0.0257	0.0366	0.047	0.0247	0.0314	0.0234	0.0344	0.040

TABLE 30—Continued

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	0.0105	0.0127	0.0002	—	0.005	0.0176	0.0222	0.0000	—	0.011	0.0066	0.0125	0.0000	—	0.004
30-39	0.0071	0.0127	0.0052	—	0.006	0.0159	0.0285	0.0095	—	0.011	0.0056	0.0171	0.0068	—	0.005
40-49	0.0053	0.0115	0.0066	0.0070	0.006	0.0113	0.0265	0.0145	0.0160	0.012	0.0078	0.0162	0.0093	0.0000	0.006
50-59	0.0044	0.0097	0.0051	0.0076	0.006	0.0098	0.0230	0.0133	0.0171	0.012	0.0054	0.0147	0.0096	0.0154	0.007
60-69	0.0041	0.0079	0.0053	0.0052	0.006	0.0097	0.0185	0.0138	0.0059	0.014	0.0065	0.0118	0.0089	0.0051	0.009
Sickness Disability 7-Day Elimination Period															
Under 30	0.0077	0.0051	0.0154	0.0167	0.007	0.0069	0.0095	0.0318	0.0558	0.012	0.0026	0.0052	0.0066	0.0558	0.005
30-39	0.0092	0.0097	0.0145	0.0154	0.010	0.0212	0.0222	0.0286	0.0325	0.018	0.0131	0.0126	0.0153	0.0072	0.008
40-49	0.0113	0.0134	0.0153	0.0252	0.016	0.0256	0.0325	0.0350	0.0667	0.030	0.0160	0.0195	0.0181	0.0408	0.014
50-59	0.0169	0.0217	0.0172	0.0300	0.024	0.0422	0.0550	0.0388	0.0703	0.051	0.0281	0.0364	0.0210	0.0432	0.028
60-69	0.0244	0.0287	0.0196	0.0364	0.037	0.0626	0.0755	0.0463	0.0775	0.085	0.0437	0.0527	0.0250	0.0438	0.055
Total of 0-Day Accident and 7-Day Sickness Elimination Periods															
Under 30	0.0182	0.0178	0.0156	0.0167	0.013	0.0245	0.0317	0.0318	0.0558	0.023	0.0092	0.0177	0.0066	0.0558	0.009
30-39	0.0163	0.0224	0.0197	0.0154	0.016	0.0371	0.0507	0.0381	0.0325	0.029	0.0187	0.0297	0.0221	0.0072	0.013
40-49	0.0166	0.0249	0.0219	0.0322	0.022	0.0369	0.0590	0.0495	0.0773	0.042	0.0238	0.0357	0.0274	0.0408	0.020
50-59	0.0213	0.0314	0.0223	0.0376	0.030	0.0520	0.0780	0.0521	0.0874	0.063	0.0335	0.0511	0.0306	0.0586	0.035
60-69	0.0285	0.0366	0.0249	0.0416	0.043	0.0723	0.0940	0.0601	0.0834	0.099	0.0502	0.0645	0.0339	0.0489	0.064

TABLE 30—Continued

ATTAINED AGE	DURATION SINCE DISABEMENT (DAYS)														
	91-180					181-360*					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	0.0018	0.0100	0.0000	—	0.004	0.0000	0.0028	0.0000	—	0.003	0.0699	0.1123	0.0152	—	0.061
30-39	0.0064	0.0258	0.0099	—	0.005	0.0043	0.0239	0.0101	—	0.003	0.0611	0.1509	0.0596	—	0.059
40-49	0.0128	0.0248	0.0132	0.0000	0.007	0.0135	0.0218	0.0064	0.0000	0.005	0.0685	0.1359	0.0728	0.0381	0.063
50-59	0.0071	0.0243	0.0173	0.0267	0.009	0.0063	0.0239	0.0178	0.0478	0.009	0.0473	0.1249	0.0790	0.1355	0.067
60-69	0.0118	0.0209	0.0166	0.0016	0.017	0.0154	0.0259	0.0082	0.0001	0.022	0.0601	0.1093	0.0713	0.0394	0.089
Sickness Disability 7-Day Elimination Period															
Under 30	0.0057	0.0098	0.0013	0.0260	0.005	0.0057	.0046	0.0000	0.0000	0.003	0.0431	0.0569	0.0900	0.1804	0.051
30-39	0.0214	0.0178	0.0190	0.0141	0.008	0.0238	0.0147	0.0178	0.0293	0.005	0.1065	0.0955	0.1230	0.1276	0.077
40-49	0.0249	0.0311	0.0252	0.0682	0.017	0.0199	0.0279	0.0234	0.0570	0.012	0.1184	0.1518	0.1480	0.3042	0.124
50-59	0.0482	0.0677	0.0341	0.0776	0.040	0.0546	0.0823	0.0399	0.0805	0.039	0.2204	0.3027	0.1852	0.3549	0.236
60-69	0.0809	0.1095	0.0459	0.0492	0.103	0.0994	0.1517	0.0741	0.0709	0.129	0.3547	0.4681	0.2488	0.3357	0.483
Total of 0-Day Accident and 7-Day Sickness Elimination Periods															
Under 30	0.0075	0.0198	0.0013	0.0260	0.009	0.0057	.0172	0.0000	0.0000	0.006	0.1130	0.1692	0.1052	0.1804	0.112
30-39	0.0278	0.0436	0.0289	0.0141	0.013	0.0281	0.0386	0.0279	0.0293	0.008	0.1676	0.2464	0.1826	0.1276	0.136
40-49	0.0377	0.0559	0.0384	0.0682	0.024	0.0334	0.0517	0.0298	0.0570	0.017	0.1867	0.2877	0.2208	0.3423	0.187
50-59	0.0553	0.0920	0.0514	0.1043	0.049	0.0689	0.1062	0.0577	0.1283	0.048	0.2677	0.4276	0.2642	0.4904	0.303
60-69	0.0927	0.1304	0.0625	0.0508	0.120	0.1148	0.1776	0.0823	0.0908	0.151	0.4148	0.5774	0.3301	0.3751	0.572

*367 for sickness.

TABLE 31
 DISABILITY LOSS-OF-TIME, 1982-83 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	0.0068	0.0150	0.0026	0.0066	0.007	0.0063	0.0136	0.0023	0.0045	0.005	0.0138	0.0269	0.0062	0.0102	0.011
30-39	0.0053	0.0133	0.0047	0.0041	0.007	0.0053	0.0127	0.0042	0.0051	0.006	0.0122	0.0275	0.0107	0.0118	0.011
40-49	0.0047	0.0121	0.0047	0.0116	0.007	0.0043	0.0116	0.0049	0.0119	0.006	0.0105	0.0259	0.0094	0.0236	0.012
50-59	0.0041	0.0105	0.0065	0.0102	0.006	0.0041	0.0100	0.0069	0.0104	0.006	0.0094	0.0224	0.0142	0.0220	0.012
60-69	0.0038	0.0083	0.0058	0.0127	0.006	0.0038	0.0070	0.0048	0.0163	0.006	0.0076	0.0162	0.0132	0.0250	0.014
Sickness Disability 14-Day Elimination Period															
Under 30	0.0057	0.0094	0.0100	0.0102	0.008	0.0046	0.0079	0.0091	0.0113	0.007	0.0111	0.0119	0.0168	0.0225	0.012
30-39	0.0077	0.0110	0.0154	0.0190	0.011	0.0069	0.0095	0.0149	0.0160	0.010	0.0137	0.0184	0.0247	0.0270	0.018
40-49	0.0095	0.0148	0.0180	0.0234	0.016	0.0092	0.0139	0.0181	0.0280	0.016	0.0186	0.0286	0.0347	0.0554	0.030
50-59	0.0144	0.0203	0.0192	0.0266	0.024	0.0143	0.0206	0.0191	0.0265	0.024	0.0329	0.0467	0.0390	0.0538	0.051
60-69	0.0229	0.0281	0.0152	0.0291	0.034	0.0224	0.0291	0.0174	0.0308	0.037	0.0528	0.0675	0.0461	0.0513	0.085
Total of 14-Day Accident and 14-Day Sickness Elimination Periods															
Under 30	0.0125	0.0244	0.0126	0.0168	0.015	0.0109	0.0215	0.0114	0.0158	0.013	0.0249	0.0388	0.0230	0.0327	0.023
30-39	0.0130	0.0243	0.0201	0.0231	0.018	0.0122	0.0222	0.0191	0.0211	0.016	0.0259	0.0459	0.0354	0.0388	0.029
40-49	0.0142	0.0269	0.0227	0.0350	0.023	0.0135	0.0255	0.0230	0.0399	0.022	0.0291	0.0545	0.0441	0.0790	0.042
50-59	0.0185	0.0308	0.0257	0.0368	0.030	0.0184	0.0306	0.0260	0.0369	0.030	0.0423	0.0691	0.0532	0.0758	0.063
60-69	0.0267	0.0364	0.0210	0.0418	0.040	0.0262	0.0361	0.0222	0.0471	0.043	0.0604	0.0837	0.0593	0.0763	0.099

TABLE 31—Continued

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)														
	61-90					91-374					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	0.0060	0.0137	0.0054	0.0095	0.004	0.0150	0.0489	0.0082	0.0370	0.007	0.0479	0.1181	0.0247	0.0678	0.037
30-39	0.0075	0.0178	0.0077	0.0065	0.005	0.0266	0.0634	0.0325	0.0244	0.008	0.0569	0.1347	0.0598	0.0519	0.037
40-49	0.0055	0.0164	0.0053	0.0155	0.006	0.0168	0.0612	0.0110	0.0796	0.012	0.0418	0.1272	0.0353	0.1422	0.043
50-59	0.0055	0.0146	0.0074	0.0148	0.007	0.0196	0.0544	0.0254	0.0316	0.019	0.0427	0.1119	0.0604	0.0890	0.051
60-69	0.0032	0.0110	0.0101	0.0202	0.009	0.0114	0.0548	0.0330	0.1821	0.039	0.0298	0.0973	0.0669	0.2563	0.074
Sickness Disability 14-Day Elimination Period															
Under 30	0.0084	0.0040	0.0087	0.0137	0.005	0.0292	0.0108	0.0181	0.0416	0.008	0.0590	0.0440	0.0627	0.0993	0.040
30-39	0.0085	0.0107	0.0133	0.0133	0.008	0.0294	0.0319	0.0478	0.0335	0.014	0.0662	0.0815	0.1161	0.1088	0.061
40-49	0.0112	0.0168	0.0179	0.0335	0.014	0.0397	0.0598	0.0638	0.1241	0.030	0.0882	0.1339	0.1525	0.2644	0.107
50-59	0.0219	0.0301	0.0233	0.0330	0.028	0.0864	0.1273	0.0978	0.1544	0.079	0.1699	0.2450	0.1984	0.2943	0.206
60-69	0.0358	0.0468	0.0332	0.0369	0.055	0.1528	0.2161	0.1593	0.1278	0.236	0.2867	0.3876	0.2712	0.2759	0.447
Total of 14-Day Accident and 14-Day Sickness Elimination Periods															
Under 30	0.0144	0.0177	0.0141	0.0232	0.009	0.0442	0.0597	0.0263	0.0786	0.015	0.1069	0.1621	0.0874	0.1671	0.077
30-39	0.0160	0.0285	0.0210	0.0198	0.013	0.0560	0.0953	0.0803	0.0579	0.022	0.1231	0.2162	0.1759	0.1607	0.098
40-49	0.0167	0.0332	0.0232	0.0490	0.020	0.0565	0.1210	0.0748	0.2037	0.042	0.1300	0.2611	0.1878	0.4066	0.150
50-59	0.0274	0.0447	0.0307	0.0478	0.035	0.1060	0.1817	0.1232	0.1860	0.098	0.2126	0.3569	0.2588	0.3833	0.257
60-69	0.0390	0.0578	0.0433	0.0571	0.064	0.1642	0.2709	0.1923	0.3099	0.275	0.3165	0.4849	0.3381	0.5322	0.521

TABLE 32

DISABILITY LOSS-OF-TIME, 1982-83 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	0.0057	0.0237	0.0035	0.0041	0.011	0.0029	0.0109	0.0022	0.0041	0.004	0.0016	0.0068	0.0016	0.0041	.002
30-39	0.0047	0.0232	0.0080	0.0174	0.011	0.0023	0.0118	0.0053	0.0111	0.005	0.0015	0.0085	0.0039	0.0064	0.003
40-49	0.0047	0.0233	0.0050	0.0157	0.012	0.0025	0.0136	0.0040	0.0059	0.006	0.0017	0.0097	0.0031	0.0042	0.003
50-59	0.0052	0.0200	0.0070	0.0119	0.012	0.0025	0.0122	0.0038	0.0054	0.007	0.0016	0.0086	0.0029	0.0042	0.004
60-69	0.0066	0.0161	.0101	0.0477	0.014	0.0046	0.0088	0.0027	0.0270	0.009	0.0029	0.0053	0.0008	0.0131	0.007
Sickness Disability 30-Day Elimination Period															
Under 30	0.0047	0.0097	0.0123	0.0331	0.012	0.0023	0.0038	0.0057	0.0095	0.005	0.0017	0.0027	0.0032	0.0048	0.003
30-39	0.0062	0.0145	0.0146	0.0254	0.018	0.0034	0.0070	0.0068	0.0121	0.008	0.0024	0.0051	0.0048	0.0042	0.004
40-49	0.0107	0.0255	0.0233	0.0292	0.030	0.0062	0.0142	0.0102	0.0174	0.014	0.0045	0.0099	0.0083	0.0112	0.008
50-59	0.0244	0.0425	0.0253	0.0401	0.051	0.0148	0.0255	0.0174	0.0187	0.028	0.0107	0.0194	0.0145	0.0117	0.018
60-69	0.0423	0.0639	0.0407	0.0889	0.085	0.0277	0.0400	0.0254	0.0711	0.055	0.0210	0.0318	0.0192	0.0652	0.041
Total of 30-Day Accident and 30-Day Sickness Elimination Periods															
Under 30	0.0104	0.0334	0.0158	0.0372	0.023	0.0052	0.0147	0.0079	0.0136	0.009	0.0033	0.0095	0.0048	0.0089	0.005
30-39	0.0109	0.0377	0.0226	0.0428	0.029	0.0057	0.0188	0.0121	0.0232	0.013	0.0039	0.0136	0.0087	0.0106	0.007
40-49	0.0154	0.0488	0.0283	0.0449	0.042	0.0087	0.0278	0.0142	0.0233	0.020	0.0062	0.0196	0.0114	0.0154	0.011
50-59	0.0296	0.0625	0.0323	0.0520	0.063	0.0173	0.0377	0.0212	0.0241	0.035	0.0123	0.0280	0.0174	0.0159	0.022
60-69	0.0489	0.0800	0.0508	0.1366	0.099	0.0323	0.0488	0.0281	0.0981	0.064	0.0239	0.0371	0.0200	0.0783	0.048

TABLE 32—Continued

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)														
	121-180					181-390					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	0.0019	0.0091	0.0032	0.0041	0.002	0.0025	0.0162	0.0084	0.0060	0.003	0.0146	0.0667	0.0189	0.0024	0.023
30-39	0.0021	0.0119	0.0059	0.0044	0.002	0.0034	0.0203	0.0068	0.0053	0.003	0.0140	0.0757	0.0299	0.0446	0.024
40-49	0.0024	0.0146	0.0051	0.0067	0.004	0.0045	0.0253	0.0088	0.0111	0.005	0.0158	0.0865	0.0260	0.0436	0.030
50-59	0.0024	0.0123	0.0043	0.0077	0.005	0.0044	0.0217	0.0058	0.0097	0.010	0.0161	0.0748	0.0238	0.0389	0.039
60-69	0.0044	0.0058	0.0006	0.0263	0.010	0.0061	0.0119	0.0018	0.0264	0.025	0.0246	0.0479	0.0160	0.1405	0.065
Sickness Disability 30-Day Elimination Period															
Under 30	0.0016	0.0023	0.0026	0.0026	0.002	0.0062	0.0106	0.0143	0.0081	0.003	0.0165	0.0291	0.0381	0.0581	0.025
30-39	0.0021	0.0045	0.0038	0.0016	0.004	0.0101	0.0150	0.0166	0.0063	0.006	0.0242	0.0461	0.0466	0.0496	0.040
40-49	0.0037	0.0088	0.0074	0.0103	0.009	0.0140	0.0301	0.0238	0.0382	0.014	0.0391	0.0885	0.0730	0.1063	0.075
50-59	0.0090	0.0173	0.0121	0.0105	0.022	0.0401	0.0734	0.0594	0.0400	0.043	0.0990	0.1781	0.1287	0.1210	0.160
60-69	0.0186	0.0279	0.0171	0.0765	0.062	0.0912	0.1407	0.0769	0.3432	0.143	0.2008	0.3043	0.1793	0.6449	0.386
Total of 30-Day Accident and 30-Day Sickness Elimination Periods															
Under 30	0.0035	0.0114	0.0058	0.0067	0.004	0.0087	0.0268	0.0227	0.0141	0.006	0.0311	0.0958	0.0570	0.0805	0.048
30-39	0.0042	0.0164	0.0097	0.0060	0.006	0.0135	0.0353	0.0234	0.0116	0.009	0.0382	0.1218	0.0765	0.0942	0.064
40-49	0.0061	0.0234	0.0125	0.0170	0.013	0.0185	0.0554	0.0326	0.0493	0.019	0.0549	0.1750	0.0990	0.1499	0.105
50-59	0.0114	0.0296	0.0164	0.0182	0.027	0.0445	0.0951	0.0652	0.0497	0.053	0.1151	0.2529	0.1525	0.1599	0.199
60-69	0.0230	0.0337	0.0177	0.1028	0.072	0.0973	0.1526	0.0787	0.3969	0.168	0.2254	0.3522	0.1953	0.7854	0.451

TABLE 33
 DISABILITY LOSS-OF-TIME, 1982-83 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				91-120				121-150			
	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.....	0.0010	0.0106	0.0061	0.004	0.0005	0.0054	0.0034	0.002	0.0005	0.0050	0.0001	0.001
30-39.....	0.0014	0.0013	0.0034	0.005	0.0010	0.0008	0.0013	0.003	0.0008	0.0008	0.0013	0.002
40-49.....	0.0018	0.0014	0.0038	0.006	0.0009	0.0014	0.0017	0.003	0.0006	0.0014	0.0010	0.002
50-59.....	0.0026	0.0025	0.0000	0.007	0.0021	0.0000	0.0000	0.004	0.0021	0.0000	0.0000	0.003
60-69.....	0.0000	0.0137	—	0.009	0.0000	0.0137	—	0.007	0.0000	0.0137	—	0.006
Sickness Disability 60-Day Elimination Period												
Under 30.....	0.0026	0.0000	0.0021	0.005	0.0026	0.0000	0.0021	0.003	0.0013	0.0000	0.0021	0.002
30-39.....	0.0023	0.0015	0.0088	0.008	0.0016	0.0015	0.0057	0.004	0.0015	0.0011	0.0036	0.003
40-49.....	0.0047	0.0052	0.0066	0.014	0.0032	0.0020	0.0065	0.008	0.0024	0.0017	0.0059	0.005
50-59.....	0.0096	0.0061	0.0075	0.028	0.0059	0.0043	0.0050	0.018	0.0052	0.0043	0.0048	0.013
60-69.....	0.0182	0.0343	0.0050	0.055	0.0147	0.0343	0.0050	0.041	0.0113	0.0343	0.0050	0.033
Total of 60-Day Accident and 60-Day Sickness Elimination Periods												
Under 30.....	0.0036	0.0106	0.0082	0.009	0.0031	0.0054	0.0055	0.005	0.0018	0.0050	0.0022	0.003
30-39.....	0.0037	0.0028	0.0122	0.013	0.0026	0.0023	0.0070	0.007	0.0023	0.0019	0.0049	0.005
40-49.....	0.0065	0.0066	0.0104	0.020	0.0041	0.0034	0.0082	0.011	0.0030	0.0031	0.0069	0.007
50-59.....	0.0122	0.0086	0.0075	0.035	0.0080	0.0043	0.0050	0.022	0.0073	0.0043	0.0048	0.016
60-69.....	0.0182	0.0480	0.0050	0.064	0.0147	0.0480	0.0050	0.048	0.0113	0.0480	0.0050	0.039

TABLE 33—Continued

ATTAINED AGE	DURATION SINCE DISABEMENT (DAYS)											
	151-180				181-420				Total			
	Male I	Male II	Female I	1964 CDT	Male I	Male II	Female I	1964 CDT	Male I	Male II	Female I	1964 CDT
Accident Disability 60-Day Elimination Period												
Under 30	0.0005	0.0042	0.0000	0.001	0.0011	0.0100	0.0000	0.003	0.0036	0.0352	0.0096	0.011
30-39	0.0006	0.0005	0.0013	0.001	0.0013	0.0007	0.0041	0.004	0.0051	0.0041	0.0114	0.015
40-49	0.0005	0.0014	0.0008	0.001	0.0020	0.0068	0.0000	0.006	0.0058	0.0124	0.0073	0.018
50-59	0.0018	0.0000	0.0000	0.002	0.0077	0.0000	0.0002	0.011	0.0163	0.0025	0.0002	0.027
60-69	0.0000	0.0137	—	0.005	0.0004	0.0841	--	0.027	0.0004	0.1389	—	0.054
Sickness Disability 60-Day Elimination Period												
Under 30	0.0017	0.0000	0.0042	0.001	0.0014	0.0000	0.0103	0.004	0.0096	0.0000	0.0208	0.015
30-39	0.0028	0.0023	0.0041	0.002	0.0053	0.0050	0.0064	0.006	0.0135	0.0114	0.0286	0.023
40-49	0.0037	0.0034	0.0113	0.004	0.0063	0.0030	0.0239	0.015	0.0203	0.0153	0.0542	0.046
50-59	0.0082	0.0082	0.0095	0.010	0.0169	0.0135	0.0179	0.046	0.0458	0.0364	0.0447	0.115
60-69	0.0213	0.0687	0.0050	0.028	0.0472	0.1718	0.0001	0.160	0.1127	0.3434	0.0201	0.217
Total of 60-Day Accident and 60-Day Sickness Elimination Periods												
Under 30	0.0022	0.0042	0.0042	0.002	0.0025	0.0100	0.0103	0.007	0.0132	0.0352	0.0304	0.026
30-39	0.0034	0.0028	0.0054	0.003	0.0066	0.0057	0.0105	0.010	0.0186	0.0155	0.0400	0.038
40-49	0.0042	0.0048	0.0121	0.005	0.0083	0.0098	0.0239	0.021	0.0261	0.0277	0.0615	0.064
50-59	0.0100	0.0082	0.0095	0.012	0.0246	0.0135	0.0181	0.057	0.0621	0.0389	0.0449	0.142
60-69	0.0213	0.0824	0.0050	0.033	0.0476	0.2559	0.0001	0.187	0.1131	0.4823	0.0201	0.271

TABLE 34
 DISABILITY LOSS-OF-TIME, 1982-83 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				121-150				151-180			
	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	0.0000	0.0033	0.0000	0.002	0.0000	0.0012	0.0000	0.001	0.0000	0.0012	0.0000	0.001
30-39	0.0009	0.0005	0.0020	0.003	0.0002	0.0005	0.0015	0.002	0.0002	0.0005	0.0013	0.001
40-49	0.0006	0.0016	0.0000	0.003	0.0005	0.0008	0.0000	0.002	0.0004	0.0005	0.0000	0.001
50-59	0.0013	0.0038	0.0026	0.004	0.0010	0.0023	0.0026	0.003	0.0009	0.0021	0.0026	0.002
60-69	0.0018	0.0037	0.0020	0.007	0.0009	0.0006	0.0018	0.006	0.0008	0.0006	0.0000	0.005
Sickness Disability 90-Day Elimination Period												
Under 30	0.0025	0.0006	0.0043	0.003	0.0025	0.0006	0.0034	0.002	0.0014	0.0006	0.0034	0.001
30-39	0.0013	0.0012	0.0019	0.004	0.0008	0.0011	0.0014	0.002	0.0007	0.0009	0.0010	0.002
40-49	0.0034	0.0027	0.0040	0.008	0.0022	0.0010	0.0024	0.005	0.0020	0.0005	0.0022	0.004
50-59	0.0073	0.0149	0.0121	0.018	0.0060	0.0088	0.0098	0.013	0.0054	0.0087	0.0079	0.010
60-69	0.0165	0.0137	0.0474	0.041	0.0144	0.0126	0.0158	0.033	0.0132	0.0092	0.0143	0.028
Total of 90-Day Accident and 90-Day Sickness Elimination Periods												
Under 30	0.0025	0.0039	0.0043	0.005	0.0025	0.0018	0.0034	0.003	0.0014	0.0018	0.0034	0.002
30-39	0.0022	0.0017	0.0039	0.007	0.0010	0.0016	0.0029	0.004	0.0009	0.0014	0.0023	0.003
40-49	0.0040	0.0043	0.0040	0.011	0.0027	0.0018	0.0024	0.007	0.0024	0.0010	0.0022	0.005
50-59	0.0086	0.0187	0.0147	0.022	0.0070	0.0111	0.0124	0.016	0.0063	0.0108	0.0105	0.012
60-69	0.0183	0.0174	0.0494	0.048	0.0153	0.0132	0.0176	0.037	0.0140	0.0098	0.0143	0.033

TABLE 34—Continued

ATTAINED AGE	DURATION SINCE DISABLEMENT (DAYS)											
	181-270				271-450				Total			
	Male I	Male II	Female I	1964 CDT	Male I	Male II	Female I	1964 CDT	Male I	Male II	Female I	1964 CDT
Accident Disability 90-Day Elimination Period												
Under 30	0.0000	0.0037	0.0000	0.002	0.0002	0.0001	0.0002	0.002	0.0002	0.0095	0.0002	0.008
30-39	0.0004	0.0011	0.0038	0.002	0.0002	0.0006	0.0011	0.002	0.0019	0.0032	0.0097	0.010
40-49	0.0009	0.0014	0.0000	0.003	0.0008	0.0010	0.0005	0.004	0.0032	0.0053	0.0005	0.013
50-59	0.0024	0.0054	0.0048	0.005	0.0021	0.0033	0.0006	0.007	0.0077	0.0169	0.0132	0.021
60-69	0.0008	0.0019	0.0000	0.012	0.0001	0.0017	0.0000	0.018	0.0042	0.0085	0.0038	0.048
Sickness Disability 90-Day Elimination Period												
Under 30	0.0034	0.0017	0.0094	0.002	0.0033	0.0015	0.0034	0.002	0.0131	0.0050	0.0239	0.010
30-39	0.0017	0.0025	0.0030	0.003	0.0009	0.0024	0.0029	0.004	0.0054	0.0081	0.0102	0.015
40-49	0.0047	0.0016	0.0059	0.007	0.0034	0.0016	0.0047	0.009	0.0157	0.0074	0.0192	0.044
50-59	0.0133	0.0252	0.0205	0.021	0.0098	0.0215	0.0140	0.031	0.0418	0.0791	0.0643	0.093
60-69	0.0349	0.0202	0.0429	0.070	0.0302	0.0191	0.0287	0.108	0.1092	0.0748	0.1491	0.280
Total of 90-Day Accident and 90-Day Sickness Elimination Periods												
Under 30	0.0034	0.0054	0.0094	0.004	0.0035	0.0016	0.0036	0.004	0.0133	0.0145	0.0241	0.018
30-39	0.0021	0.0036	0.0068	0.005	0.0011	0.0030	0.0040	0.006	0.0073	0.0113	0.0199	0.025
40-49	0.0056	0.0030	0.0059	0.010	0.0042	0.0026	0.0052	0.013	0.0189	0.0127	0.0197	0.057
50-59	0.0157	0.0306	0.0253	0.026	0.0119	0.0248	0.0146	0.038	0.0495	0.0960	0.0775	0.114
60-69	0.0357	0.0221	0.0429	0.082	0.0301	0.0208	0.0287	0.126	0.1134	0.0833	0.1529	0.328

Tables 35, 36, and 37 provide rates of claim termination due to recovery or death for Male I, Male II, and Female I, respectively, and for accident, sickness, and total disability separately, for 1980–83. The data contributed did not permit a differentiation between those claimants who terminated due to recovery or death and those who remained disabled at the end of the first year of benefit period. As a result, termination rates for the twelfth month of benefit period are not provided. Because of limited data at the later claim months and certain elimination periods (particularly 60- and 90-day), significant fluctuations may occur; these results should be viewed with caution. The period of time for which disability continues, which is the basis of the calculation of these claim termination rates, was based upon the amount of indemnity paid divided by the monthly indemnity exposed and not upon the actual period of disability. (This definition of disability duration also is used for the calculation of claim continuation rates given in Tables 38, 39, and 40.)

Tables 38, 39, and 40 provide claim continuation rates for Male I, Male II, and Female I, respectively, for accident, sickness, and total disability separately, for 1980–83. These continuance rates represent the probability that \$1 of monthly indemnity exposed has continued to be paid out as a disability claim as of the end of the given period of time measured from the time of disablement. The data contributed did not permit a reliable calculation of a claim continuance rate for the twelfth month after the end of the elimination period. Therefore, such continuance rates are not included in these tables. Also included in these tables is the amount of monthly indemnity exposed for the appropriate sex/occupation group/elimination period/type of disability grouping.

Continuance rates for Male I generally decrease as the elimination period lengthens. This appears to have been caused by differences in claim incidence rates rather than by differences in claim termination rates. For Male II, while this relationship generally holds for longer elimination periods, at shorter elimination periods and younger ages, the opposite generally appears to occur. Patterns of rates of continuance for Female I are not consistent, possibly because of the relatively smaller amounts of experience for this category.

TABLE 35

MALE 1 ACCIDENT DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
CLAIM TERMINATION RATES DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	0-DAY ELIMINATION PERIOD						7-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	65	577	959	1,715	1,235	4,551	69	412	560	668	279	1,988
Week												
1	0.056	0.086	0.078	0.078	0.073	0.078	—	—	—	—	—	—
2	0.136	0.157	0.159	0.159	0.124	0.151	0.013	0.073	0.057	0.052	0.034	0.055
3	0.060	0.144	0.126	0.125	0.116	0.126	0.132	0.110	0.124	0.097	0.106	0.111
4	0.209	0.153	0.175	0.151	0.164	0.162	0.267	0.236	0.213	0.226	0.254	0.230
Month												
2	0.453	0.472	0.431	0.421	0.398	0.429	0.296	0.446	0.376	0.410	0.513	0.417
3	0.340	0.452	0.377	0.398	0.287	0.376	0.189	0.418	0.301	0.262	0.356	0.315
4	0.413	0.305	0.360	0.341	0.253	0.320	0.560	0.249	0.263	0.266	0.437	0.296
5	0.459	0.407	0.216	0.244	0.197	0.252	0.507	0.157	0.154	0.168	0.331	0.186
6	0.400	0.270	0.191	0.213	0.107	0.186	0.140	0.352	0.206	0.119	0.090	0.196
7	0.000	0.240	0.171	0.144	0.169	0.169	0.076	0.049	0.166	0.165	0.090	0.139
8	0.000	0.158	0.141	0.089	0.080	0.106	0.529	0.073	0.149	0.205	0.306	0.178
9	0.000	0.147	0.069	0.084	0.080	0.085	0.000	0.083	0.054	0.071	0.000	0.067
10	0.000	0.102	0.060	0.116	0.045	0.077	0.250	0.076	0.064	0.046	0.000	0.063
11	0.000	0.104	0.086	0.152	0.155	0.132	0.000	0.128	0.099	0.022	0.102	0.077

TABLE 35—Continued

AGE AT DISABILITY	14-DAY ELIMINATION PERIOD						30-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	183	741	748	745	277	2,691	303	1,468	1,191	902	324	4,194	
Week	1	—	—	—	—	—	—	—	—	—	—	—	
	2	—	—	—	—	—	—	—	—	—	—	—	
	3	0.077	0.051	0.052	0.069	0.089	0.061	—	—	—	—	—	
	4	0.274	0.297	0.261	0.266	0.328	0.280	—	—	—	—	—	
Month	2	0.490	0.342	0.418	0.376	0.486	0.393	0.345	0.292	0.284	0.319	0.250	0.295
	3	0.408	0.346	0.319	0.304	0.372	0.332	0.339	0.332	0.321	0.338	0.257	0.325
	4	0.235	0.299	0.250	0.249	0.235	0.264	0.323	0.305	0.341	0.291	0.285	0.313
	5	0.236	0.204	0.140	0.225	0.128	0.187	0.285	0.185	0.192	0.216	0.182	0.198
	6	0.114	0.225	0.171	0.088	0.114	0.160	0.212	0.234	0.163	0.142	0.176	0.191
	7	0.174	0.055	0.182	0.122	0.216	0.131	0.222	0.196	0.139	0.150	0.295	0.178
	8	0.000	0.099	0.083	0.105	0.085	0.095	0.179	0.084	0.083	0.113	0.041	0.091
	9	0.055	0.137	0.142	0.079	0.145	0.119	0.180	0.157	0.092	0.069	0.105	0.117
	10	0.186	0.065	0.050	0.121	0.186	0.091	0.119	0.072	0.106	0.060	0.053	0.081
	11	0.446	0.132	0.079	0.130	0.000	0.130	0.207	0.050	0.118	0.035	0.015	0.073
	12	—	—	—	—	—	—	0.000	0.034	0.145	0.130	0.096	0.095

TABLE 35—Continued

AGE AT DISABILITY	60-DAY ELIMINATION PERIOD						90-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	10	75	57	39	6	187	9	103	116	107	28	363	
Month	2	—	—	—	—	—	—	—	—	—	—	—	
	3	0.342	0.225	0.203	0.120	0.761	0.215	—	—	—	—	—	
	4	0.000	0.187	0.176	0.229	0.438	0.197	0.392	0.353	0.199	0.194	0.301	0.261
	5	0.405	0.135	0.353	0.131	0.444	0.219	0.303	0.163	0.168	0.088	0.110	0.144
	6	0.000	0.092	0.185	0.292	0.000	0.172	0.000	0.152	0.178	0.206	0.042	0.171
	7	0.000	0.102	0.059	0.140	0.000	0.099	0.000	0.317	0.122	0.119	0.161	0.182
	8	0.000	0.278	0.100	0.191	0.000	0.206	0.000	0.159	0.120	0.048	0.067	0.103
	9	0.347	0.127	0.046	0.020	0.000	0.091	0.217	0.087	0.256	0.066	0.164	0.148
	10	0.000	0.225	0.024	0.103	0.000	0.127	0.000	0.086	0.070	0.036	0.000	0.061
	11	0.000	0.329	0.396	0.000	0.000	0.363	0.278	0.075	0.086	0.082	0.429	0.113
	12	0.000	0.000	0.410	0.000	0.000	0.410	0.000	0.000	0.089	0.151	0.462	0.145
	13	0.000	0.000	0.556	0.000	0.000	0.556	0.538	0.015	0.163	0.025	0.080	0.081
	14	—	—	—	—	—	—	0.000	0.431	0.000	0.026	0.000	0.203

TABLE 35—Continued

MALE I SICKNESS DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
CLAIM TERMINATION DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	7-DAY ELIMINATION PERIOD						2-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	83	876	2,052	5,487	3,986	12,484	168	1,006	1,570	3,084	1,863	7,691
Week												
1		—	—	—	—	—	—	—	—	—	—	—
2	0.131	0.084	0.072	0.061	0.057	0.065	—	—	—	—	—	—
3	0.123	0.161	0.125	0.106	0.095	0.111	0.104	0.057	0.060	0.067	0.057	0.062
4	0.557	0.295	0.250	0.214	0.197	0.225	0.362	0.317	0.307	0.293	0.258	0.294
Month												
2	0.489	0.475	0.400	0.358	0.339	0.369	0.350	0.406	0.433	0.333	0.326	0.364
3	0.514	0.288	0.343	0.278	0.243	0.279	0.317	0.304	0.293	0.264	0.235	0.269
4	0.259	0.242	0.279	0.228	0.211	0.231	0.250	0.260	0.227	0.223	0.182	0.219
5	0.000	0.198	0.176	0.169	0.138	0.161	0.341	0.162	0.189	0.184	0.119	0.167
6	0.000	0.147	0.188	0.125	0.106	0.128	0.243	0.194	0.174	0.142	0.103	0.145
7	0.150	0.155	0.151	0.125	0.084	0.115	0.064	0.159	0.104	0.134	0.129	0.129
8	0.000	0.130	0.098	0.081	0.079	0.085	0.000	0.069	0.125	0.085	0.047	0.079
9	0.647	0.066	0.108	0.068	0.071	0.076	0.244	0.114	0.155	0.065	0.049	0.084
10	0.000	0.067	0.082	0.073	0.065	0.071	0.341	0.113	0.117	0.052	0.040	0.069
11	0.000	0.229	0.077	0.058	0.065	0.072	0.276	0.257	0.120	0.055	0.050	0.086

TABLE 35—Continued

AGE AT DISABILITY	30-DAY ELIMINATION PERIOD						60-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	279	1,964	2,872	4,516	2,426	12,057	7	164	218	218	94	701	
Month	2	0.367	0.308	0.297	0.261	0.235	0.279	—	—	—	—	—	
	3	0.314	0.328	0.285	0.257	0.239	0.277	0.152	0.232	0.165	0.139	0.193	0.177
	4	0.332	0.217	0.235	0.227	0.211	0.227	0.000	0.174	0.178	0.290	0.161	0.209
	5	0.238	0.197	0.220	0.177	0.148	0.188	0.000	0.144	0.138	0.154	0.103	0.140
	6	0.119	0.158	0.142	0.145	0.095	0.138	0.409	0.094	0.152	0.125	0.092	0.128
	7	0.158	0.085	0.131	0.113	0.071	0.105	0.000	0.093	0.122	0.128	0.126	0.117
	8	0.153	0.083	0.118	0.102	0.059	0.095	0.000	0.047	0.104	0.080	0.000	0.080
	9	0.023	0.058	0.083	0.081	0.073	0.074	0.698	0.025	0.135	0.015	0.009	0.066
	10	0.199	0.077	0.073	0.086	0.049	0.076	0.000	0.072	0.084	0.093	0.052	0.078
	11	0.092	0.045	0.069	0.071	0.054	0.062	0.000	0.045	0.030	0.026	0.000	0.029
	12	0.080	0.074	0.070	0.080	0.073	0.075	1.000	0.131	0.044	0.063	0.000	0.078
	13	0.983	0.964	0.857	0.785	0.641	0.810	0.000	0.099	0.139	0.015	0.016	0.080

TABLE 35—Continued

AGE AT DISABILITY	90-DAY ELIMINATION PERIOD					Total
	Under 30	30-39	40-49	50-59	60-69	
Number of Claims	16	179	420	712	332	1,659
Month						
2	—	—	—	—	—	—
3	—	—	—	—	—	—
4	0.158	0.196	0.178	0.144	0.118	0.158
5	0.106	0.185	0.150	0.143	0.088	0.141
6	0.000	0.141	0.140	0.108	0.045	0.111
7	0.000	0.149	0.148	0.065	0.056	0.098
8	0.301	0.137	0.128	0.038	0.039	0.078
9	0.000	0.107	0.065	0.076	0.056	0.072
10	0.148	0.049	0.049	0.077	0.033	0.058
11	0.034	0.027	0.102	0.045	0.023	0.054
12	0.000	0.131	0.109	0.069	0.065	0.085
13	0.000	0.074	0.084	0.091	0.057	0.080
14	0.000	0.133	0.060	0.151	0.043	0.101

TABLE 35—Continued

MALE I TOTAL DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
CLAIM TERMINATION RATES DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	7-DAY ELIMINATION PERIOD						14-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	152	1,288	2,612	6,155	4,265	14,472	351	1,747	2,315	3,829	2,140	10,382
Week												
1	—	—	—	—	—	—	—	—	—	—	—	—
2	0.076	0.080	0.068	0.060	0.055	0.063	—	—	—	—	—	—
3	0.128	0.144	0.125	0.105	0.096	0.111	0.090	0.054	0.057	0.067	0.062	0.062
4	0.415	0.275	0.241	0.216	0.202	0.226	0.315	0.308	0.292	0.287	0.267	0.290
Month												
2	0.371	0.465	0.394	0.364	0.351	0.377	0.430	0.377	0.427	0.342	0.345	0.373
3	0.291	0.336	0.332	0.276	0.249	0.284	0.363	0.324	0.302	0.272	0.247	0.287
4	0.495	0.244	0.274	0.233	0.222	0.240	0.243	0.278	0.235	0.228	0.186	0.231
5	0.347	0.185	0.170	0.169	0.145	0.164	0.290	0.181	0.172	0.192	0.119	0.172
6	0.072	0.216	0.193	0.124	0.105	0.137	0.177	0.207	0.173	0.133	0.104	0.149
7	0.115	0.126	0.156	0.129	0.084	0.118	0.125	0.114	0.133	0.132	0.135	0.130
8	0.265	0.113	0.112	0.094	0.085	0.096	0.000	0.083	0.111	0.089	0.049	0.083
9	0.440	0.071	0.093	0.068	0.070	0.074	0.145	0.124	0.151	0.067	0.055	0.092
10	0.143	0.070	0.077	0.070	0.064	0.069	0.251	0.092	0.094	0.064	0.049	0.074
11	0.000	0.198	0.083	0.054	0.066	0.073	0.383	0.200	0.105	0.068	0.047	0.095

TABLE 35—Continued

AGE AT DISABILITY	30-DAY ELIMINATION PERIOD						60-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	582	3,432	4,069	5,418	2,750	16,251	17	239	275	257	100	888	
Month	2	0.356	0.301	0.293	0.271	0.237	0.284	—	—	—	—	—	
	3	0.326	0.330	0.297	0.270	0.241	0.291	0.252	0.230	0.174	0.135	0.237	0.187
	4	0.328	0.255	0.267	0.236	0.221	0.250	0.000	0.179	0.178	0.278	0.167	0.206
	5	0.261	0.192	0.213	0.183	0.152	0.191	0.188	0.141	0.188	0.149	0.108	0.157
	6	0.163	0.189	0.148	0.145	0.104	0.150	0.270	0.093	0.158	0.162	0.091	0.137
	7	0.187	0.127	0.133	0.118	0.095	0.122	0.000	0.096	0.111	0.130	0.125	0.113
	8	0.164	0.083	0.108	0.104	0.058	0.094	0.000	0.125	0.103	0.101	0.000	0.110
	9	0.089	0.093	0.086	0.079	0.076	0.083	0.534	0.054	0.118	0.016	0.009	0.071
	10	0.169	0.075	0.082	0.083	0.049	0.077	0.000	0.111	0.071	0.095	0.051	0.087
	11	0.138	0.046	0.082	0.066	0.051	0.064	0.000	0.109	0.109	0.022	0.000	0.072
	12	0.050	0.061	0.089	0.087	0.075	0.079	0.000	0.109	0.097	0.052	0.000	0.086
	13	—	—	—	—	—	—	0.347	0.080	0.179	0.012	0.016	0.084

TABLE 35—Continued

AGE AT DISABILITY		90-DAY ELIMINATION PERIOD					Total
		Under 30	30-39	40-49	50-59	60-69	
Number of Claims		25	282	536	819	360	2,022
Month	2	—	—	—	—	—	—
	3	—	—	—	—	—	—
	4	0.265	0.257	0.182	0.151	0.134	0.179
	5	0.180	0.178	0.154	0.136	0.090	0.142
	6	0.000	0.145	0.147	0.123	0.045	0.122
	7	0.000	0.206	0.143	0.072	0.063	0.112
	8	0.205	0.143	0.127	0.039	0.041	0.081
	9	0.088	0.101	0.101	0.075	0.063	0.084
	10	0.097	0.060	0.053	0.072	0.031	0.058
	11	0.128	0.041	0.100	0.050	0.046	0.063
	12	0.000	0.096	0.106	0.079	0.078	0.088
	13	0.171	0.056	0.097	0.083	0.058	0.079
	14	0.000	0.227	0.051	0.135	0.042	0.106

TABLE 36

MALE II ACCIDENT DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
 CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	0-DAY ELIMINATION PERIOD						7-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	163	1,402	2,772	3,997	1,706	10,040	256	1,173	1,555	1,813	504	5,301	
Week	1	0.163	0.090	0.052	0.057	0.057	0.065	—	—	—	—	—	
	2	0.231	0.192	0.147	0.142	0.123	0.153	0.114	0.080	0.072	0.063	0.068	0.074
	3	0.173	0.180	0.121	0.128	0.126	0.136	0.179	0.128	0.118	0.117	0.097	0.122
	4	0.173	0.168	0.161	0.147	0.154	0.157	0.357	0.256	0.232	0.221	0.202	0.240
Month	2	0.577	0.426	0.443	0.409	0.410	0.426	0.503	0.389	0.406	0.382	0.413	0.400
	3	0.418	0.354	0.350	0.334	0.275	0.335	0.439	0.362	0.341	0.312	0.258	0.334
	4	0.263	0.272	0.292	0.261	0.218	0.265	0.457	0.288	0.252	0.235	0.286	0.265
	5	0.452	0.250	0.248	0.217	0.195	0.230	0.101	0.220	0.215	0.209	0.199	0.210
	6	0.000	0.177	0.188	0.172	0.089	0.163	0.121	0.217	0.164	0.171	0.108	0.172
	7	0.348	0.143	0.150	0.169	0.129	0.154	0.255	0.219	0.176	0.114	0.067	0.156
	8	0.000	0.150	0.129	0.141	0.133	0.138	0.371	0.160	0.159	0.099	0.014	0.127
	9	0.167	0.131	0.074	0.083	0.063	0.085	0.000	0.127	0.106	0.071	0.091	0.095
	10	0.000	0.089	0.120	0.117	0.096	0.109	0.091	0.113	0.107	0.079	0.088	0.095
	11	0.000	0.133	0.115	0.132	0.065	0.114	0.100	0.065	0.134	0.115	0.036	0.101

TABLE 36—Continued

AGE AT DISABILITY	14-DAY ELIMINATION PERIOD						30-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	794	2,413	2,006	1,329	311	6,853	985	2,773	1,790	991	205	6,744
Week												
1	—	—	—	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—	—	—
3	0.076	0.061	0.050	0.062	0.052	0.060	—	—	—	—	—	—
4	0.351	0.299	0.287	0.286	0.322	0.301	—	—	—	—	—	—
Month												
2	0.476	0.372	0.364	0.349	0.341	0.378	0.371	0.297	0.247	0.280	0.257	0.294
3	0.362	0.280	0.305	0.271	0.253	0.293	0.360	0.347	0.298	0.254	0.260	0.322
4	0.223	0.236	0.235	0.237	0.131	0.231	0.306	0.269	0.251	0.269	0.247	0.269
5	0.197	0.202	0.151	0.192	0.093	0.181	0.254	0.220	0.176	0.195	0.238	0.209
6	0.191	0.175	0.104	0.152	0.156	0.150	0.190	0.170	0.145	0.164	0.150	0.164
7	0.201	0.162	0.174	0.136	0.091	0.162	0.154	0.167	0.138	0.088	0.186	0.146
8	0.094	0.128	0.154	0.092	0.081	0.125	0.128	0.151	0.120	0.140	0.131	0.137
9	0.112	0.097	0.057	0.077	0.070	0.081	0.142	0.106	0.126	0.118	0.040	0.117
10	0.166	0.124	0.076	0.100	0.060	0.105	0.092	0.074	0.083	0.124	0.097	0.087
11	0.077	0.084	0.104	0.099	0.059	0.092	0.093	0.119	0.123	0.077	0.101	0.111
12	—	—	—	—	—	—	0.115	0.113	0.108	0.116	0.000	0.112

TABLE 36—Continued

AGE AT DISABILITY	60-DAY ELIMINATION PERIOD						90-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	14	25	17	14	2	72	11	49	44	44	11	159
Month	2	—	—	—	—	—	—	—	—	—	—	—
	3	0.104	0.536	0.167	0.408	0.000	0.353	0.000	0.000	0.000	0.000	0.000
	4	0.198	0.110	0.182	0.554	0.000	0.228	0.263	0.201	0.173	0.107	0.403
	5	0.332	0.427	0.067	0.055	0.000	0.274	0.128	0.421	0.434	0.138	0.061
	6	0.064	0.000	0.101	0.000	0.000	0.083	0.082	0.269	0.181	0.176	0.000
	7	0.000	0.215	0.000	0.231	0.000	0.220	0.347	0.241	0.064	0.148	0.392
	8	0.136	0.342	0.000	0.301	0.000	0.240	0.000	0.068	0.340	0.082	0.000
	9	0.458	0.677	0.000	0.000	0.000	0.540	0.000	0.169	0.000	0.064	0.000
	10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.137	0.043	0.082	0.430
	11	0.000	0.403	0.000	0.000	0.000	0.403	0.000	0.000	0.114	0.030	0.000
	12	0.000	0.000	0.265	0.000	0.000	0.265	0.673	0.000	0.103	0.252	0.000
	13	0.870	0.000	0.306	0.000	0.000	0.522	0.000	0.226	0.000	0.041	0.000
	14	—	—	—	—	—	—	0.000	0.350	0.293	0.212	0.000

TABLE 36—Continued

MALE II SICKNESS DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	7-DAY ELIMINATION PERIOD						14-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	179	1,691	4,359	9,894	4,942	21,065	439	1,938	2,464	3,086	1,270	9,197
Week												
1	—	—	—	—	—	—	—	—	—	—	—	—
2	0.133	0.098	0.073	0.057	0.048	0.064	—	—	—	—	—	—
3	0.167	0.153	0.132	0.100	0.076	0.109	0.117	0.064	0.050	0.051	0.046	0.057
4	0.437	0.273	0.219	0.203	0.164	0.208	0.402	0.355	0.310	0.258	0.210	0.300
Month												
2	0.529	0.479	0.436	0.361	0.323	0.381	0.565	0.428	0.405	0.339	0.289	0.383
3	0.477	0.373	0.317	0.259	0.220	0.271	0.368	0.333	0.320	0.241	0.227	0.284
4	0.413	0.279	0.239	0.209	0.154	0.206	0.212	0.284	0.240	0.176	0.142	0.210
5	0.249	0.217	0.206	0.134	0.130	0.151	0.175	0.200	0.163	0.121	0.124	0.147
6	0.000	0.214	0.144	0.124	0.085	0.121	0.250	0.200	0.180	0.151	0.087	0.158
7	0.000	0.145	0.164	0.104	0.073	0.107	0.181	0.101	0.094	0.107	0.069	0.098
8	0.136	0.177	0.129	0.091	0.070	0.094	0.082	0.130	0.103	0.065	0.047	0.081
9	0.000	0.063	0.112	0.064	0.066	0.072	0.174	0.096	0.074	0.080	0.047	0.077
10	0.000	0.111	0.096	0.056	0.035	0.057	0.179	0.125	0.087	0.081	0.047	0.084
11	0.518	0.111	0.068	0.081	0.057	0.075	0.000	0.076	0.073	0.098	0.061	0.081

TABLE 36—Continued

AGE AT DISABILITY	30-DAY ELIMINATION PERIOD						60-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	459	2,008	2,220	2,384	892	7,963	2	18	25	19	11	75	
Month	2	0.438	0.370	0.288	0.259	0.236	0.312	0.000	0.000	0.000	0.000	0.000	0.000
	3	0.458	0.361	0.319	0.257	0.237	0.314	0.000	0.449	0.180	0.281	0.127	0.298
	4	0.297	0.265	0.261	0.223	0.172	0.244	0.806	0.046	0.150	0.139	0.219	0.152
	5	0.234	0.218	0.179	0.163	0.123	0.180	0.000	0.000	0.237	0.081	0.000	0.174
	6	0.160	0.179	0.164	0.131	0.132	0.153	0.000	0.096	0.296	0.000	0.000	0.187
	7	0.144	0.164	0.173	0.105	0.076	0.136	0.000	0.000	0.000	0.000	0.000	0.000
	8	0.244	0.149	0.121	0.091	0.039	0.112	0.000	0.100	0.000	0.106	0.000	0.102
	9	0.111	0.131	0.095	0.086	0.048	0.094	0.000	0.044	0.364	0.000	0.000	0.178
	10	0.031	0.163	0.081	0.056	0.012	0.077	0.000	0.000	0.484	0.020	0.000	0.196
	11	0.074	0.076	0.059	0.063	0.063	0.064	0.000	0.000	0.000	0.161	0.103	0.141
	12	0.062	0.099	0.082	0.071	0.079	0.080	0.000	0.000	0.000	0.000	0.063	0.063
	13	—	—	—	—	—	—	0.000	0.000	0.250	0.000	0.000	0.250

TABLE 36—Continued

AGE AT DISABILITY	90-DAY ELIMINATION PERIOD					Total
	Under 30	30-39	40-49	50-59	60-69	
Number of Claims	6	47	63	144	49	309
Month						
2	—	—	—	—	—	—
3	—	—	—	—	—	—
4	0.094	0.104	0.215	0.145	0.133	0.150
5	0.208	0.219	0.248	0.114	0.182	0.169
6	0.342	0.182	0.224	0.083	0.000	0.137
7	0.000	0.038	0.275	0.154	0.024	0.140
8	0.000	0.131	0.322	0.021	0.154	0.099
9	0.000	0.036	0.000	0.038	0.073	0.042
10	0.000	0.098	0.081	0.051	0.055	0.063
11	0.000	0.000	0.053	0.044	0.033	0.044
12	0.000	0.036	0.000	0.011	0.017	0.017
13	0.000	0.032	0.056	0.027	0.000	0.032
14	0.080	0.111	0.000	0.201	0.000	0.177

TABLE 36—Continued
 MALE II TOTAL DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
 CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	7-DAY ELIMINATION PERIOD						14-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	435	2,864	5,914	11,707	5,446	26,366	1,233	4,351	4,470	4,415	1,581	16,050
Week												
1	—	—	—	—	—	—	—	—	—	—	—	—
2	0.122	0.090	0.073	0.058	0.050	0.066	—	—	—	—	—	—
3	0.174	0.142	0.128	0.103	0.078	0.112	0.091	0.063	0.050	0.055	0.047	0.059
4	0.389	0.265	0.223	0.206	0.168	0.215	0.368	0.324	0.300	0.267	0.232	0.301
Month												
2	0.513	0.438	0.428	0.364	0.332	0.385	0.505	0.396	0.386	0.342	0.298	0.381
3	0.452	0.368	0.324	0.267	0.224	0.285	0.364	0.301	0.313	0.250	0.231	0.288
4	0.441	0.284	0.243	0.213	0.165	0.218	0.220	0.254	0.238	0.194	0.140	0.219
5	0.155	0.218	0.208	0.145	0.135	0.163	0.190	0.201	0.157	0.140	0.119	0.162
6	0.082	0.215	0.149	0.130	0.086	0.130	0.208	0.184	0.142	0.152	0.098	0.155
7	0.165	0.181	0.167	0.106	0.072	0.115	0.196	0.140	0.135	0.114	0.072	0.126
8	0.272	0.169	0.137	0.092	0.067	0.100	0.091	0.129	0.128	0.072	0.052	0.099
9	0.000	0.094	0.110	0.065	0.068	0.076	0.130	0.097	0.066	0.080	0.050	0.079
10	0.045	0.112	0.099	0.059	0.039	0.063	0.170	0.124	0.082	0.086	0.049	0.092
11	0.320	0.090	0.086	0.085	0.056	0.079	0.057	0.081	0.088	0.098	0.061	0.084

TABLE 36—Continued

AGE AT DISABILITY	30-DAY ELIMINATION PERIOD						60-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	1,444	4,781	4,010	3,375	1,097	14,707	16	43	42	33	13	147	
Month	2	0.392	0.328	0.269	0.265	0.240	0.303	—	—	—	—	—	
	3	0.388	0.352	0.309	0.256	0.242	0.318	0.090	0.492	0.176	0.333	0.104	0.315
	4	0.304	0.267	0.256	0.237	0.186	0.256	0.286	0.075	0.161	0.290	0.220	0.186
	5	0.249	0.219	0.178	0.172	0.142	0.194	0.319	0.187	0.180	0.075	0.000	0.183
	6	0.182	0.173	0.155	0.140	0.135	0.158	0.060	0.066	0.222	0.000	0.000	0.129
	7	0.151	0.166	0.156	0.100	0.092	0.141	0.000	0.071	0.000	0.054	0.000	0.064
	8	0.159	0.150	0.121	0.104	0.051	0.123	0.127	0.168	0.000	0.143	0.000	0.152
	9	0.134	0.116	0.111	0.095	0.047	0.105	0.426	0.184	0.205	0.000	0.000	0.233
	10	0.077	0.108	0.082	0.073	0.022	0.082	0.000	0.000	0.218	0.017	0.000	0.124
	11	0.088	0.104	0.090	0.066	0.067	0.085	0.000	0.035	0.000	0.135	0.081	0.081
	12	0.101	0.108	0.094	0.082	0.071	0.093	0.000	0.000	0.186	0.000	0.048	0.136
	13	—	—	—	—	—	—	0.763	0.000	0.286	0.000	0.000	0.434

TABLE 36—Continued

AGE AT DISABILITY	90-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	17	96	107	188	60	468
Month	2	—	—	—	—	—
	3	—	—	—	—	—
	4	0.202	0.155	0.197	0.137	0.162
	5	0.161	0.320	0.327	0.119	0.222
	6	0.182	0.219	0.209	0.102	0.156
	7	0.240	0.118	0.197	0.153	0.151
	8	0.000	0.110	0.330	0.033	0.113
	9	0.000	0.083	0.000	0.042	0.055
	10	0.000	0.111	0.065	0.056	0.073
	11	0.000	0.000	0.080	0.041	0.047
	12	0.400	0.025	0.043	0.053	0.058
	13	0.000	0.095	0.034	0.029	0.045
	14	0.054	0.177	0.120	0.202	0.180

TABLE 37

FEMALE I ACCIDENT DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
 CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	0-DAY ELIMINATION PERIOD						7-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	11	54	90	119	87	361	9	84	157	235	42	527
Week												
1	0.375	0.020	0.065	0.091	0.087	0.080	—	—	—	—	—	—
2	0.400	0.093	0.126	0.121	0.162	0.131	0.000	0.095	0.025	0.084	0.043	0.064
3	0.500	0.079	0.166	0.123	0.104	0.129	0.231	0.097	0.096	0.122	0.079	0.108
4	0.000	0.206	0.209	0.172	0.091	0.182	0.200	0.304	0.286	0.229	0.384	0.274
Month												
2	0.000	0.398	0.438	0.347	0.351	0.384	0.313	0.529	0.472	0.455	0.338	0.466
3	0.000	0.358	0.396	0.212	0.392	0.328	0.636	0.306	0.353	0.297	0.388	0.332
4	0.000	0.233	0.303	0.248	0.178	0.244	1.000	0.157	0.324	0.228	0.000	0.248
5	0.000	0.242	0.722	0.147	0.209	0.297	—	0.232	0.228	0.149	0.173	0.206
6	0.667	0.200	0.250	0.089	0.110	0.134	—	0.076	0.042	0.177	0.118	0.115
7	1.000	0.100	0.000	0.122	0.223	0.162	—	0.098	0.077	0.083	0.047	0.081
8	—	0.000	0.000	0.167	0.236	0.188	—	0.272	0.151	0.095	0.000	0.152
9	—	0.000	0.000	0.267	0.250	0.262	—	0.478	0.084	0.224	0.090	0.212
10	—	0.111	0.417	0.045	0.000	0.120	—	0.190	0.000	0.208	0.000	0.204
11	—	0.313	0.429	0.238	0.222	0.273	—	0.000	0.358	0.031	0.000	0.195

TABLE 37--Continued

AGE AT DISABILITY	14-DAY ELIMINATION PERIOD						30-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	28	160	142	156	60	546	68	251	179	156	44	698
Week												
1	—	—	—	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—	—	—
3	0.063	0.066	0.034	0.073	0.034	0.057	—	—	—	—	—	—
4	0.432	0.279	0.321	0.307	0.234	0.302	—	—	—	—	—	—
Month												
2	0.238	0.283	0.374	0.407	0.156	0.326	0.441	0.203	0.272	0.255	0.299	0.260
3	0.208	0.243	0.312	0.394	0.270	0.297	0.130	0.247	0.218	0.332	0.346	0.249
4	0.461	0.189	0.218	0.150	0.295	0.216	0.202	0.170	0.113	0.152	0.353	0.163
5	0.390	0.197	0.312	0.268	0.067	0.233	0.191	0.216	0.162	0.249	0.203	0.204
6	0.000	0.199	0.058	0.183	0.024	0.142	0.105	0.200	0.106	0.066	0.137	0.143
7	0.500	0.125	0.138	0.080	0.061	0.123	0.028	0.178	0.239	0.203	0.000	0.185
8	0.000	0.021	0.220	0.058	0.208	0.105	0.069	0.297	0.061	0.048	0.000	0.162
9	0.000	0.053	0.046	0.000	0.000	0.051	0.000	0.198	0.131	0.224	0.000	0.179
10	0.000	0.158	0.120	0.103	0.072	0.125	0.057	0.141	0.204	0.050	0.000	0.132
11	1.000	0.314	0.082	0.373	0.284	0.296	0.160	0.197	0.049	0.136	0.000	0.135
12	—	—	—	—	—	—	0.000	0.169	0.083	0.036	0.000	0.105

TABLE 37—Continued
 FEMALE I SICKNESS DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
 CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	7-DAY ELIMINATION PERIOD						14-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	54	385	722	1,116	294	2,571	99	563	583	631	164	2,040	
Week	1	—	—	—	—	—	—	—	—	—	—	—	
	2	0.058	0.096	0.093	0.080	0.042	0.083	—	—	—	—	—	
	3	0.234	0.144	0.163	0.169	0.150	0.162	0.053	0.058	0.046	0.050	0.080	0.053
	4	0.356	0.289	0.257	0.237	0.211	0.254	0.372	0.322	0.305	0.275	0.172	0.297
Month	2	0.697	0.509	0.487	0.460	0.380	0.474	0.481	0.472	0.533	0.391	0.293	0.454
	3	0.391	0.442	0.359	0.291	0.373	0.348	0.387	0.337	0.376	0.276	0.305	0.326
	4	0.357	0.404	0.284	0.246	0.069	0.262	0.413	0.211	0.240	0.214	0.218	0.227
	5	0.556	0.191	0.270	0.178	0.190	0.211	0.261	0.174	0.144	0.154	0.069	0.152
	6	1.000	0.248	0.104	0.126	0.115	0.139	0.207	0.113	0.128	0.090	0.071	0.106
	7	—	0.177	0.085	0.126	0.126	0.120	0.267	0.130	0.106	0.140	0.102	0.128
	8	—	0.068	0.083	0.140	0.059	0.105	0.000	0.125	0.117	0.118	0.115	0.119
	9	—	0.021	0.093	0.054	0.000	0.063	0.000	0.084	0.021	0.118	0.013	0.073
	10	—	0.051	0.096	0.073	0.151	0.090	0.143	0.100	0.060	0.141	0.026	0.096
	11	—	0.243	0.045	0.084	0.033	0.083	0.000	0.062	0.021	0.041	0.141	0.055

TABLE 37—Continued

AGE AT DISABILITY	30-DAY ELIMINATION PERIOD						60-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	191	762	732	597	180	2,462	4	45	29	25	4	107	
Month	2	0.445	0.389	0.363	0.356	0.248	0.372	—	—	—	—	—	
	3	0.378	0.417	0.413	0.256	0.218	0.366	0.263	0.241	0.269	0.161	0.167	0.236
	4	0.324	0.348	0.253	0.197	0.138	0.266	0.000	0.268	0.167	0.205	0.267	0.229
	5	0.304	0.163	0.240	0.176	0.214	0.202	0.000	0.141	0.019	0.395	0.000	0.154
	6	0.083	0.180	0.136	0.117	0.147	0.142	0.000	0.315	0.046	0.021	0.000	0.183
	7	0.174	0.084	0.116	0.102	0.131	0.107	0.000	0.303	0.000	0.000	0.727	0.321
	8	0.098	0.117	0.115	0.119	0.069	0.112	0.000	0.324	0.114	0.156	0.000	0.196
	9	0.000	0.071	0.130	0.042	0.039	0.075	0.000	0.205	0.068	0.000	0.000	0.118
	10	0.000	0.131	0.098	0.085	0.047	0.099	0.000	0.000	0.011	0.087	0.000	0.033
	11	0.025	0.156	0.109	0.051	0.078	0.096	0.000	0.000	0.140	0.236	0.000	0.167
	12	0.028	0.057	0.129	0.045	0.119	0.075	0.000	0.000	0.056	0.000	0.000	0.056
	13	—	—	—	—	—	—	0.000	0.547	0.000	0.000	0.000	0.547

TABLE 37—Continued

AGE AT DISABILITY	90-DAY ELIMINATION PERIOD					Total
	Under 30	30-39	40-49	50-59	60-69	
Number of Claims	13	26	30	54	16	139
Month						
2	—	—	—	—	—	—
3	—	—	—	—	—	—
4	0.238	0.064	0.220	0.273	0.000	0.211
5	0.467	0.238	0.186	0.032	0.000	0.174
6	0.117	0.145	0.101	0.081	0.041	0.094
7	0.000	0.000	0.131	0.113	0.226	0.143
8	0.088	0.249	0.075	0.081	0.139	0.123
9	0.000	0.041	0.000	0.028	0.000	0.032
10	0.000	0.106	0.046	0.065	0.162	0.083
11	0.177	0.047	0.000	0.000	0.000	0.090
12	0.216	0.066	0.144	0.083	0.265	0.129
13	0.000	0.044	0.125	0.148	0.000	0.120
14	1.000	0.000	0.029	0.059	0.000	0.139

TABLE 37—Continued

FEMALE I TOTAL DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE
CLAIM TERMINATION RATE DUE TO DEATH OR RECOVERY
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	7-DAY ELIMINATION PERIOD						14-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total
Number of Claims	63	469	879	1,351	336	3,098	127	723	725	787	224	2,586
Week												
1	—	—	—	—	—	—	—	—	—	—	—	—
2	0.050	0.096	0.080	0.081	0.042	0.080	—	—	—	—	—	—
3	0.233	0.135	0.150	0.160	0.140	0.152	0.055	0.060	0.043	0.055	0.068	0.054
4	0.333	0.292	0.263	0.235	0.235	0.257	0.387	0.312	0.308	0.282	0.189	0.298
Month												
2	0.630	0.513	0.484	0.459	0.375	0.473	0.427	0.426	0.501	0.395	0.258	0.426
3	0.471	0.416	0.358	0.292	0.375	0.345	0.334	0.309	0.360	0.300	0.295	0.319
4	0.278	0.347	0.292	0.243	0.061	0.255	0.430	0.204	0.234	0.203	0.242	0.224
5	0.692	0.203	0.262	0.172	0.188	0.210	0.304	0.182	0.191	0.175	0.068	0.174
6	0.000	0.199	0.091	0.136	0.115	0.134	0.147	0.142	0.111	0.106	0.058	0.114
7	0.000	0.151	0.083	0.118	0.116	0.112	0.347	0.129	0.114	0.131	0.090	0.127
8	0.000	0.140	0.098	0.132	0.051	0.112	0.000	0.092	0.142	0.108	0.144	0.116
9	0.000	0.157	0.091	0.088	0.013	0.086	0.000	0.074	0.027	0.098	0.009	0.063
10	0.000	0.077	0.076	0.096	0.131	0.093	0.105	0.120	0.073	0.133	0.039	0.102
11	0.000	0.204	0.117	0.076	0.028	0.095	0.294	0.145	0.034	0.106	0.180	0.115

TABLE 37—Continued

AGE AT DISABILITY	30-DAY ELIMINATION PERIOD						60-DAY ELIMINATION PERIOD						
	Under 30	30-39	40-49	50-59	60-69	Total	Under 30	30-39	40-49	50-59	60-69	Total	
Number of Claims	259	1,013	911	753	224	3,160	9	54	36	28	5	132	
Month	2	0.444	0.339	0.344	0.335	0.259	0.345	—	—	—	—	—	
	3	0.303	0.363	0.368	0.274	0.244	0.335	0.133	0.200	0.241	0.200	0.136	0.206
	4	0.278	0.280	0.213	0.187	0.176	0.235	0.000	0.240	0.162	0.197	0.211	0.213
	5	0.257	0.186	0.215	0.193	0.212	0.203	0.253	0.212	0.015	0.376	0.267	0.189
	6	0.093	0.188	0.126	0.106	0.145	0.142	0.000	0.237	0.151	0.097	0.000	0.192
	7	0.109	0.123	0.159	0.124	0.112	0.131	0.423	0.234	0.000	0.000	0.727	0.276
	8	0.084	0.187	0.098	0.104	0.058	0.125	0.000	0.199	0.182	0.156	0.000	0.186
	9	0.000	0.113	0.130	0.081	0.032	0.103	0.000	0.249	0.066	0.000	0.000	0.161
	10	0.028	0.134	0.133	0.079	0.039	0.102	0.000	0.000	0.010	0.087	0.000	0.032
	11	0.090	0.169	0.091	0.067	0.063	0.105	0.000	0.000	0.167	0.236	0.000	0.186
	12	0.016	0.090	0.114	0.044	0.096	0.076	0.000	0.083	0.056	0.000	0.000	0.070
	13	—	—	—	—	—	—	0.000	0.328	0.000	0.000	0.000	0.328

TABLE 37—Continued

AGE AT DISABILITY	90-DAY ELIMINATION PERIOD					Total
	Under 30	30-39	40-49	50-59	60-69	
Number of Claims	14	36	35	69	19	173
Month	2	—	—	—	—	—
	3	—	—	—	—	—
	4	0.233	0.131	0.281	0.231	0.200
	5	0.481	0.151	0.185	0.161	0.000
	6	0.117	0.132	0.094	0.105	0.040
	7	0.000	0.068	0.121	0.092	0.217
	8	0.088	0.179	0.069	0.065	0.158
	9	0.000	0.022	0.000	0.022	0.000
	10	0.000	0.057	0.042	0.070	0.157
	11	0.177	0.024	0.000	0.103	0.000
	12	0.216	0.280	0.130	0.072	0.255
	13	0.000	0.029	0.111	0.127	0.000
	14	0.000	0.000	0.025	0.050	0.000
						0.121

TABLE 38

MALE I ACCIDENT DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE CLAIM CONTINUATION RATES
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABLEMENT	0-DAY ELIMINATION PERIOD					7-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	499,003	7,101,466	14,031,847	22,159,891	13,325,342	649,513	4,786,642	7,155,440	9,648,405	3,714,032
Frequency	0.05761	0.03988	0.02879	0.02327	0.02262	0.04240	0.03267	0.02884	0.02046	0.02373
Week										
1	0.05441	0.03645	0.02655	0.02145	0.02097	—	—	—	—	—
2	0.04699	0.03073	0.02232	0.01804	0.01836	0.04186	0.03028	0.02719	0.01939	0.02292
3	0.04419	0.02631	0.01950	0.01578	0.01624	0.03632	0.02695	0.02382	0.01750	0.02048
4	0.03497	0.02230	0.01609	0.01339	0.01358	0.02662	0.02060	0.01875	0.01355	0.01527
Month										
2	0.01914	0.01177	0.00915	0.00775	0.00817	0.01873	0.01141	0.01170	0.00799	0.00744
3	0.01263	0.00645	0.00570	0.00467	0.00583	0.01519	0.00663	0.00818	0.00590	0.00479
4	0.00741	0.00448	0.00365	0.00308	0.00435	0.00668	0.00498	0.00603	0.00433	0.00270
5	0.00401	0.00266	0.00286	0.00233	0.00350	0.00329	0.00420	0.00510	0.00360	0.00180
6	0.00401	0.00194	0.00231	0.00183	0.00312	0.00283	0.00272	0.00405	0.00317	0.00164
7	0.00401	0.00147	0.00192	0.00157	0.00259	0.00262	0.00259	0.00338	0.00265	0.00149
8	0.00401	0.00124	0.00165	0.00143	0.00239	0.00262	0.00240	0.00287	0.00211	0.00149
9	0.00401	0.00106	0.00153	0.00131	0.00219	0.00123	0.00220	0.00272	0.00196	0.00149
10	0.00401	0.00095	0.00144	0.00116	0.00210	0.00123	0.00203	0.00254	0.00187	0.00104
11	0.00240	0.00085	0.00132	0.00098	0.00177	0.00092	0.00177	0.00229	0.00182	0.00093

TABLE 38—Continued

AGE AT DISABLEMENT	14-DAY ELIMINATION PERIOD					30-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	3,132,365	20,423,845	21,490,340	21,775,237	7,759,623	33,605,379	249,791,256	181,861,534	107,180,972	25,937,428
Frequency	0.02366	0.01874	0.01615	0.01373	0.01327	0.00547	0.00476	0.00507	0.00522	0.00675
Week	1	—	—	—	—	—	—	—	—	—
	2	—	—	—	—	—	—	—	—	—
	3	0.02182	0.01779	0.01531	0.01278	0.01208	—	—	—	—
	4	0.01584	0.01251	0.01131	0.00939	0.00812	—	—	—	—
Month	2	0.00808	0.00823	0.00658	0.00585	0.00417	0.00358	0.00337	0.00363	0.00355
	3	0.00478	0.00538	0.00448	0.00407	0.00262	0.00237	0.00225	0.00246	0.00235
	4	0.00366	0.00378	0.00336	0.00306	0.00201	0.00160	0.00157	0.00162	0.00167
	5	0.00280	0.00300	0.00289	0.00237	0.00175	0.00115	0.00128	0.00131	0.00131
	6	0.00248	0.00233	0.00240	0.00216	0.00155	0.00090	0.00098	0.00110	0.00112
	7	0.00248	0.00220	0.00196	0.00190	0.00121	0.00070	0.00079	0.00094	0.00095
	8	0.00204	0.00198	0.00180	0.00170	0.00111	0.00058	0.00072	0.00087	0.00085
	9	0.00193	0.00171	0.00154	0.00156	0.00095	0.00047	0.00061	0.00079	0.00079
	10	0.00157	0.00160	0.00146	0.00137	0.00095	0.00042	0.00056	0.00070	0.00074
	11	0.00087	0.00139	0.00135	0.00119	0.00077	0.00042	0.00054	0.00062	0.00071
	12	—	—	—	—	—	0.00033	0.00052	0.00053	0.00062

TABLE 38—Continued

AGE AT DISABLEMENT	60-DAY ELIMINATION PERIOD					90-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	9,525,651	82,124,688	51,451,797	21,105,039	3,518,784	13,847,466	173,360,712	172,703,691	89,231,111	17,302,207
Frequency	0.00101	0.00110	0.00144	0.00242	0.00190	0.00078	0.00070	0.00066	0.00105	0.00121
Month	2	—	—	—	—	—	—	—	—	—
	3	0.00101	0.00085	0.00115	0.00213	0.00045	—	—	—	—
	4	0.00066	0.00069	0.00094	0.00164	0.00026	0.00048	0.00045	0.00053	0.00085
	5	0.00066	0.00060	0.00061	0.00143	0.00026	0.00048	0.00038	0.00044	0.00077
	6	0.00066	0.00054	0.00050	0.00101	0.00026	0.00042	0.00032	0.00036	0.00061
	7	0.00066	0.00049	0.00047	0.00087	0.00026	0.00048	0.00022	0.00032	0.00054
	8	0.00039	0.00035	0.00042	0.00070	0.00026	0.00033	0.00018	0.00028	0.00051
	9	0.00039	0.00031	0.00040	0.00069	0.00026	0.00033	0.00017	0.00021	0.00048
	10	0.00039	0.00024	0.00039	0.00069	0.00026	0.00026	0.00015	0.00019	0.00046
	11	0.00039	0.00024	0.00024	0.00069	0.00026	0.00026	0.00015	0.00018	0.00042
	12	0.00039	0.00024	0.00014	0.00069	0.00026	0.00019	0.00014	0.00016	0.00036
	13	0.00026	0.00016	0.00006	0.00062	0.00014	0.00019	0.00014	0.00016	0.00035
	14	—	—	—	—	—	0.00009	0.00008	0.00013	0.00034

TABLE 38—Continued

MALE I SICKNESS DISABILITY LOSS-OF-TIME, 1982-83 EXPERIENCE CLAIM CONTINUATION RATES
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABILITY	7-DAY ELIMINATION PERIOD					2-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	905,864	7,608,373	13,401,205	20,302,857	9,765,866	3,195,435	21,299,177	22,724,286	23,542,817	8,478,756
Frequency	0.03551	0.04261	0.04895	0.07156	0.10597	0.02051	0.02249	0.02980	0.05011	0.07928
Week	1	—	—	—	—	—	—	—	—	—
	2	0.03088	0.03905	0.04543	0.06716	0.09998	—	—	—	—
	3	0.02707	0.03276	0.03977	0.06007	0.09044	0.01837	0.02121	0.02802	0.04676
	4	0.01200	0.02309	0.02984	0.04720	0.07258	0.01172	0.01448	0.01941	0.03308
Month	2	0.00613	0.01212	0.01790	0.03032	0.04801	0.00761	0.00860	0.01101	0.02208
	3	0.00298	0.00863	0.01175	0.02190	0.03634	0.00520	0.00599	0.00779	0.01625
	4	0.00298	0.00654	0.00848	0.01690	0.02868	0.00390	0.00443	0.00602	0.01261
	5	0.00298	0.00525	0.00698	0.01404	0.02473	0.00257	0.00371	0.00488	0.01029
	6	0.00221	0.00448	0.00567	0.01229	0.02211	0.00195	0.00299	0.00403	0.00883
	7	0.00221	0.00378	0.00481	0.01075	0.02026	0.00195	0.00252	0.00361	0.00765
	8	0.00188	0.00329	0.00434	0.00988	0.01867	0.00182	0.00234	0.00316	0.00699
	9	0.00188	0.00307	0.00387	0.00921	0.01734	0.00138	0.00208	0.00267	0.00654
	10	0.00188	0.00287	0.00355	0.00854	0.01621	0.00091	0.00184	0.00236	0.00620
	11	0.00066	0.00221	0.00328	0.00805	0.01515	0.00066	0.00137	0.00207	0.00586

TABLE 38—Continued

AGE AT DISABLEMENT	30-DAY ELIMINATION PERIOD					60-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69	
Total Monthly Indemnity Exposed	33,800,983	252,500,257	186,494,536	111,940,399	27,833,518	9,540,001	82,373,992	51,650,257	21,214,098	3,557,188	
Frequency	0.00564	0.00636	0.01110	0.02370	0.04011	0.00090	0.00213	0.00455	0.00953	0.02264	
Month	2	0.00357	0.00440	0.00781	0.01751	0.03070	—	—	—	—	
	3	0.00245	0.00296	0.00558	0.01301	0.02337	0.00090	0.00164	0.00380	0.00821	0.01826
	4	0.00164	0.00232	0.00427	0.01006	0.01843	0.00090	0.00135	0.00312	0.00582	0.01532
	5	0.00125	0.00186	0.00333	0.00828	0.01570	0.00076	0.00116	0.00269	0.00493	0.01375
	6	0.00110	0.00156	0.00285	0.00708	0.01421	0.00076	0.00105	0.00228	0.00432	0.01248
	7	0.00092	0.00143	0.00248	0.00628	0.01320	0.00076	0.00095	0.00200	0.00376	0.01248
	8	0.00078	0.00131	0.00219	0.00564	0.01242	0.00045	0.00091	0.00179	0.00346	0.01091
	9	0.00076	0.00124	0.00201	0.00518	0.01151	0.00045	0.00088	0.00155	0.00341	0.01081
	10	0.00061	0.00114	0.00186	0.00474	0.01095	0.00045	0.00082	0.00142	0.00309	0.01081
	11	0.00056	0.00109	0.00173	0.00440	0.01036	0.00045	0.00078	0.00138	0.00301	0.01081
	12	0.00051	0.00101	0.00161	0.00405	0.00960	0.00014	0.00068	0.00132	0.00282	0.01025
	13	—	—	—	—	—	0.00000	0.00061	0.00114	0.00278	0.01008

TABLE 38—Continued

AGE AT DISABLEMENT	90-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	
Total Monthly Indemnity Exposed	13,873,204	173,897,593	173,667,857	90,232,159	17,606,673	
Frequency	0.00093	0.00111	0.00268	0.00610	0.01251	
Month	2	—	—	—	—	
	3	—	—	—	—	
	4	0.00078	0.00089	0.00220	0.00522	0.01103
	5	0.00078	0.00073	0.00187	0.00447	0.01006
	6	0.00078	0.00062	0.00161	0.00399	0.00961
	7	0.00070	0.00053	0.00137	0.00373	0.00907
	8	0.00070	0.00046	0.00120	0.00359	0.00872
	9	0.00049	0.00041	0.00112	0.00331	0.00822
	10	0.00042	0.00039	0.00106	0.00306	0.00795
	11	0.00042	0.00038	0.00095	0.00292	0.00777
	12	0.00042	0.00033	0.00085	0.00272	0.00726
	13	0.00042	0.00030	0.00078	0.00247	0.00685
	14	0.00040	0.00026	0.00073	0.00210	0.00655

TABLE 38—Continued

MALE I TOTAL DISABILITY LOSS-OF-TIME, 1982-83 EXPERIENCE CLAIM CONTINUATION RATES
FIRST YEAR OF BENEFIT PERIOD--ALL POLICY DURATIONS

AGE AT DISABILITY	7-DAY ELIMINATION PERIOD					14-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	1,555,377	12,395,015	20,556,645	29,951,262	13,479,898	6,327,800	41,723,022	44,214,626	45,318,054	16,238,379
Frequency	0.03839	0.03877	0.04195	0.05510	0.08331	0.02207	0.02066	0.02317	0.03263	0.04773
Week	1	—	—	—	—	—	—	—	—	—
	2	0.03546	0.03566	0.03908	0.05177	0.07875	—	—	—	—
	3	0.03093	0.03051	0.03422	0.04636	0.07116	0.02008	0.01953	0.02184	0.03043
	4	0.01810	0.02213	0.02598	0.03636	0.05679	0.01376	0.01352	0.01547	0.02169
Month	2	0.01139	0.01184	0.01574	0.02312	0.03683	0.00784	0.00842	0.00886	0.01428
	3	0.00808	0.00786	0.01051	0.01674	0.02765	0.00499	0.00569	0.00618	0.01040
	4	0.00408	0.00594	0.00763	0.01285	0.02152	0.00378	0.00411	0.00473	0.00802
	5	0.00266	0.00484	0.00633	0.01068	0.01841	0.00268	0.00337	0.00391	0.00648
	6	0.00247	0.00380	0.00511	0.00935	0.01647	0.00221	0.00267	0.00324	0.00562
	7	0.00219	0.00332	0.00431	0.00814	0.01509	0.00221	0.00236	0.00281	0.00488
	8	0.00161	0.00295	0.00383	0.00738	0.01381	0.00193	0.00217	0.00250	0.00445
	9	0.00090	0.00274	0.00347	0.00687	0.01285	0.00165	0.00190	0.00212	0.00415
	10	0.00090	0.00254	0.00320	0.00639	0.01203	0.00124	0.00172	0.00192	0.00388
	11	0.00077	0.00204	0.00294	0.00604	0.01124	0.00076	0.00138	0.00172	0.00362

TABLE 38—Continued

AGE AT DISABLEMENT	30-DAY ELIMINATION PERIOD					60-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69	
Total Monthly Indemnity Exposed	67,406,362	502,291,513	368,356,070	219,121,371	53,770,946	19,065,652	164,498,680	103,102,054	42,319,137	7,075,972	
Frequency	0.00555	0.00557	0.00812	0.01466	0.02402	0.00095	0.00162	0.00299	0.00599	0.01233	
Month	2	0.00357	0.00389	0.00574	0.01068	0.01834	—	—	—	—	
	3	0.00241	0.00261	0.00404	0.00780	0.01391	0.00095	0.00124	0.00247	0.00518	0.00940
	4	0.00162	0.00194	0.00296	0.00595	0.01084	0.00071	0.00102	0.00203	0.00374	0.00783
	5	0.00120	0.00157	0.00233	0.00487	0.00919	0.00058	0.00088	0.00165	0.00318	0.00698
	6	0.00100	0.00127	0.00199	0.00416	0.00823	0.00058	0.00080	0.00139	0.00267	0.00635
	7	0.00081	0.00111	0.00172	0.00367	0.00745	0.00058	0.00072	0.00124	0.00232	0.00635
	8	0.00068	0.00102	0.00154	0.00329	0.00702	0.00042	0.00063	0.00111	0.00209	0.00555
	9	0.00062	0.00092	0.00140	0.00303	0.00649	0.00042	0.00060	0.00098	0.00205	0.00550
	10	0.00051	0.00085	0.00129	0.00278	0.00617	0.00042	0.00053	0.00091	0.00186	0.00550
	11	0.00044	0.00081	0.00118	0.00260	0.00586	0.00042	0.00047	0.00081	0.00182	0.00550
	12	0.00042	0.00077	0.00108	0.00237	0.00542	0.00020	0.00042	0.00073	0.00172	0.00522
	13	—	—	—	—	—	0.00013	0.00039	0.00060	0.00170	0.00514

TABLE 38—Continued

AGE AT DISABLEMENT	90-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Enclosed	27,720,670	347,258,305	346,371,548	179,463,270	34,908,880
Frequency	0.00086	0.00090	0.00167	0.00359	0.00691
Month					
2	—	—	—	—	—
3	—	—	—	—	—
4	0.00063	0.00067	0.00137	0.00304	0.00598
5	0.00063	0.00055	0.00116	0.00263	0.00545
6	0.00063	0.00047	0.00099	0.00231	0.00520
7	0.00052	0.00038	0.00085	0.00214	0.00488
8	0.00041	0.00032	0.00074	0.00206	0.00468
9	0.00038	0.00029	0.00066	0.00191	0.00438
10	0.00034	0.00027	0.00063	0.00177	0.00425
11	0.00034	0.00026	0.00057	0.00168	0.00405
12	0.00030	0.00024	0.00051	0.00155	0.00373
13	0.00030	0.00022	0.00046	0.00142	0.00352
14	0.00025	0.00017	0.00043	0.00123	0.00337

TABLE 39
MALE II ACCIDENT DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE CLAIM CONTINUATION RATES
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABLEMENT	0-DAY ELIMINATION PERIOD					7-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	513,939	4,461,312	10,125,405	14,828,724	6,536,399	1,575,391	5,955,466	8,585,000	9,420,158	3,025,418
Frequency	0.10241	0.09062	0.06013	0.04931	0.04042	0.05325	0.05719	0.04614	0.04162	0.03380
Week										
1	0.08566	0.08248	0.05701	0.04651	0.03810	—	—	—	—	—
2	0.06586	0.06661	0.04861	0.03992	0.03342	0.04719	0.05261	0.04283	0.03900	0.03151
3	0.05448	0.05459	0.04273	0.03483	0.02922	0.03876	0.04587	0.03778	0.03444	0.02847
4	0.04504	0.04540	0.03586	0.02969	0.02472	0.02492	0.03413	0.02900	0.02683	0.02271
Month										
2	0.01907	0.02606	0.01998	0.01755	0.01457	0.01238	0.02084	0.01722	0.01659	0.01333
3	0.01109	0.01683	0.01298	0.01169	0.01056	0.00695	0.01330	0.01135	0.01141	0.00989
4	0.00817	0.01226	0.00920	0.00864	0.00826	0.00378	0.00946	0.00849	0.00874	0.00706
5	0.00817	0.00920	0.00692	0.00677	0.00665	0.00339	0.00738	0.00666	0.00691	0.00566
6	0.00448	0.00757	0.00562	0.00560	0.00606	0.00298	0.00578	0.00557	0.00573	0.00505
7	0.00448	0.00649	0.00478	0.00466	0.00528	0.00222	0.00452	0.00459	0.00507	0.00471
8	0.00292	0.00552	0.00416	0.00400	0.00458	0.00222	0.00379	0.00386	0.00457	0.00464
9	0.00292	0.00479	0.00385	0.00366	0.00429	0.00140	0.00331	0.00345	0.00424	0.00422
10	0.00292	0.00437	0.00339	0.00324	0.00388	0.00127	0.00294	0.00308	0.00391	0.00385
11	0.00243	0.00378	0.00300	0.00281	0.00363	0.00114	0.00275	0.00267	0.00346	0.00371

TABLE 39—Continued

AGE AT DISABILITY	14-DAY ELIMINATION PERIOD					30-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	5,922,997	18,628,836	15,917,535	11,330,252	2,914,835	17,130,585	50,081,530	31,329,435	16,656,109	3,164,662
Frequency	0.05237	0.04656	0.04042	0.03301	0.02452	0.02661	0.02355	0.02239	0.01941	0.01651
Week										
1	—	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	0.04838	0.04370	0.03840	0.03095	0.02325	—	—	—	—	—
4	0.03141	0.03062	0.02737	0.02209	0.01576	—	—	—	—	—
Month										
2	0.01645	0.01924	0.01741	0.01437	0.01038	0.01673	0.01656	0.01685	0.01398	0.01227
3	0.01050	0.01386	0.01210	0.01047	0.00775	0.01070	0.01081	0.01184	0.01043	0.00908
4	0.00815	0.01059	0.00925	0.00799	0.00673	0.00742	0.00790	0.00886	0.00763	0.00684
5	0.00655	0.00846	0.00785	0.00645	0.00611	0.00554	0.00616	0.00730	0.00614	0.00521
6	0.00530	0.00697	0.00704	0.00547	0.00515	0.00449	0.00512	0.00624	0.00513	0.00443
7	0.00423	0.00584	0.00581	0.00473	0.00469	0.00380	0.00426	0.00538	0.00468	0.00361
8	0.00384	0.00509	0.00492	0.00429	0.00431	0.00331	0.00362	0.00473	0.00403	0.00313
9	0.00341	0.00460	0.00464	0.00396	0.00401	0.00284	0.00323	0.00414	0.00355	0.00301
10	0.00284	0.00403	0.00429	0.00356	0.00377	0.00258	0.00299	0.00379	0.00311	0.00271
11	0.00262	0.00369	0.00384	0.00321	0.00355	0.00234	0.00263	0.00333	0.00287	0.00271
12	—	—	—	—	—	0.00207	0.00234	0.00297	0.00254	0.00244

TABLE 39—Continued

AGE AT DISABLEMENT	60-DAY ELIMINATION PERIOD					90-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	1,403,157	6,699,482	3,209,632	983,011	98,847	2,356,374	15,482,047	11,146,660	4,780,256	650,371
Frequency	0.00583	0.00235	0.00206	0.00705	0.00910	0.00202	0.00167	0.00174	0.00331	0.00420
Month	2	—	—	—	—	—	—	—	—	—
	3	0.00523	0.00109	0.00171	0.00417	0.00910	—	—	—	—
	4	0.00419	0.00097	0.00140	0.00186	0.00910	0.00149	0.00133	0.00144	0.00296
	5	0.00280	0.00097	0.00131	0.00186	0.00910	0.00130	0.00077	0.00082	0.00255
	6	0.00280	0.00056	0.00131	0.00176	0.00910	0.00119	0.00056	0.00067	0.00210
	7	0.00262	0.00044	0.00131	0.00135	0.00910	0.00119	0.00043	0.00063	0.00179
	8	0.00227	0.00029	0.00131	0.00135	0.00910	0.00119	0.00040	0.00063	0.00164
	9	0.00227	0.00029	0.00131	0.00135	0.00910	0.00119	0.00033	0.00041	0.00154
	10	0.00227	0.00009	0.00131	0.00135	0.00910	0.00119	0.00033	0.00039	0.00141
	11	0.00227	0.00009	0.00118	0.00135	0.00910	0.00078	0.00033	0.00035	0.00137
	12	0.00123	0.00009	0.00086	0.00135	0.00910	0.00078	0.00029	0.00035	0.00103
	13	—	—	—	—	—	0.00078	0.00022	0.00031	0.00098

TABLE 39—Continued

MALE II SICKNESS DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE CLAIM CONTINUATION RATES
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABLEMENT	7-DAY ELIMINATION PERIOD					14-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	1,790,774	9,233,827	16,483,887	20,284,143	7,524,515	5,948,017	18,901,193	16,334,008	11,780,679	3,115,600
Frequency	0.03239	0.04761	0.05995	0.09229	0.11385	0.02822	0.03603	0.04711	0.06947	0.09475
Week										
1	—	—	—	—	—	—	—	—	—	—
2	0.02809	0.04292	0.05557	0.08706	0.10840	—	—	—	—	—
3	0.02340	0.03635	0.04821	0.07837	0.10012	0.02491	0.03373	0.04476	0.06593	0.09042
4	0.01318	0.02643	0.03763	0.06247	0.08372	0.01489	0.02174	0.03088	0.04893	0.07143
Month										
2	0.00621	0.01377	0.02122	0.03993	0.05670	0.00648	0.001243	0.001836	0.03236	0.05082
3	0.00325	0.00863	0.01449	0.02960	0.04420	0.00409	0.00829	0.01248	0.02456	0.03929
4	0.00191	0.00622	0.01103	0.02341	0.03739	0.00322	0.00594	0.00948	0.02023	0.03373
5	0.00191	0.00488	0.00876	0.02027	0.03252	0.00266	0.00475	0.00794	0.01779	0.02953
6	0.00191	0.00383	0.00750	0.01776	0.02977	0.00200	0.00380	0.00651	0.01510	0.02696
7	0.00143	0.00328	0.00627	0.01590	0.02761	0.00163	0.00342	0.00590	0.01349	0.02510
8	0.00143	0.00270	0.00546	0.01445	0.02567	0.00150	0.00297	0.00529	0.01262	0.02391
9	0.00143	0.00253	0.00485	0.01352	0.02397	0.00124	0.00268	0.00490	0.01160	0.02280
10	0.00124	0.00225	0.00438	0.01277	0.02312	0.00124	0.00235	0.00447	0.01066	0.02172
11	0.00060	0.00200	0.00409	0.01173	0.02180	0.00102	0.00217	0.00415	0.00962	0.02039

TABLE 39—Continued

AGE AT DISABILITY	30-DAY ELIMINATION PERIOD					60-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69	
Total Monthly Indemnity Exposed	17,141,162	50,243,494	31,610,710	17,133,995	3,397,921	1,403,232	6,701,132	3,215,732	985,701	100,047	
Frequency	0.01187	0.01680	0.02642	0.04292	0.06554	0.00088	0.00236	0.00405	0.01012	0.03923	
Month	2	0.00667	0.01058	0.01881	0.03182	0.05005	0.00088	0.00130	0.00332	0.00728	0.03423
	3	0.00362	0.00676	0.01282	0.02363	0.03817	0.00088	0.00130	0.00282	0.00626	0.03423
	4	0.00254	0.00497	0.00947	0.01835	0.03160	0.00088	0.00130	0.00282	0.00626	0.03423
	5	0.00195	0.00389	0.00778	0.01537	0.02772	0.00088	0.00124	0.00215	0.00626	0.03423
	6	0.00163	0.00319	0.00650	0.01336	0.02406	0.00088	0.00124	0.00215	0.00626	0.03423
	7	0.00140	0.00267	0.00538	0.01197	0.02224	0.00088	0.00112	0.00215	0.00576	0.03423
	8	0.00106	0.00227	0.00473	0.01088	0.02137	0.00088	0.00101	0.00152	0.00576	0.03423
	9	0.00094	0.00197	0.00428	0.00994	0.02034	0.00088	0.00101	0.00096	0.00515	0.03423
	10	0.00091	0.00165	0.00393	0.00939	0.02010	0.00088	0.00101	0.00096	0.00505	0.02674
	11	0.00084	0.00153	0.00370	0.00880	0.01883	0.00088	0.00101	0.00096	0.00505	0.02399
	12	0.00079	0.00138	0.00340	0.00817	0.01734	0.00088	0.00101	0.00050	0.00505	0.02399
	13	—	—	—	—	—	0.00017	0.00097	0.00037	0.00424	0.02249

TABLE 39—Continued

AGE AT DISABLEMENT		90-DAY ELIMINATION PERIOD				
		Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed		2,364,213	15,589,787	11,205,570	4,846,275	662,763
Frequency		0.00112	0.00149	0.00244	0.01300	0.01765
Month	2	—	—	—	—	—
	3	—	—	—	—	—
	4	0.00102	0.00133	0.00192	0.01112	0.01531
	5	0.00080	0.00104	0.00144	0.00985	0.01531
	6	0.00080	0.00085	0.00112	0.00903	0.01252
	7	0.00080	0.00082	0.00081	0.00764	0.01222
	8	0.00080	0.00071	0.00081	0.00747	0.01033
	9	0.00080	0.00069	0.00055	0.00719	0.00958
	10	0.00080	0.00069	0.00051	0.00682	0.00905
	11	0.00080	0.00062	0.00051	0.00653	0.00875
	12	0.00080	0.00060	0.00048	0.00645	0.00875
	13	0.00053	0.00058	0.00048	0.00628	0.00875
	14	0.00049	0.00051	0.00045	0.00502	0.00860

TABLE 39—Continued

MALE II TOTAL DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE CLAIM CONTINUATION RATES
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABLEMENT		7-DAY ELIMINATION PERIOD					14-DAY ELIMINATION PERIOD				
		Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed		3,366,165	15,189,293	25,068,887	29,704,301	10,549,993	11,871,014	37,530,029	32,251,543	23,110,931	6,030,435
Frequency		0.04215	0.05137	0.05522	0.07622	0.09089	0.04027	0.04126	0.04381	0.05160	0.06080
Week	1	—	—	—	—	—	—	—	—	—	—
	2	0.03703	0.04672	0.05121	0.07182	0.08635	—	—	—	—	—
	3	0.03059	0.04008	0.04464	0.06444	0.07957	0.03662	0.03868	0.04162	0.04878	0.05795
	4	0.01867	0.02945	0.03467	0.05117	0.06623	0.02313	0.02615	0.02915	0.03577	0.04452
Month	2	0.00910	0.01654	0.01985	0.03253	0.04426	0.01145	0.01581	0.01789	0.02354	0.03127
	3	0.00498	0.01046	0.01342	0.02383	0.03436	0.00729	0.01106	0.01229	0.01765	0.02404
	4	0.00278	0.00749	0.01016	0.01876	0.02869	0.00568	0.00825	0.00937	0.01423	0.02068
	5	0.00235	0.00586	0.00804	0.01603	0.02482	0.00460	0.00659	0.00790	0.01223	0.01821
	6	0.00216	0.00460	0.00684	0.01394	0.02268	0.00364	0.00537	0.00677	0.01038	0.01642
	7	0.00180	0.00376	0.00569	0.01247	0.02104	0.00293	0.00462	0.00586	0.00920	0.01523
	8	0.00180	0.00313	0.00491	0.01132	0.01964	0.00267	0.00402	0.00511	0.00853	0.01444
	9	0.00131	0.00284	0.00437	0.01058	0.01831	0.00232	0.00363	0.00477	0.00786	0.01372
	10	0.00125	0.00252	0.00394	0.00996	0.01760	0.00193	0.00318	0.00438	0.00718	0.01304
	11	0.00085	0.00229	0.00360	0.00911	0.01661	0.00182	0.00292	0.00400	0.00648	0.01225

TABLE 39—Continued

AGE AT DISABLEMENT	30-DAY ELIMINATION PERIOD					60-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	34,271,747	100,325,024	62,940,145	33,790,104	6,562,583	2,806,389	13,400,614	6,425,364	1,968,712	198,894
Frequency	0.01924	0.02017	0.02441	0.03133	0.04190	0.00336	0.00235	0.00305	0.00859	0.02426
Month										
2	0.01170	0.01356	0.01784	0.02303	0.03183	—	—	—	—	—
3	0.00716	0.00878	0.01233	0.01712	0.02414	0.00305	0.00120	0.00252	0.00573	0.02175
4	0.00498	0.00643	0.00917	0.01307	0.01966	0.00218	0.00111	0.00211	0.00407	0.02175
5	0.00374	0.00502	0.00754	0.01082	0.01687	0.00149	0.00090	0.00173	0.00407	0.02175
6	0.00306	0.00415	0.00637	0.00931	0.01460	0.00149	0.00084	0.00173	0.00376	0.02175
7	0.00260	0.00346	0.00538	0.00838	0.01326	0.00140	0.00078	0.00173	0.00356	0.02175
8	0.00218	0.00294	0.00473	0.00750	0.01258	0.00122	0.00065	0.00135	0.00356	0.02175
9	0.00189	0.00260	0.00421	0.00679	0.01198	0.00122	0.00065	0.00107	0.00305	0.02175
10	0.00175	0.00232	0.00386	0.00629	0.01171	0.00122	0.00053	0.00107	0.00300	0.01697
11	0.00159	0.00208	0.00352	0.00588	0.01093	0.00122	0.00053	0.00084	0.00300	0.01559
12	0.00143	0.00186	0.00318	0.00540	0.01016	0.00070	0.00053	0.00068	0.00300	0.01559
13	—	—	—	—	—	0.00017	0.00051	0.00049	0.00259	0.01483

TABLE 39—Continued

AGE AT DISABLEMENT	90-DAY ELIMINATION PERIOD					
	Under 30	30-39	40-49	50-59	60-69	
Total Monthly Indemnity Exposed	4,720,587	31,071,834	22,352,230	9,626,531	1,313,134	
Frequency	0.00157	0.00158	0.00209	0.00819	0.01099	
Month	2	—	—	—	—	
	3	—	—	—	—	
	4	0.00125	0.00133	0.00168	0.00707	0.00897
	5	0.00105	0.00091	0.00113	0.00622	0.00897
	6	0.00086	0.00071	0.00089	0.00559	0.00748
	7	0.00086	0.00062	0.00072	0.00473	0.00688
	8	0.00086	0.00056	0.00072	0.00458	0.00592
	9	0.00086	0.00051	0.00048	0.00438	0.00554
	10	0.00086	0.00051	0.00045	0.00414	0.00497
	11	0.00065	0.00045	0.00041	0.00397	0.00482
	12	0.00065	0.00044	0.00040	0.00376	0.00482
	13	0.00039	0.00040	0.00038	0.00365	0.00482
	14	0.00037	0.00033	0.00034	0.00291	0.00474

TABLE 40
 FEMALE I ACCIDENT DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE CLAIM CONTINUATION RATES
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABLEMENT	0-DAY ELIMINATION PERIOD					7-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	122,098	632,871	764,324	933,641	465,348	170,714	1,315,535	1,720,688	2,090,795	293,274
Frequency	0.02621	0.02703	0.02948	0.02518	0.03047	0.01523	0.02088	0.02460	0.02353	0.02696
Week										
1	0.01638	0.02647	0.02755	0.02288	0.02783	—	—	—	—	—
2	0.00983	0.02403	0.02408	0.02012	0.02332	0.01523	0.01890	0.02398	0.02156	0.02580
3	0.00491	0.02213	0.02008	0.01764	0.02089	0.01172	0.01708	0.02167	0.01892	0.02375
4	0.00491	0.01758	0.01589	0.01460	0.01900	0.00937	0.01188	0.01546	0.01459	0.01462
Month										
2	0.00491	0.01059	0.00893	0.00953	0.01233	0.00644	0.00560	0.00817	0.00796	0.00968
3	0.00491	0.00679	0.00540	0.00751	0.00750	0.00644	0.00389	0.00529	0.00559	0.00968
4	0.00491	0.00521	0.00376	0.00565	0.00617	0.00234	0.00328	0.00357	0.00432	0.00593
5	0.00491	0.00395	0.00105	0.00482	0.00488	0.00000	0.00252	0.00276	0.00367	0.00490
6	0.00164	0.00316	0.00105	0.00439	0.00434	0.00000	0.00233	0.00264	0.00302	0.00433
7	0.00000	0.00316	0.00105	0.00386	0.00337	0.00000	0.00210	0.00244	0.00277	0.00433
8	0.00000	0.00316	0.00105	0.00321	0.00258	0.00000	0.00153	0.00207	0.00251	0.00412
9	0.00000	0.00284	0.00079	0.00236	0.00258	0.00000	0.00080	0.00207	0.00195	0.00412
10	0.00000	0.00253	0.00046	0.00225	0.00193	0.00000	0.00080	0.00190	0.00154	0.00412
11	0.00000	0.00174	0.00026	0.00171	0.00150	0.00000	0.00065	0.00122	0.00149	0.00375

TABLE 40—Continued

AGE AT DISABLEMENT		14-DAY ELIMINATION PERIOD					30-DAY ELIMINATION PERIOD				
		Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed		971,589	3,628,206	2,944,228	2,528,095	579,541	6,521,527	20,758,400	11,901,689	6,809,774	1,431,680
Frequency		0.00976	0.01583	0.01543	0.01889	0.02408	0.00579	0.00668	0.00674	0.00846	0.01078
Week	1	—	—	—	—	—	—	—	—	—	—
	2	—	—	—	—	—	—	—	—	—	—
	3	0.00914	0.01478	0.01491	0.01750	0.02326	—	—	—	—	—
	4	0.00519	0.01066	0.01012	0.01214	0.01782	—	—	—	—	—
Month	2	0.00395	0.00765	0.00634	0.00720	0.01504	0.00324	0.00533	0.00491	0.00630	0.00756
	3	0.00313	0.00579	0.00436	0.00436	0.01099	0.00282	0.00401	0.00384	0.00421	0.00495
	4	0.00169	0.00469	0.00341	0.00371	0.00774	0.00225	0.00333	0.00341	0.00357	0.00320
	5	0.00169	0.00377	0.00235	0.00272	0.00723	0.00182	0.00261	0.00286	0.00268	0.00255
	6	0.00103	0.00302	0.00221	0.00222	0.00705	0.00163	0.00209	0.00255	0.00250	0.00255
	7	0.00103	0.00264	0.00190	0.00204	0.00622	0.00158	0.00172	0.00194	0.00199	0.00255
	8	00.0103	0.00258	0.00148	0.00204	0.00662	0.00158	0.00121	0.00182	0.00190	0.00255
	9	0.00103	0.00245	0.00142	0.00192	0.00524	0.00147	0.00097	0.00159	0.00147	0.00255
	10	0.00051	0.00206	0.00125	0.00173	0.00486	0.00139	0.00083	0.00126	0.00140	0.00255
	11	0.00000	0.00141	0.00114	0.00108	0.00348	0.00139	0.00067	0.00120	0.00121	0.00255
	12	—	—	—	—	—	0.00117	0.00056	0.00110	0.00116	0.00220

TABLE 40—Continued

AGE AT DISABEMENT	60-DAY ELIMINATION PERIOD					90-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	1,587,784	6,360,078	2,717,214	1,134,241	146,917	2,700,079	11,757,937	6,703,820	3,274,261	565,039
Frequency	0.00170	0.00193	0.00144	0.00095	0.00136	0.00007	0.00097	0.00052	0.00359	0.00128
Month	2	—	—	—	—	—	—	—	—	—
	3	0.00170	0.00178	0.00129	0.00095	0.00136	—	—	—	—
	4	0.00170	0.00149	0.00129	0.00095	0.00136	0.00007	0.00097	0.00018	0.00317
	5	0.00170	0.00149	0.00111	0.00035	0.00000	0.00000	0.00075	0.00018	0.00176
	6	0.00094	0.00094	0.00111	0.00000	0.00000	0.00000	0.00067	0.00018	0.00176
	7	0.00000	0.00094	0.00048	0.00000	0.00000	0.00000	0.00056	0.00018	0.00176
	8	0.00000	0.00085	0.00048	0.00000	0.00000	0.00000	0.00056	0.00018	0.00176
	9	0.00000	0.00085	0.00048	0.00000	0.00000	0.00000	0.00056	0.00018	0.00140
	10	0.00000	0.00085	0.00011	0.00000	0.00000	0.00000	0.00056	0.00018	0.00128
	11	0.00000	0.00060	0.00000	0.00000	0.00000	0.00000	0.00052	0.00018	0.00128
	12	0.00000	0.00060	0.00000	0.00000	0.00000	0.00000	0.00052	0.00018	0.00128
	13	0.00000	0.00049	0.00000	0.00000	0.00000	0.00000	0.00052	0.00018	0.00128
	14	—	—	—	—	—	0.00027	0.00015	0.00067	0.00035

TABLE 40—Continued
 FEMALE I SICKNESS DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE CLAIM CONTINUATION RATES
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABLEMENT	7-DAY ELIMINATION PERIOD					14-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	215,237	1,619,466	2,161,317	2,616,432	515,294	986,803	3,740,047	3,052,193	2,626,816	613,705
Frequency	0.07596	0.07012	0.08517	0.08754	0.10133	0.02972	0.05065	0.05802	0.06397	0.06297
Week										
1	—	—	—	—	—	—	—	—	—	—
2	0.07155	0.06336	0.07724	0.08050	0.09708	—	—	—	—	—
3	0.05482	0.05423	0.06466	0.06693	0.08255	0.02815	0.04771	0.05537	0.06080	0.05792
4	0.03531	0.03857	0.04806	0.05108	0.06515	0.01768	0.03235	0.03851	0.04410	0.04794
Month										
2	0.01069	0.01896	0.02467	0.02761	0.04038	0.00917	0.01708	0.01797	0.02684	0.03387
3	0.00650	0.01058	0.01581	0.01957	0.02531	0.00562	0.01132	0.01120	0.01944	0.02353
4	0.00418	0.00631	0.01132	0.01475	0.02356	0.00330	0.00893	0.00852	0.01528	0.01839
5	0.00186	0.00510	0.00826	0.01213	0.01909	0.00244	0.00738	0.00729	0.01293	0.01713
6	0.00000	0.00384	0.00740	0.01060	0.01689	0.00194	0.00654	0.00635	0.01177	0.01590
7	0.00000	0.00316	0.00677	0.00926	0.01476	0.00194	0.00569	0.00568	0.01012	0.01427
8	0.00000	0.00294	0.00621	0.00796	0.01476	0.00194	0.00498	0.00502	0.00893	0.01263
9	0.00000	0.00288	0.00563	0.00754	0.01389	0.00142	0.00456	0.00491	0.00787	0.01247
10	0.00000	0.00273	0.00509	0.00698	0.01179	0.00142	0.00411	0.00462	0.00677	0.01214
11	0.00000	0.00207	0.00486	0.00640	0.01141	0.00122	0.00385	0.00452	0.00649	0.01043

TABLE 40—Continued

		30-DAY ELIMINATION PERIOD					60-DAY ELIMINATION PERIOD				
AGE AT DISABLEMENT		Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed		6,553,127	20,914,103	12,078,977	6,954,517	1,479,835	1,589,682	6,365,926	2,718,577	1,136,141	148,917
Frequency		0.01355	0.01837	0.02529	0.03102	0.03802	0.00175	0.00596	0.00733	0.01036	0.00604
Month	2	0.00752	0.01122	0.01611	0.01999	0.02861	—	—	—	—	—
	3	0.00468	0.00654	0.00945	0.01488	0.02237	0.00175	0.00452	0.00536	0.00870	0.00504
	4	0.00316	0.00427	0.00706	0.01194	0.01927	0.00175	0.00331	0.00447	0.00691	0.00504
	5	0.00220	0.00357	0.00537	0.00984	0.01515	0.00175	0.00284	0.00438	0.00418	0.00504
	6	0.00202	0.00293	0.00464	0.00869	0.01293	0.00175	0.00195	0.00438	0.00418	0.00369
	7	0.00167	0.00268	0.00410	0.00781	0.01124	0.00175	0.00136	0.00418	0.00409	0.00369
	8	0.00167	0.00237	0.00363	0.00688	0.01046	0.00175	0.00092	0.00370	0.00409	0.00369
	9	0.00167	0.00220	0.00316	0.00659	0.01006	0.00175	0.00092	0.00345	0.00345	0.00369
	10	0.00150	0.00191	0.00285	0.00603	0.00958	0.00175	0.00092	0.00342	0.00316	0.00369
	11	0.00147	0.00161	0.00254	0.00572	0.00884	0.00175	0.00092	0.00294	0.00316	0.00369
	12	0.00143	0.00152	0.00221	0.00547	0.00779	0.00175	0.00073	0.00294	0.00316	0.00369
	13	—	—	—	—	—	0.00129	0.00033	0.00277	0.00241	0.00101

TABLE 40—Continued

AGE AT DISABLEMENT	90-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	2,703,227	11,775,289	6,724,707	3,289,686	557,295
Frequency	0.00350	0.00137	0.00318	0.00961	0.01738
Month					
2	—	—	—	—	—
3	—	—	—	—	—
4	0.00267	0.00128	0.00248	0.00699	0.01738
5	0.00142	0.00098	0.00202	0.00676	0.01738
6	0.00142	0.00098	0.00181	0.00621	0.01666
7	0.00126	0.00083	0.00158	0.00552	0.01289
8	0.00126	0.00063	0.00158	0.00507	0.01289
9	0.00126	0.00060	0.00146	0.00492	0.01110
10	0.00115	0.00054	0.00146	0.00492	0.01110
11	0.00094	0.00051	0.00139	0.00460	0.00930
12	0.00094	0.00048	0.00119	0.00422	0.00930
13	0.00074	0.00048	0.00104	0.00360	0.00930
14	0.00000	0.00046	0.00101	0.00339	0.00684

TABLE 40—Continued

FEMALE I TOTAL DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE CLAIM CONTINUATION RATES
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

AGE AT DISABLEMENT	7-DAY ELIMINATION PERIOD					14-DAY ELIMINATION PERIOD				
	Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed	385,951	2,935,001	3,882,005	4,707,227	808,568	1,958,392	7,368,253	5,996,421	5,154,991	1,193,246
Frequency	0.04910	0.04805	0.05832	0.05911	0.07436	0.01982	0.03350	0.03711	0.04186	0.04408
Week										
1	—	—	—	—	—	—	—	—	—	—
2	0.04664	0.04343	0.05364	0.05432	0.07123	—	—	—	—	—
3	0.03576	0.03758	0.04561	0.04561	0.06123	0.01872	0.03149	0.03550	0.03957	0.04108
4	0.02384	0.02661	0.03361	0.03487	0.04682	0.01148	0.02167	0.02457	0.02842	0.03331
Month										
2	0.00881	0.01297	0.01735	0.01888	0.02924	0.00658	0.01244	0.01226	0.01721	0.02473
3	0.00466	0.00758	0.01114	0.01336	0.01828	0.00439	0.00860	0.00784	0.01205	0.01744
4	0.00337	0.00495	0.00789	0.01012	0.01716	0.00250	0.00684	0.00601	0.00961	0.01322
5	0.00104	0.00394	0.00582	0.00837	0.01394	0.00174	0.00560	0.00486	0.00792	0.01232
6	0.00000	0.00316	0.00529	0.00723	0.01234	0.00149	0.00481	0.00432	0.00708	0.01161
7	0.00000	0.00268	0.00485	0.00638	0.01090	0.00149	0.00419	0.00383	0.00616	0.01056
8	0.00000	0.00231	0.00438	0.00554	0.01034	0.00149	0.00380	0.00328	0.00549	0.00904
9	0.00000	0.00195	0.00398	0.00505	0.01021	0.00097	0.00352	0.00320	0.00495	0.00896
10	0.00000	0.00180	0.00368	0.00457	0.00888	0.00087	0.00310	0.00296	0.00430	0.00861
11	0.00000	0.00143	0.00325	0.00422	0.00863	0.00061	0.00265	0.00286	0.00384	0.00705

TABLE 40—Continued

		30-DAY ELIMINATION PERIOD					60-DAY ELIMINATION PERIOD				
AGE AT DISABLEMENT		Under 30	30-39	40-49	50-59	60-69	Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed		13,074,654	41,672,503	23,980,666	13,764,291	2,911,515	3,177,466	12,726,004	5,435,791	2,270,382	295,834
Frequency		0.00968	0.01255	0.01609	0.01986	0.02463	0.00172	0.00394	0.00439	0.00566	0.00372
Month	2	0.00539	0.00829	0.01055	0.01322	0.01826	—	—	—	—	—
	3	0.00375	0.00528	0.00667	0.00960	0.01380	0.00172	0.00315	0.00333	0.00453	0.00321
	4	0.00271	0.00380	0.00525	0.00780	0.01137	0.00149	0.00240	0.00279	0.00363	0.00254
	5	0.00201	0.00309	0.00412	0.00630	0.00896	0.00149	0.00189	0.00275	0.00227	0.00254
	6	0.00182	0.00251	0.00360	0.00563	0.00765	0.00112	0.00144	0.00275	0.00227	0.00186
	7	0.00162	0.00220	0.00303	0.00493	0.00679	0.00112	0.00110	0.00233	0.00205	0.00186
	8	0.00162	0.00179	0.00273	0.00442	0.00640	0.00112	0.00088	0.00191	0.00205	0.00186
	9	0.00149	0.00159	0.00238	0.00406	0.00619	0.00112	0.00088	0.00178	0.00173	0.00186
	10	0.00145	0.00137	0.00206	0.00374	0.00595	0.00112	0.00088	0.00176	0.00158	0.00186
	11	0.00132	0.00114	0.00187	0.00349	0.00558	0.00112	0.00066	0.00147	0.00158	0.00186
	12	0.00130	0.00104	0.00166	0.00334	0.00504	0.00112	0.00061	0.00147	0.00158	0.00186
	13	—	—	—	—	—	0.00065	0.00041	0.00139	0.00121	0.00051

TABLE 40—Continued

		90-DAY ELIMINATION PERIOD				
AGE AT DISABILITY		Under 30	30-39	40-49	50-59	60-69
Total Monthly Indemnity Exposed		5,403,306	23,533,226	13,428,527	6,563,947	1,122,334
Frequency		0.00179	0.00117	0.00185	0.00661	0.00927
Month	2	—	—	—	—	—
	3	—	—	—	—	—
	4	0.00137	0.00102	0.00133	0.00508	0.00927
	5	0.00071	0.00086	0.00109	0.00426	0.00899
	6	0.00071	0.00075	0.00098	0.00382	0.00863
	7	0.00063	0.00070	0.00086	0.00346	0.00676
	8	0.00063	0.00057	0.00086	0.00324	0.00676
	9	0.00063	0.00056	0.00080	0.00317	0.00569
	10	0.00057	0.00053	0.00080	0.00295	0.00569
	11	0.00047	0.00052	0.00077	0.00264	0.00480
	12	0.00047	0.00037	0.00067	0.00245	0.00480
	13	0.00037	0.00037	0.00060	0.00214	0.00480
	14	0.00000	0.00036	0.00058	0.00203	0.00357

Continuance rates for age group 40-49 for the 1980-83 experience period are illustrated on Charts I through VI for Male I Accident, Male II Accident, Female I Accident, Male I Sickness, Male II Sickness, and Female I Sickness categories, respectively, to provide examples of relations between them by elimination period. As of any duration from disability, continuance rates generally decrease as the length of elimination period decreases.

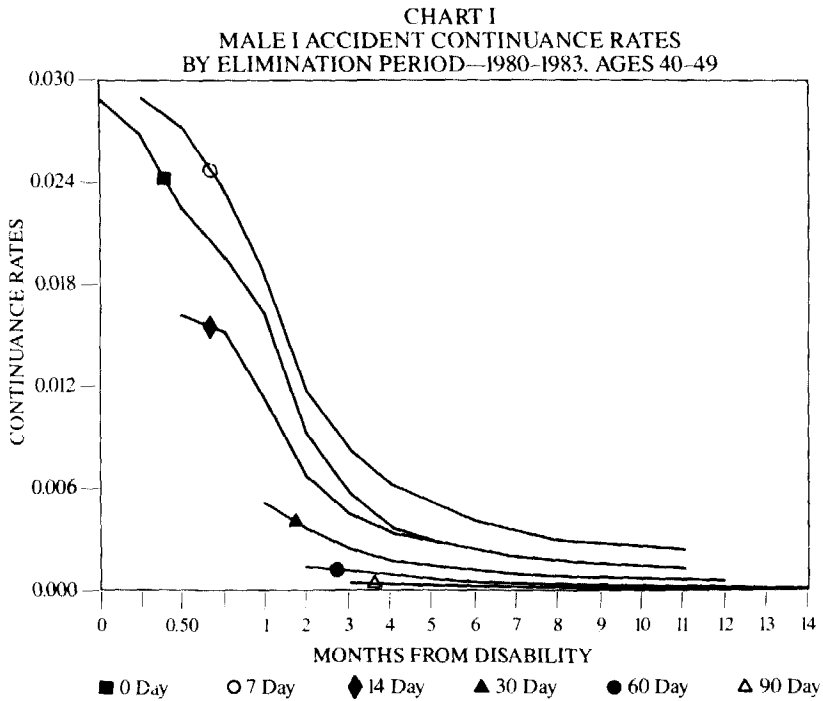


CHART IV
 MALE I SICKNESS CONTINUANCE RATES
 BY ELIMINATION PERIOD—1980-1983, AGES 40-49

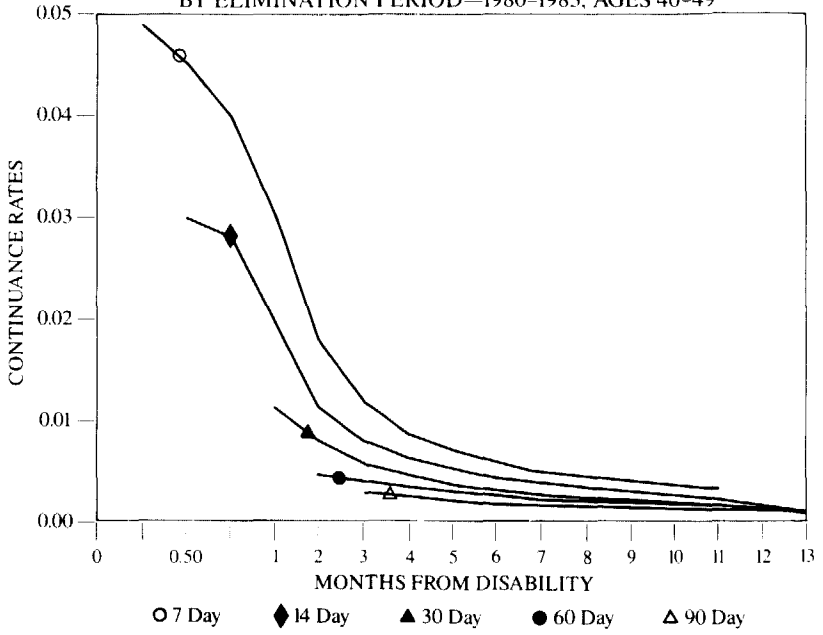


CHART V
 MALE II SICKNESS CONTINUANCE RATES
 BY ELIMINATION PERIOD—1980-1983, AGES 40-49

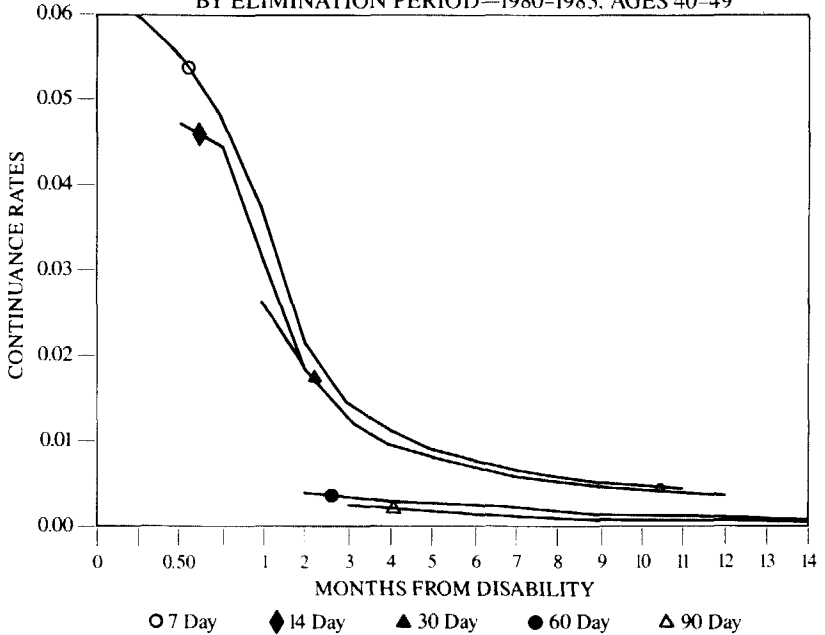
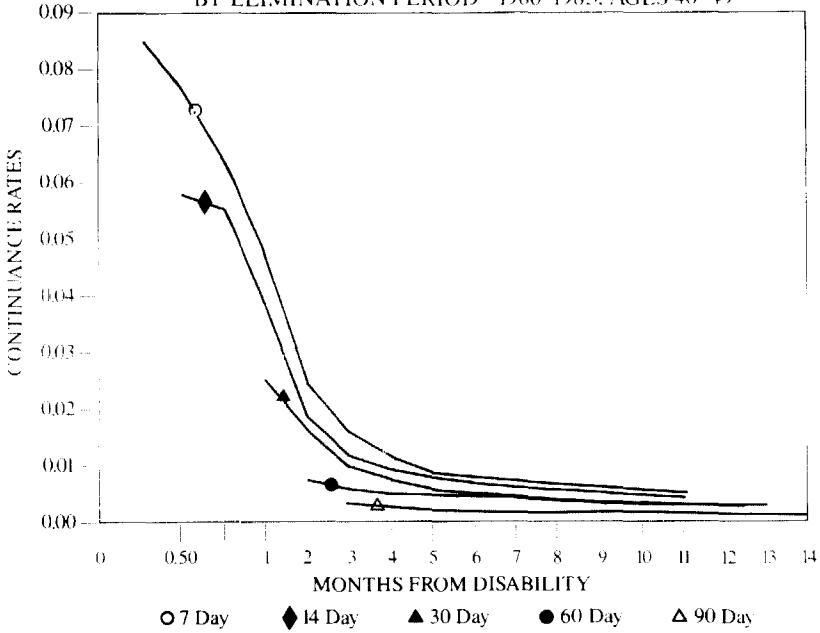


CHART VI
 FEMALE I SICKNESS CONTINUANCE RATES
 BY ELIMINATION PERIOD—1980-1983, AGES 40-49



E. *Disability Loss-of-Time Experience with Exposures and Claims Expressed in Terms of Policy-Years*

Tables 41, 42, and 43 correspond to the basic Tables 7, 8, and 9 with one difference. The calculations were performed on the basis of policy-years exposed, claim count, and claim duration in terms of number of claim months, rather than on exposures and claims in terms of amounts of monthly indemnities. This should provide a general indication of relative experience by policy size.

TABLE 41

ACCIDENT DISABILITY LOSS-OF-TIME, 1980-83 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	15	0.0497	0.87	0.0430	61	0.0978	0.90	0.0881	4	0.0345	0.25	0.0086	196%	103%	204%	69%	28%	20%
30-39	182	0.0325	1.47	0.0479	387	0.0636	1.85	0.1175	26	0.0338	1.35	0.0455	195	125	245	104	91	94
40-49	372	0.0242	2.02	0.0490	1,056	0.0493	2.34	0.1152	38	0.0336	1.82	0.0610	203	115	235	138	90	124
50-59	710	0.0216	2.04	0.0441	1,637	0.0425	2.58	0.1095	39	0.0227	2.87	0.0652	196	126	248	105	140	147
60-69	500	0.0196	2.49	0.0489	767	0.0373	2.55	0.0950	35	0.0285	1.74	0.0497	190	102	194	145	69	101
Total	1,779				3,908				142				196%	118%	231%	121%	97%	119%
7-Day Elimination Period																		
Under 30	14	0.0294	3.14	0.0924	93	0.0559	1.34	0.0751	1	0.0060	1.98	0.0119	190%	42%	81%	20%	63%	12%
30-39	141	0.0284	1.96	0.0557	394	0.0481	2.01	0.0967	21	0.0125	2.04	0.0255	169	102	173	44	104	45
40-49	215	0.0221	2.57	0.0567	663	0.0427	2.53	0.1081	67	0.0224	2.63	0.0589	193	98	190	101	102	103
50-59	276	0.0180	2.91	0.0523	754	0.0370	2.80	0.1037	107	0.0231	2.65	0.0612	205	96	198	128	91	117
60-69	133	0.0200	2.48	0.0495	236	0.0318	2.61	0.0829	23	0.0317	2.91	0.0923	159	105	167	158	117	186
Total	779				2,140				219				189%	96%	184%	106%	98%	104%

TABLE 41—Continued

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	58	0.0219	1.83	0.0400	244	0.0426	2.21	0.0940	7	0.0074	1.85	0.0137	194%	120%	235%	33%	101%	34%
30-39	275	0.0164	2.75	0.0451	941	0.0413	2.98	0.1229	60	0.0140	2.86	0.0400	251	108	272	85	104	88
40-49	310	0.0147	3.01	0.0443	884	0.0370	3.00	0.1111	54	0.0133	2.41	0.0320	251	99	250	90	80	72
50-59	343	0.0136	3.28	0.0446	625	0.0318	3.06	0.0973	77	0.0181	2.72	0.0492	233	93	218	133	82	110
60-69	143	0.0130	2.21	0.0287	154	0.0248	3.78	0.0938	27	0.0218	2.67	0.0581	190	171	326	167	120	202
Total	1,129				2,848				225				238%	106%	253%	104%	92%	96%
30-Day Elimination Period																		
Under 30	113	0.0061	2.79	0.0170	358	0.0236	2.62	0.0619	24	0.0039	3.36	0.0131	386%	93%	364%	63%	120%	77%
30-39	603	0.0047	2.83	0.0133	1,218	0.0233	3.19	0.0744	113	0.0060	3.58	0.0215	495	112	559	127	126	161
40-49	541	0.0051	3.27	0.0167	844	0.0217	3.55	0.0770	79	0.0062	4.03	0.0250	425	108	461	121	123	149
50-59	408	0.0050	3.18	0.0159	466	0.0190	3.54	0.0672	59	0.0066	3.12	0.0206	380	111	422	132	98	129
60-69	154	0.0059	3.71	0.0219	96	0.0154	3.08	0.0474	19	0.0086	1.84	0.0158	261	83	216	145	49	72
Total	1,819				2,982				294				432%	108%	469%	119%	114%	137%

TABLE 42

SICKNESS DISABILITY LOSS-OF-TIME, 1980-83 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 40	0	0.0000	—	0.0000	0	0.0000	—	0.0000	0	0.0000	—	0.0000	—	—	—	—	—	—	—
40-49	18	0.1091	1.94	0.2121	27	0.0711	1.78	0.1263	2	0.0408	1.00	0.0408	65%	91%	59%	37%	51%	19%	
50-59	271	0.1273	2.20	0.2804	199	0.1442	2.34	0.3370	18	0.0909	2.83	0.2576	113	106	120	71	128	91	
60-69	282	0.1647	2.21	0.3633	189	0.1802	2.59	0.4662	35	0.1823	1.14	0.2083	109	117	128	110	51	57	
Total	571				415				55				104%	110%	114%	84%	76%	68%	
7-Day Elimination Period																			
Under 30	19	0.0257	1.21	0.0312	60	0.0311	1.63	0.0507	19	0.0833	0.68	0.0570	121%	134%	162%	324%	56%	182%	
30-39	290	0.0371	2.40	0.0892	560	0.0427	2.13	0.0911	126	0.0607	1.53	0.0930	115	88	102	163	63	104	
40-49	806	0.0431	2.37	0.1021	1,825	0.0565	2.53	0.1428	271	0.0734	1.83	0.1346	131	106	139	170	77	131	
50-59	2,270	0.0695	3.06	0.2125	4,209	0.0872	3.40	0.2964	449	0.0801	2.25	0.1803	125	111	139	115	73	84	
60-69	1,788	0.0984	3.44	0.3386	2,257	0.1095	4.20	0.4595	116	0.0904	2.40	0.2167	111	122	135	91	69	63	
Total	5,173				8,911				981				123%	111%	135%	140%	72%	101%	

TABLE 42—Continued

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	47	0.0179	2.07	0.0370	146	0.0254	1.49	0.0378	31	0.0326	1.87	0.0609	141%	71%	102%	182%	90%	164%
30-39	379	0.0217	2.46	0.0534	750	0.0324	2.31	0.0748	223	0.0509	1.95	0.0994	149	93	140	234	79	186
40-49	694	0.0312	2.81	0.0877	1,084	0.0442	2.70	0.1193	242	0.0573	2.44	0.1400	141	96	136	183	86	159
50-59	1,356	0.0497	3.38	0.1678	1,358	0.0663	3.53	0.2343	277	0.0624	3.16	0.1973	133	104	139	125	93	117
60-69	916	0.0762	3.64	0.2772	597	0.0893	4.15	0.3708	72	0.0542	4.10	0.2220	117	114	133	71	112	80
Total	3,392				3,935				845				139%	100%	135%	171%	89%	148%
30-Day Elimination Period																		
Under 30	99	0.0052	2.60	0.0135	173	0.0114	2.15	0.0245	89	0.0144	2.38	0.0343	219%	82%	181%	276%	91%	254%
30-39	886	0.0067	3.19	0.0214	850	0.0162	2.64	0.0427	349	0.0184	2.38	0.0437	241	82	199	274	74	204
40-49	1,338	0.0121	3.45	0.0418	1,046	0.0267	3.19	0.0851	349	0.0269	2.57	0.0692	220	92	203	222	74	165
50-59	2,133	0.0249	4.00	0.0995	1,088	0.0433	4.18	0.1808	254	0.0279	3.83	0.1069	173	104	181	112	95	107
60-69	1,201	0.0422	4.76	0.2007	420	0.0634	4.78	0.3033	93	0.0404	3.91	0.1578	150	100	151	95	82	78
Total	5,657				3,577				1,134				216%	94%	193%	222%	81%	176%

TABLE 43

TOTAL DISABILITY LOSS-OF-TIME, 1980-83 EXPERIENCE, MEASURED BY POLICY-YEARS EXPOSED
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																		
40-49	390	0.1333	1.96	0.2611	1,083	0.1204	2.01	0.2415	40	0.0744	1.37	0.1018	90%	102%	92%	55%	69%	38%
50-59	981	0.1489	2.18	0.3245	1,836	0.1867	2.39	0.4465	57	0.1136	2.84	0.3228	125	109	137	76	130	99
60-69	782	0.1843	2.24	0.4122	956	0.2175	2.58	0.5612	70	0.2108	1.22	0.2580	118	115	136	114	54	62
Total	1,153				3,875				167				120%	110%	134%	85%	83%	74%
7-Day Elimination Period																		
Under 30	33	0.0551	2.24	0.1236	153	0.0870	1.45	0.1258	20	0.0893	0.77	0.0689	157%	64%	101%	162%	34%	55%
30-39	431	0.0655	2.21	0.1449	954	0.0908	2.07	0.1878	147	0.0732	1.62	0.1185	138	93	129	111	73	81
40-49	1,021	0.0652	2.44	0.1588	2,488	0.0992	2.53	0.2509	338	0.0958	2.02	0.1935	152	103	157	146	82	121
50-59	2,546	0.0875	3.03	0.2648	4,963	0.1242	3.22	0.4001	556	0.1032	2.34	0.2415	141	106	151	117	77	91
60-69	1,921	0.1184	3.28	0.3881	2,493	0.1413	3.84	0.5424	139	0.1221	2.53	0.3090	119	117	139	103	77	79
Total	5,952				11,051				1,200				140%	106%	147%	124%	77%	96%
14-Day Elimination Period																		
Under 30	105	0.0398	1.93	0.0770	390	0.0680	1.94	0.1318	38	0.0400	1.87	0.0746	170%	100%	171%	100%	96%	96%
30-39	654	0.0381	2.59	0.0985	1,691	0.0737	2.68	0.1977	283	0.0649	2.15	0.1394	193	103	200	170	83	141
40-49	1,004	0.0459	2.88	0.1320	1,968	0.0812	2.84	0.2304	296	0.0706	2.44	0.1720	176	98	174	153	84	130
50-59	1,699	0.0633	3.36	0.2124	1,983	0.0981	3.38	0.3316	354	0.0805	3.06	0.2465	154	100	156	127	91	116
60-69	1,059	0.0892	3.43	0.3059	751	0.1141	4.07	0.4646	99	0.0760	3.69	0.2801	127	118	151	85	107	91
Total	4,521				6,783				1,070				171%	102%	175%	141%	88%	123%
30-Day Elimination Period																		
Under 30	212	0.0113	2.70	0.0305	531	0.0350	2.47	0.0864	113	0.0183	2.59	0.0474	309%	91%	283%	161%	95%	155%
30-39	1,489	0.0114	3.94	0.0347	2,068	0.0395	2.96	0.1171	462	0.0244	2.67	0.0652	346	97	337	214	87	187
40-49	1,879	0.0172	3.40	0.0585	1,890	0.0484	3.35	0.1621	428	0.0331	2.85	0.0942	281	98	277	192	83	161
50-59	2,541	0.0299	3.86	0.1154	1,554	0.0623	3.98	0.2480	313	0.0345	3.70	0.1275	208	103	214	115	95	110
60-69	1,355	0.0481	4.63	0.2226	516	0.0788	4.45	0.3507	112	0.0490	3.54	0.1736	163	96	157	101	76	77
Total	7,476				6,559				1,428				290%	98%	283%	178%	88%	157%

Table 44 provides ratios of claim costs from Tables 41, 42, and 43 to those given in Tables 7, 8, and 9, respectively. It appears that claim costs are generally larger when measured by monthly indemnity. Although not corrected by the impact of policy duration (with older policies generally having smaller average policy sizes), it appears that, in general, claim costs have been larger for larger size policies. The opposite relationship held true during 1982-1983 for Male I policies with a 30-day elimination period, Male II policies with a 60-day elimination period, and Male I and Male II policies with a 90-day elimination period.

TABLE 44
 DISABILITY LOSS-OF-TIME, 1980-83 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.....	0.62	0.78	0.57	—	—	—	0.62	0.78	0.57
30-39.....	0.78	0.78	0.76	—	—	—	0.78	0.78	0.76
40-49.....	0.72	0.85	0.84	1.44	0.89	0.50	1.21	0.87	0.66
50-59.....	0.93	0.88	0.83	1.01	0.95	0.77	1.00	0.93	0.78
60-69.....	0.81	0.87	0.70	0.95	0.98	0.74	0.93	0.96	0.73
Total.....	0.83	0.85	0.79	1.00	0.96	0.73	0.99	0.92	0.75
7-Day Elimination Period									
Under 30.....	0.70	0.84	0.73	0.72	0.89	0.63	0.71	0.86	0.65
30-39.....	0.86	0.83	0.60	0.84	0.95	0.76	0.85	0.89	0.72
40-49.....	0.75	0.91	0.87	0.86	0.94	0.91	0.82	0.93	0.90
50-59.....	0.78	0.92	0.91	0.96	0.98	0.97	0.92	0.96	0.96
60-69.....	0.96	0.90	0.75	0.95	0.98	0.87	0.95	0.97	0.83
Total.....	0.80	0.89	0.84	0.95	1.00	0.92	0.91	0.97	0.90
14-Day Elimination Period									
Under 30.....	0.84	0.80	0.55	0.63	0.86	0.97	0.72	0.81	0.85
30-39.....	0.79	0.91	0.67	0.81	0.92	0.86	0.80	0.91	0.79
40-49.....	1.06	0.87	0.91	0.99	0.89	0.92	1.02	0.88	0.92
50-59.....	1.04	0.87	0.81	0.99	0.96	0.99	1.00	0.93	0.95
60-69.....	0.96	0.96	0.87	0.97	0.96	0.82	0.97	0.96	0.83
Total.....	0.96	0.88	0.78	0.97	0.96	0.94	0.97	0.92	0.90

F. Disability Loss-of-Time Experience Trends

Tables 45–59 show trends in experience for the first benefit year during years 1976–83. The claim rates, claim durations and claim costs given in the appropriate table are the aggregate values of the eight-year period. The values given for 1976–77, 1978–79, 1980–81, 1982, and 1983 are the ratios of the values for each period to the total of the combined experience.

Tables 45, 46, and 47 show these experience trends for accident coverage with a 0-day elimination period, for sickness coverage with a 7-day elimination period, and for the total of these two, for claim rate, claim duration, and claim cost, respectively. These same trends for experience are shown in Tables 48, 49, and 50 for 14-day elimination coverages, in Tables 51, 52, and 53 for 30-day elimination coverages, in Tables 54, 55, and 56 for 60-day elimination coverages, and in Tables 57, 58, and 59 for 90-day elimination coverages.

Over this eight-year period there has been a decrease in claim rates and claim costs in many, but not all categories. This decrease is particularly evident for the 0-, 7-, 14-, and 30-day elimination periods. Results in trends in experience for the 60- and 90-day elimination periods are not as clear. Although not consistent for all categories, it appears that experience for males tended to improve between 1982 and 1983, while experience for females tended to deteriorate between these two years.

TABLE 45
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83				Rate	Ratios to 1976-83				Rate	Ratios to 1976-83				Rate			
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
0-Day Accident Elimination Period																		
Under 30.....	0.941	1.209	1.156	0.772	1.632	0.051	0.980	1.153	0.866	0.852	0.921	0.117	1.031	1.042	0.737	0.000	1.812	0.034
30-39.....	1.102	1.046	0.898	0.715	0.827	0.047	0.978	1.173	0.948	0.696	0.762	0.104	1.119	1.113	0.686	1.200	0.613	0.034
40-49.....	1.124	1.064	0.832	0.836	0.966	0.034	1.004	1.093	0.973	0.859	0.939	0.064	1.173	0.855	0.852	1.047	1.459	0.030
50-59.....	1.069	1.084	0.869	0.894	0.995	0.026	0.997	1.062	0.999	0.916	0.953	0.051	1.215	0.976	0.818	0.951	0.810	0.030
60-69.....	1.161	0.971	0.976	0.876	0.818	0.025	1.010	1.065	0.966	0.966	0.960	0.042	1.407	0.927	0.770	0.612	1.093	0.038
7-Day Sickness Elimination Period																		
Under 30.....	1.130	0.745	0.705	0.702	0.755	0.050	1.230	0.726	0.739	0.621	0.726	0.045	1.015	0.924	1.007	1.278	1.127	0.071
30-39.....	1.130	0.910	0.944	0.877	0.909	0.046	1.097	0.996	0.917	0.843	0.799	0.054	1.158	1.004	0.853	0.749	0.765	0.086
40-49.....	1.117	1.029	0.907	0.793	0.933	0.055	1.100	1.032	0.902	0.912	0.903	0.066	1.125	1.038	0.943	0.817	0.717	0.098
50-59.....	1.076	1.030	0.940	0.871	0.970	0.077	1.030	0.992	1.002	0.921	1.008	0.094	1.148	0.968	0.954	0.863	0.826	0.096
60-69.....	1.088	0.981	1.000	0.853	1.006	0.110	1.035	0.993	0.989	0.923	1.036	0.116	1.136	0.936	1.025	0.902	0.872	0.105
Total of 0-Day Accident and 7-Day Sickness Elimination Periods																		
Under 30.....	1.035	0.978	0.932	0.737	1.196	0.100	1.050	1.034	0.830	0.787	0.866	0.162	1.020	0.962	0.919	0.864	1.349	0.105
30-39.....	1.116	0.979	0.921	0.795	0.868	0.093	1.019	1.113	0.937	0.746	0.775	0.158	1.147	1.035	0.805	0.878	0.721	0.120
40-49.....	1.119	1.043	0.879	0.809	0.946	0.089	1.053	1.062	0.937	0.886	0.920	0.130	1.136	0.995	0.921	0.871	0.891	0.128
50-59.....	1.074	1.043	0.922	0.877	0.976	0.103	1.018	1.016	1.001	0.919	0.989	0.145	1.164	0.970	0.922	0.884	0.822	0.126
60-69.....	1.101	0.979	0.996	0.857	0.971	0.134	1.028	1.012	0.983	0.934	1.016	0.158	1.209	0.933	0.957	0.824	0.931	0.144

TABLE 46
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Duration	Ratios to 1976-83					Duration	Ratios to 1976-83					Duration
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
0-Day Accident Elimination Period																		
Under 30.....	0.977	0.985	1.347	0.711	0.750	1.744	1.030	0.947	1.100	0.618	0.712	1.593	1.160	0.771	0.452	0.000	0.259	2.038
30-39	1.001	1.058	0.971	0.853	0.837	2.029	0.982	1.001	1.041	0.999	0.981	2.023	0.920	0.924	1.538	0.509	1.570	2.295
40-49	0.942	1.008	1.006	1.150	1.080	2.038	0.979	0.961	1.035	1.038	1.090	2.237	1.146	1.032	0.776	1.005	0.819	2.188
50-59	0.940	1.020	1.123	0.874	0.970	2.116	0.974	0.951	1.010	1.062	1.135	2.404	1.026	0.904	0.960	1.146	1.334	2.444
60-69	0.929	0.950	1.044	1.320	0.915	2.523	0.936	0.975	1.080	1.039	1.000	2.655	1.067	0.801	1.189	0.757	1.039	2.434
7-Day Sickness Elimination Period																		
Under 30.....	1.080	0.765	0.776	0.739	0.342	2.147	1.060	0.916	0.731	0.962	1.064	1.843	1.128	0.786	0.800	0.594	0.619	1.728
30-39	0.968	0.974	1.001	1.238	1.165	2.152	0.983	0.940	1.074	1.126	1.055	1.963	0.956	1.129	0.926	1.034	0.792	2.041
40-49	1.002	0.971	1.045	1.079	0.883	2.546	1.034	0.912	1.054	1.011	0.951	2.566	1.014	1.016	1.036	0.934	0.776	2.270
50-59	0.962	1.030	1.019	0.993	1.005	3.132	0.994	0.983	1.023	1.009	0.992	3.355	1.035	1.032	0.995	0.910	0.811	2.627
60-69	1.005	0.946	1.045	1.035	0.962	3.500	0.985	1.012	1.009	1.013	0.982	4.150	0.834	1.255	1.056	1.136	0.539	3.126
Total of 0-Day Accident and 7-Day Sickness Elimination Periods																		
Under 30.....	1.048	0.869	1.076	0.722	0.580	1.944	1.048	0.928	0.993	0.696	0.799	1.663	1.140	0.784	0.691	0.561	0.456	1.829
30-39	0.984	1.016	0.988	1.072	1.013	2.090	0.982	0.984	1.052	1.046	1.007	2.003	0.944	1.064	1.083	0.824	0.993	2.114
40-49	0.982	0.982	1.038	1.100	0.947	2.354	1.013	0.933	1.042	1.025	1.015	2.404	1.045	1.020	0.982	0.952	0.788	2.251
50-59	0.958	1.025	1.042	0.969	0.996	2.876	0.991	0.969	1.019	1.024	1.035	3.021	1.032	1.003	0.990	0.965	0.926	2.583
60-69	0.991	0.947	1.046	1.074	0.965	3.322	0.978	0.999	1.024	1.014	0.991	3.753	0.885	1.156	1.092	1.092	0.664	2.941

TABLE 47
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 0 DAYS FOR ACCIDENT AND 7 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Cost	Ratios to 1976-83					Cost	Ratios to 1976-83					Cost
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
0-Day Accident Elimination Period																		
Under 30.....	0.919	1.191	1.558	0.549	1.224	0.088	1.010	1.092	0.953	0.526	0.656	0.186	1.196	0.804	0.333	0.000	0.469	0.070
30-39.....	1.103	1.107	0.872	0.610	0.692	0.095	0.960	1.174	0.986	0.695	0.748	0.210	1.030	1.028	1.054	0.611	0.962	0.079
40-49.....	1.059	1.073	0.837	0.961	1.044	0.069	0.983	1.051	1.008	0.892	1.024	0.143	1.344	0.882	0.661	1.052	1.195	0.066
50-59.....	1.004	1.105	0.976	0.782	0.965	0.055	0.971	1.009	1.009	0.972	1.082	0.122	1.246	0.882	0.786	1.090	1.081	0.073
60-69.....	1.078	0.922	1.018	1.156	0.748	0.062	0.945	1.038	1.044	1.004	0.960	0.111	1.501	0.742	0.916	0.464	1.136	0.094
7-Day Sickness Elimination Period																		
Under 30.....	1.220	0.569	0.548	0.519	0.258	0.107	1.303	0.666	0.540	0.597	0.773	0.084	1.144	0.726	0.805	0.759	0.698	0.123
30-39.....	1.094	0.886	0.945	1.086	1.059	0.099	1.078	0.937	0.985	0.949	0.844	0.106	1.107	1.133	0.790	0.775	0.605	0.175
40-49.....	1.119	0.999	0.948	0.856	0.824	0.141	1.137	0.942	0.951	0.922	0.858	0.170	1.141	1.054	0.977	0.763	0.556	0.222
50-59.....	1.035	1.061	0.957	0.864	0.975	0.241	1.023	0.975	1.025	0.929	1.000	0.315	1.189	0.999	0.949	0.786	0.670	0.253
60-69.....	1.093	0.928	1.045	0.882	0.968	0.384	1.019	1.005	0.998	0.934	1.018	0.480	0.947	1.174	1.082	1.025	0.470	0.329
Total of 0-Day Accident and 7-Day Sickness Elimination Periods																		
Under 30.....	1.085	0.850	1.003	0.532	0.694	0.195	1.101	0.959	0.825	0.548	0.692	0.270	1.163	0.754	0.635	0.485	0.615	0.193
30-39.....	1.098	0.994	0.909	0.853	0.879	0.194	1.000	1.095	0.986	0.780	0.780	0.316	1.083	1.101	0.872	0.724	0.716	0.254
40-49.....	1.099	1.024	0.912	0.890	0.896	0.209	1.067	0.992	0.977	0.908	0.934	0.313	1.187	1.015	0.905	0.829	0.702	0.288
50-59.....	1.029	1.069	0.961	0.849	0.973	0.296	1.009	0.984	1.021	0.941	1.023	0.437	1.202	0.973	0.913	0.853	0.761	0.326
60-69.....	1.091	0.927	1.041	0.920	0.937	0.446	1.005	1.011	1.007	0.947	1.007	0.592	1.070	1.079	1.045	0.900	0.618	0.423

TABLE 48
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Rate	Ratios to 1976-83					Rate	Ratios to 1976-83					Rate
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
14-Day Accident Elimination Period																		
Under 30	1.001	1.078	0.970	0.942	0.694	0.026	0.966	1.063	1.068	0.831	1.034	0.052	1.182	1.047	0.562	0.434	0.637	0.018
30-39	1.123	1.047	0.949	0.778	0.850	0.021	1.061	1.037	0.976	0.866	0.897	0.050	1.325	0.899	0.825	0.623	1.054	0.019
40-49	1.065	1.013	1.036	0.773	0.955	0.017	1.087	0.978	0.990	0.905	0.954	0.042	1.252	0.991	0.900	0.688	0.884	0.018
50-59	1.060	0.972	1.031	0.888	0.991	0.014	1.062	0.997	0.958	0.976	1.008	0.034	1.004	1.135	0.803	1.139	1.012	0.020
60-69	1.214	1.001	1.010	1.071	0.664	0.014	1.165	0.997	0.939	0.988	0.907	0.026	1.314	0.943	1.131	0.763	0.661	0.026
14-Day Sickness Elimination Period																		
Under 30	1.082	0.914	0.902	0.726	0.962	0.023	1.132	0.835	0.890	1.023	0.794	0.031	1.080	1.111	0.718	0.542	0.769	0.042
30-39	1.138	0.991	0.929	0.989	0.788	0.025	1.120	0.957	0.969	0.908	0.850	0.039	1.157	1.058	0.863	0.844	0.805	0.060
40-49	1.152	1.024	0.897	0.994	0.796	0.033	1.110	0.995	0.958	0.963	0.869	0.050	1.255	1.027	0.841	0.759	0.867	0.070
50-59	1.106	0.991	0.984	0.944	0.899	0.052	1.073	0.976	1.018	0.958	0.902	0.071	1.147	0.924	1.013	0.878	0.927	0.066
60-69	1.122	0.992	1.003	0.930	0.920	0.082	1.122	0.953	1.009	0.957	0.932	0.097	1.183	1.070	1.002	0.768	0.872	0.069
Total of 14-Day Accident and 14-Day Sickness Elimination Periods																		
Under 30	1.039	1.000	0.938	0.840	0.821	0.049	1.028	0.977	1.001	0.903	0.944	0.083	1.110	1.092	0.673	0.510	0.731	0.060
30-39	1.131	1.017	0.938	0.891	0.816	0.046	1.087	1.002	0.973	0.885	0.876	0.088	1.198	1.020	0.854	0.791	0.865	0.079
40-49	1.123	1.020	0.944	0.919	0.850	0.050	1.100	0.987	0.973	0.937	0.908	0.092	1.255	1.020	0.853	0.744	0.871	0.088
50-59	1.097	0.987	0.994	0.932	0.918	0.066	1.069	0.982	0.999	0.963	0.937	0.105	1.114	0.974	0.964	0.939	0.947	0.087
60-69	1.135	0.994	1.004	0.951	0.882	0.097	1.131	0.963	0.995	0.964	0.927	0.123	1.219	1.035	1.037	0.767	0.814	0.096

TABLE 49
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Duration	Ratios to 1976-83					Duration	Ratios to 1976-83					Duration
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
14-Day Accident Elimination Period																		
Under 30.....	0.975	1.021	1.077	1.017	0.865	2.382	0.998	1.018	0.956	1.099	1.003	2.368	1.015	1.013	0.859	0.232	1.447	2.575
30-39.....	1.003	0.902	0.980	1.244	1.179	2.755	0.994	0.991	0.988	1.010	1.088	2.946	1.050	0.785	1.031	0.717	1.467	3.199
40-49.....	0.921	0.997	1.086	1.000	1.005	2.874	0.994	0.994	0.972	0.971	1.136	3.107	1.200	0.989	0.902	0.660	0.753	3.485
50-59.....	0.903	0.951	1.013	1.118	1.174	2.855	0.917	0.925	1.035	1.041	1.204	2.983	1.049	0.969	0.971	1.084	0.920	2.725
60-69.....	1.264	0.894	0.920	0.864	1.089	2.543	0.988	0.977	0.901	0.965	1.321	3.511	0.709	0.855	1.359	0.842	1.134	3.674
14-Day Sickness Elimination Period																		
Under 30.....	1.041	0.902	0.858	1.275	1.186	2.460	1.051	0.986	1.021	0.726	0.718	2.090	1.022	0.937	1.001	0.851	1.228	2.046
30-39.....	0.893	0.938	1.087	1.247	1.099	2.530	0.981	0.906	1.099	1.014	1.025	2.346	0.847	1.041	1.204	1.057	0.921	2.368
40-49.....	0.954	1.037	0.967	1.046	1.088	2.776	1.027	0.991	0.979	0.994	0.997	2.919	0.959	1.092	0.923	1.043	1.040	2.575
50-59.....	0.971	0.977	0.974	1.028	1.166	3.216	1.023	1.015	0.985	0.987	0.967	3.780	0.942	1.010	1.008	1.095	1.027	3.118
60-69.....	1.045	0.969	1.019	0.973	0.973	3.866	1.048	1.015	1.025	0.924	0.922	4.580	1.001	0.882	0.900	1.440	1.057	3.837
Total of 14-Day Accident and 14-Day Sickness Elimination Periods																		
Under 30.....	1.009	0.967	0.975	1.123	1.049	2.419	1.014	1.015	0.981	0.946	0.927	2.264	1.024	0.959	0.949	0.662	1.282	2.200
30-39.....	0.946	0.921	1.035	1.239	1.141	2.634	0.986	0.965	1.031	1.009	1.068	2.684	0.922	0.963	1.150	0.958	1.137	2.570
40-49.....	0.942	1.023	1.013	1.031	1.057	2.810	1.011	0.992	0.976	0.983	1.067	3.005	1.021	1.064	0.920	0.946	0.965	2.763
50-59.....	0.959	0.972	0.981	1.046	1.166	3.140	0.995	0.989	1.001	1.001	1.032	3.522	0.965	0.995	1.007	1.085	1.001	3.026
60-69.....	1.065	0.961	1.008	0.954	0.995	3.671	1.036	1.006	1.008	0.930	0.990	4.354	0.916	0.876	1.032	1.282	1.076	3.792

TABLE 50
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 14 DAYS FOR ACCIDENT AND 14 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Cost	Ratios to 1976-83					Cost	Ratios to 1976-83					Cost
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
14-Day Accident Elimination Period																		
Under 30.....	0.976	1.102	1.045	0.958	0.600	0.061	0.964	1.082	1.021	0.913	1.037	0.123	1.199	1.061	0.483	0.101	0.922	0.045
30-39.....	1.127	0.944	0.930	0.967	1.002	0.058	1.055	1.028	0.964	0.875	0.975	0.147	1.391	0.705	0.851	0.447	1.546	0.061
40-49.....	0.980	1.011	1.125	0.773	0.960	0.049	1.081	0.972	0.962	0.879	1.084	0.131	1.503	0.980	0.812	0.454	0.666	0.063
50-59.....	0.957	0.924	1.044	0.993	1.162	0.040	0.974	0.921	0.992	1.016	1.214	0.101	1.054	1.100	0.779	1.235	0.931	0.055
60-69.....	1.535	0.895	0.929	0.926	0.723	0.036	1.152	0.974	0.846	0.953	1.198	0.091	0.931	0.806	1.537	0.643	0.750	0.096
14-Day Sickness Elimination Period																		
Under 30.....	1.126	0.824	0.773	0.925	1.141	0.057	1.190	0.823	0.908	0.743	0.571	0.065	1.104	1.041	0.719	0.461	0.944	0.087
30-39.....	1.017	0.929	1.010	1.233	0.866	0.062	1.099	0.867	1.066	0.921	0.872	0.091	0.980	1.102	1.039	0.892	0.741	0.142
40-49.....	1.099	1.062	0.867	1.040	0.866	0.092	1.140	0.986	0.938	0.958	0.866	0.146	1.204	1.121	0.776	0.792	0.902	0.180
50-59.....	1.075	0.968	0.959	0.971	1.049	0.169	1.097	0.990	1.003	0.945	0.873	0.269	1.081	0.934	1.021	0.961	0.952	0.207
60-69.....	1.173	0.962	1.022	0.905	0.895	0.318	1.176	0.967	1.034	0.884	0.860	0.444	1.185	0.943	0.902	1.107	0.921	0.266
Total of 14-Day Accident and 14-Day Sickness Elimination Periods																		
Under 30.....	1.048	0.968	0.914	0.942	0.861	0.119	1.042	0.992	0.982	0.854	0.875	0.188	1.136	1.047	0.638	0.337	0.937	0.132
30-39.....	1.070	0.937	0.971	1.105	0.932	0.120	1.072	0.967	1.003	0.892	0.936	0.237	1.104	0.982	0.982	0.758	0.984	0.203
40-49.....	1.058	1.044	0.956	0.948	0.898	0.141	1.112	0.979	0.950	0.921	0.969	0.277	1.281	1.085	0.785	0.704	0.841	0.244
50-59.....	1.052	0.960	0.975	0.975	1.070	0.208	1.063	0.972	1.000	0.964	0.966	0.370	1.075	0.969	0.970	1.019	0.948	0.263
60-69.....	1.210	0.955	1.012	0.907	0.878	0.355	1.172	0.968	1.002	0.896	0.917	0.535	1.117	0.907	1.071	0.983	0.876	0.362

TABLE 51
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Rate	Ratios to 1976-83					Rate	Ratios to 1976-83					Rate
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
30-Day Accident Elimination Period																		
Under 30.....	1.069	1.081	0.938	0.925	0.695	0.006	0.986	0.988	1.090	0.990	0.840	0.026	1.129	1.063	0.944	0.729	0.991	0.006
30-39.....	1.066	1.094	1.027	0.855	0.874	0.005	1.024	1.079	1.031	0.914	0.883	0.024	0.951	1.197	0.888	1.002	0.998	0.007
40-49.....	1.136	1.049	0.991	0.842	0.943	0.005	1.054	1.041	0.984	0.954	0.952	0.023	0.972	1.195	1.089	0.731	0.899	0.007
50-59.....	1.078	1.121	0.966	0.788	1.012	0.006	0.934	1.042	1.039	1.009	0.941	0.019	1.230	1.054	1.146	0.724	0.599	0.009
60-69.....	0.974	1.021	1.091	0.878	0.967	0.007	1.066	0.837	1.082	0.919	1.058	0.016	0.991	0.907	1.362	0.346	1.165	0.010
30-Day Sickness Elimination Period																		
Under 30.....	1.247	0.873	0.911	0.581	1.013	0.007	1.267	0.882	0.870	0.707	1.042	0.014	1.322	0.824	0.841	0.767	1.088	0.015
30-39.....	1.241	0.953	0.943	1.022	0.905	0.007	1.090	0.958	1.065	0.961	0.850	0.017	1.325	0.927	1.014	0.836	0.967	0.019
40-49.....	1.229	1.062	0.930	0.919	0.837	0.012	1.111	0.980	1.008	0.977	0.886	0.027	1.205	1.121	0.894	0.777	1.047	0.028
50-59.....	1.155	0.995	0.965	0.946	0.951	0.025	1.114	1.002	0.994	0.939	0.918	0.045	1.148	1.041	0.935	0.860	1.014	0.033
60-69.....	1.205	0.999	0.935	0.914	1.014	0.042	1.079	1.002	1.010	0.852	1.030	0.067	1.089	1.109	0.933	0.820	1.085	0.040
Total of 30-Day Accident and 30-Day Sickness Elimination Periods																		
Under 30.....	1.161	0.973	0.924	0.746	0.860	0.013	1.083	0.951	1.015	0.893	0.909	0.040	1.265	0.894	0.871	0.755	1.059	0.022
30-39.....	1.165	1.014	0.979	0.950	0.892	0.012	1.051	1.029	1.045	0.934	0.870	0.041	1.224	0.999	0.981	0.880	0.975	0.026
40-49.....	1.200	1.058	0.949	0.896	0.869	0.018	1.085	1.008	0.997	0.967	0.916	0.050	1.157	1.136	0.934	0.767	1.017	0.035
50-59.....	1.140	1.018	0.965	0.917	0.962	0.030	1.059	1.014	1.007	0.960	0.925	0.064	1.166	1.044	0.982	0.830	0.923	0.043
60-69.....	1.174	1.002	0.956	0.909	1.007	0.049	1.076	0.970	1.024	0.865	1.035	0.083	1.069	1.067	1.021	0.723	1.101	0.051

TABLE 52

DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Duration	Ratios to 1976-83					Duration	Ratios to 1976-83					Duration
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
30-Day Accident Elimination Period																		
Under 30.....	0.969	0.912	1.082	0.960	1.410	2.572	0.947	1.034	1.047	0.989	0.972	2.808	0.860	0.931	1.286	1.206	0.749	3.594
30-39.....	0.933	0.956	1.066	1.142	0.859	3.183	1.061	0.944	0.966	0.994	1.084	3.320	0.963	0.946	0.958	0.829	1.372	3.895
40-49.....	0.905	0.960	1.078	1.025	1.028	3.210	0.859	0.955	1.066	1.058	1.084	3.663	0.829	0.756	1.117	1.023	1.329	3.755
50-59.....	0.977	0.942	1.087	0.888	1.057	3.264	0.928	0.944	1.018	1.055	1.079	3.729	1.055	1.026	0.962	0.999	0.928	3.969
60-69.....	0.887	0.829	1.057	1.161	1.063	3.551	0.953	1.136	1.183	0.811	0.740	3.924	0.534	0.879	1.478	0.420	0.675	3.272
30-Day Sickness Elimination Period																		
Under 30.....	1.068	0.959	0.889	1.404	0.675	3.253	1.054	1.005	0.912	0.992	0.960	2.545	0.883	0.980	1.099	0.967	1.282	2.371
30-39.....	0.834	0.958	1.075	1.015	1.148	3.500	0.963	1.037	1.004	1.062	0.926	2.985	1.096	0.930	1.016	0.823	1.110	2.777
40-49.....	0.948	0.956	1.092	0.885	1.118	3.643	0.971	0.995	1.045	0.941	1.026	3.550	0.934	1.063	1.040	0.874	1.027	2.977
50-59.....	0.959	1.001	1.014	1.021	1.006	4.153	1.017	0.998	1.010	0.924	1.040	4.390	1.037	1.039	0.923	0.874	1.143	4.093
60-69.....	0.958	0.906	1.034	1.073	1.042	4.671	1.032	1.049	1.018	0.978	0.872	5.224	0.931	0.993	1.020	0.973	1.058	4.576
Total of 30-Day Accident and 30-Day Sickness Elimination Periods																		
Under 30.....	1.039	0.925	0.970	1.134	0.940	2.927	0.982	1.028	1.015	0.996	0.963	2.717	0.862	0.981	1.189	1.052	1.078	2.731
30-39.....	0.874	0.954	1.069	1.066	1.034	3.364	1.020	0.980	0.980	1.020	1.025	3.182	1.037	0.954	0.989	0.837	1.203	3.077
40-49.....	0.938	0.957	1.086	0.924	1.087	3.511	0.920	0.976	1.054	0.995	1.055	3.602	0.905	0.987	1.071	0.906	1.086	3.136
50-59.....	0.963	0.987	1.025	1.010	1.012	3.989	1.002	0.982	1.010	0.958	1.050	4.191	1.040	1.036	0.932	0.898	1.116	4.065
60-69.....	0.958	0.897	1.032	1.084	1.046	4.517	1.020	1.068	1.041	0.948	0.850	4.975	0.878	0.987	1.094	0.963	0.991	4.307

TABLE 53
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 30 DAYS FOR ACCIDENT AND 30 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Cost	Ratios to 1976-83					Cost	Ratios to 1976-83					Cost
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
30-Day Accident Elimination Period																		
Under 30.....	1.036	0.986	1.015	0.888	0.980	0.016	0.933	1.022	1.142	0.979	0.816	0.074	0.971	0.989	1.214	0.879	0.742	0.023
30-39.....	0.995	1.046	1.095	0.976	0.751	0.016	1.087	1.019	0.996	0.909	0.957	0.081	0.915	1.133	0.851	0.831	1.369	0.027
40-49.....	1.028	1.006	1.068	0.863	0.969	0.017	0.906	0.994	1.048	1.009	1.032	0.085	0.806	0.904	1.216	0.748	1.195	0.027
50-59.....	1.052	1.056	1.050	0.700	1.070	0.018	0.867	0.984	1.057	1.065	1.015	0.072	1.298	1.082	1.103	0.723	0.555	0.037
60-69.....	0.864	0.846	1.154	1.019	1.028	0.024	1.015	0.951	1.280	0.745	0.783	0.063	0.529	0.798	2.013	0.145	0.787	0.034
30-Day Sickness Elimination Period																		
Under 30.....	1.332	0.837	0.810	0.816	0.684	0.022	1.335	0.886	0.794	0.701	1.001	0.035	1.167	0.807	0.924	0.741	1.394	0.037
30-39.....	1.034	0.913	1.014	1.037	1.039	0.023	1.049	0.994	1.069	1.021	0.787	0.051	1.452	0.862	1.031	0.688	1.074	0.054
40-49.....	1.165	1.015	1.016	0.813	0.936	0.045	1.079	0.975	1.054	0.920	0.909	0.097	1.125	1.191	0.931	0.678	1.076	0.083
50-59.....	1.107	0.996	0.979	0.966	0.957	0.103	1.133	1.001	1.003	0.867	0.955	0.196	1.190	1.082	0.863	0.752	1.159	0.136
60-69.....	1.155	0.905	0.967	0.981	1.057	0.197	1.113	1.051	1.028	0.833	0.898	0.352	1.014	1.101	0.952	0.798	1.147	0.184
Total of 30-Day Accident and 30-Day Sickness Elimination Periods																		
Under 30.....	1.207	0.900	0.896	0.846	0.808	0.037	1.063	0.978	1.029	0.889	0.876	0.109	1.091	0.877	1.036	0.795	1.142	0.060
30-39.....	1.018	0.967	1.047	1.012	0.922	0.039	1.072	1.009	1.024	0.952	0.892	0.132	1.270	0.954	0.970	0.736	1.174	0.081
40-49.....	1.126	1.013	1.030	0.827	0.945	0.062	0.998	0.984	1.051	0.961	0.967	0.182	1.047	1.121	1.000	0.695	1.105	0.110
50-59.....	1.099	1.005	0.990	0.926	0.974	0.121	1.062	0.996	1.018	0.920	0.971	0.268	1.213	1.082	0.915	0.746	1.029	0.173
60-69.....	1.124	0.899	0.987	0.985	1.053	0.221	1.098	1.036	1.066	0.820	0.881	0.415	0.938	1.054	1.118	0.696	1.091	0.219

TABLE 54

DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 60 DAYS FOR ACCIDENT AND 60 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Rate	Ratios to 1976-83					Rate	Ratios to 1976-83					Rate
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
60-Day Accident Elimination Period																		
Under 30.....	0.771	0.413	1.711	0.972	0.836	0.001	0.941	1.030	0.962	2.537	0.305	0.006	2.549	0.000	0.000	1.576	2.021	0.002
30-39.....	0.946	1.294	0.687	1.153	1.064	0.001	2.985	2.659	1.334	1.263	0.331	0.003	0.000	1.505	0.810	0.912	1.211	0.002
40-49.....	1.443	0.988	0.965	0.586	1.262	0.002	4.475	1.656	1.191	1.016	0.443	0.003	2.263	2.474	0.286	0.537	1.071	0.002
50-59.....	0.634	1.085	0.834	0.900	1.449	0.002	1.439	1.842	2.046	0.464	0.171	0.009	1.763	0.388	0.925	2.382	0.000	0.001
60-69.....	0.519	1.773	1.506	0.913	0.000	0.002	0.000	0.935	0.639	3.081	0.000	0.008	0.000	0.000	3.874	0.000	0.000	0.001
60-Day Sickness Elimination Period																		
Under 30.....	2.395	0.704	0.204	1.821	0.492	0.001	4.016	0.772	1.755	0.000	0.000	0.002	2.296	1.651	0.265	1.677	0.000	0.003
30-39.....	1.122	1.195	0.853	1.097	0.865	0.002	2.070	1.639	1.198	0.763	0.795	0.003	2.394	0.631	0.732	1.428	0.0865	0.006
40-49.....	1.773	0.910	1.135	0.615	0.918	0.005	0.608	2.829	1.021	1.671	0.278	0.005	0.303	0.620	1.142	1.590	0.694	0.007
50-59.....	0.895	1.000	1.043	1.280	0.703	0.009	2.372	1.287	1.154	0.453	0.779	0.012	1.754	1.386	1.146	0.330	0.792	0.013
60-69.....	0.981	1.231	1.200	0.717	0.819	0.024	3.123	0.000	1.034	0.428	1.645	0.037	2.773	0.000	1.004	0.000	1.919	0.006
Total of 60-Day Accident and 60-Day Sickness Elimination Periods																		
Under 30.....	1.793	0.596	0.762	1.506	0.619	0.002	1.593	0.975	1.131	1.999	0.241	0.007	2.388	1.050	0.169	1.640	0.736	0.005
30-39.....	1.062	1.229	0.796	1.116	0.933	0.004	2.576	2.203	1.273	1.039	0.538	0.006	1.801	0.848	0.751	1.300	0.950	0.008
40-49.....	1.695	0.929	1.095	0.608	0.999	0.006	1.932	2.428	1.080	1.447	0.334	0.008	0.822	1.112	0.915	1.311	0.794	0.009
50-59.....	0.842	1.017	1.001	1.204	0.853	0.012	1.983	1.519	1.526	0.458	0.526	0.021	1.755	1.321	1.132	0.463	0.741	0.014
60-69.....	0.943	1.277	1.225	0.734	0.751	0.026	2.557	0.169	0.963	0.908	1.347	0.045	2.355	0.000	1.437	0.000	1.630	0.007

TABLE 55
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 60 DAYS FOR ACCIDENT AND 60 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Duration 1976-83	Ratios to 1976-83					Duration 1976-83	Ratios to 1976-83					Duration 1976-83
	1976-77	1978-79	1980-81	1982	1983		1976-77	1978-79	1980-81	1982	1983		1976-77	1978-79	1980-81	1982	1983	
60-Day Accident Elimination Period																		
Under 30.....	0.596	1.070	1.012	0.899	1.546	4.529	0.489	1.349	0.417	1.298	1.009	4.782	0.540	0.000	0.000	0.779	1.545	2.610
30-39.....	0.893	0.667	1.568	1.063	0.805	4.059	0.646	1.367	0.880	1.482	0.166	2.726	0.000	0.723	1.178	0.431	1.478	5.187
40-49.....	0.520	1.090	1.132	0.667	1.163	4.016	0.804	1.064	0.786	1.142	1.233	6.210	0.343	1.376	0.824	0.558	1.042	4.271
50-59.....	1.245	0.643	0.838	1.350	1.158	4.778	1.069	1.337	1.002	0.263	0.348	3.451	0.702	1.664	2.433	0.140	0.000	1.424
60-69.....	4.418	0.726	1.173	0.191	0.000	1.924	0.000	0.235	0.235	1.437	0.000	8.351	0.000	0.000	1.000	0.000	0.000	2.330
60-Day Sickness Elimination Period																		
Under 30.....	1.154	0.409	0.075	1.053	2.326	4.730	1.542	0.525	0.534	0.000	0.000	6.057	0.627	0.549	2.135	1.473	0.000	5.620
30-39.....	0.598	0.979	1.003	0.987	1.300	5.323	0.635	1.137	1.147	0.555	1.033	5.750	1.044	0.738	0.623	1.164	1.223	3.491
40-49.....	0.815	0.853	1.139	1.004	1.043	5.236	2.898	0.657	1.217	0.750	1.797	4.035	0.116	0.824	0.809	1.326	0.884	6.306
50-59.....	1.053	1.001	1.109	0.908	0.877	5.484	0.994	1.169	1.369	1.056	0.529	6.748	0.511	1.479	0.748	1.574	0.993	5.374
60-69.....	0.907	1.015	1.088	0.754	1.058	6.639	0.898	0.000	0.958	0.758	1.141	8.039	1.460	0.000	1.271	0.000	0.673	4.971
Total of 60-Day Accident and 60-Day Sickness Elimination Periods																		
Under 30.....	1.078	0.576	0.832	1.023	1.933	4.655	1.204	1.168	0.476	1.228	0.955	5.052	0.597	0.682	2.652	1.347	0.892	4.524
30-39.....	0.678	0.881	1.153	1.006	1.123	4.890	0.599	1.143	1.021	0.923	1.000	4.077	0.932	0.791	0.825	0.958	1.365	3.911
40-49.....	0.774	0.898	1.145	0.944	1.056	4.948	1.335	0.748	1.025	0.838	1.556	4.779	0.220	0.971	0.862	1.338	0.897	5.767
50-59.....	1.086	0.931	1.073	0.974	0.946	5.342	1.078	1.160	1.118	0.837	0.605	5.374	0.515	1.533	0.779	1.113	1.043	5.117
60-69.....	0.982	0.979	1.075	0.724	1.124	6.245	0.892	0.243	0.867	1.201	1.133	8.095	1.588	0.000	1.027	0.000	0.731	4.573

TABLE 56

DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 60 DAYS FOR ACCIDENT AND 60 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Cost	Ratios to 1976-83					Cost	Ratios to 1976-83					Cost
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
60-Day Accident Elimination Period																		
Under 30.....	0.459	0.442	1.732	0.874	1.291	0.003	0.460	1.389	0.402	3.292	0.308	0.028	1.375	0.000	0.000	1.228	3.123	0.004
30-39.....	0.845	0.864	1.078	1.226	0.856	0.005	1.929	3.635	1.174	1.872	0.055	0.009	0.000	1.088	0.954	0.393	1.789	0.010
40-49.....	0.751	1.077	1.093	0.390	1.468	0.006	3.598	1.761	0.937	1.161	0.546	0.017	0.776	3.405	0.236	0.300	1.116	0.010
50-59.....	0.789	0.698	0.699	1.215	1.678	0.011	1.538	2.463	2.050	0.122	0.059	0.031	1.238	0.646	2.250	0.335	0.000	0.001
60-69.....	2.295	1.287	1.767	0.174	0.000	0.004	0.000	0.220	0.150	4.427	0.000	0.068	0.000	0.000	3.874	0.000	0.000	0.003
60-Day Sickness Elimination Period																		
Under 30.....	2.764	0.288	0.015	1.916	1.144	0.006	6.195	0.406	0.938	0.000	0.000	0.009	1.440	0.906	0.566	2.471	0.000	0.017
30-39.....	0.671	1.170	0.855	1.083	1.124	0.012	1.315	1.864	1.374	0.423	0.822	0.016	2.499	0.466	0.456	1.662	1.057	0.021
40-49.....	1.444	0.776	1.293	0.618	0.957	0.026	1.763	1.859	1.243	1.253	0.499	0.021	0.035	0.511	0.924	2.108	0.614	0.041
50-59.....	0.942	1.001	1.157	1.163	0.616	0.052	2.357	1.505	1.580	0.478	0.412	0.084	0.897	2.050	0.857	0.519	0.787	0.068
60-69.....	0.890	1.249	1.305	0.541	0.867	0.159	2.804	0.000	0.991	0.324	1.877	0.297	4.049	0.000	1.276	0.000	1.291	0.030
Total of 60-Day Accident and 60-Day Sickness Elimination Periods																		
Under 30.....	1.934	0.344	0.634	1.540	1.197	0.010	1.918	1.139	0.538	2.455	0.230	0.037	1.426	0.715	0.447	2.210	0.656	0.021
30-39.....	0.720	1.083	0.919	1.123	1.048	0.017	1.542	2.519	1.300	0.959	0.538	0.025	1.678	0.670	0.619	1.245	1.298	0.031
40-49.....	1.311	0.834	1.254	0.574	1.055	0.032	2.579	1.815	1.107	1.212	0.520	0.038	0.180	1.079	0.789	1.753	0.712	0.051
50-59.....	0.914	0.947	1.074	1.172	0.807	0.063	2.138	1.761	1.706	0.383	0.318	0.115	0.903	2.025	0.882	0.516	0.773	0.070
60-69.....	0.926	1.250	1.317	0.532	0.844	0.163	2.280	0.041	0.834	1.090	1.527	0.365	3.738	0.000	1.475	0.000	1.192	0.033

TABLE 57
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 90 DAYS FOR ACCIDENT AND 90 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Rate	Ratios to 1976-83					Rate	Ratios to 1976-83					Rate
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
90-Day Accident Elimination Period																		
Under 30.....	1.527	0.510	1.023	0.000	1.633	0.001	1.718	1.394	0.724	0.567	0.418	0.004	3.369	2.250	0.000	0.000	0.426	0.001
30-39.....	0.691	0.933	1.080	1.348	0.784	0.001	1.944	1.970	2.206	0.924	0.357	0.002	0.201	0.672	0.150	3.799	0.000	0.001
40-49.....	1.004	1.238	1.052	0.837	0.766	0.001	2.762	1.143	1.520	1.012	0.501	0.002	2.681	0.942	0.820	1.640	0.000	0.001
50-59.....	0.859	1.239	0.972	0.766	1.097	0.001	1.961	0.974	1.419	0.911	0.485	0.004	1.127	0.558	1.147	0.811	1.324	0.003
60-69.....	1.578	0.592	1.024	0.547	1.496	0.001	0.667	1.264	2.082	0.455	0.282	0.004	3.591	0.950	0.494	1.856	0.000	0.002
90-Day Sickness Elimination Period																		
Under 30.....	1.580	0.617	0.346	1.928	0.520	0.001	1.685	1.501	1.168	0.000	0.276	0.002	0.962	0.204	0.822	0.789	2.396	0.003
30-39.....	1.738	0.860	0.970	0.992	0.718	0.001	2.350	1.325	1.419	2.004	0.406	0.002	2.108	1.197	0.958	0.619	0.900	0.002
40-49.....	1.239	0.969	0.969	0.932	1.010	0.003	3.003	1.643	1.616	1.049	0.305	0.004	1.601	1.211	0.560	1.064	1.128	0.004
50-59.....	1.363	1.061	0.866	0.959	0.985	0.007	1.765	0.733	1.348	0.871	0.694	0.014	1.383	1.122	0.841	0.779	1.134	0.011
60-69.....	1.237	0.975	0.859	1.272	0.863	0.013	1.860	1.147	1.185	0.554	0.363	0.024	0.925	0.945	0.737	1.240	1.192	0.017
Total of 90-Day Accident and 90-Day Sickness Elimination Periods																		
Under 30.....	1.557	0.571	0.638	1.096	1.001	0.002	1.706	1.434	0.888	0.358	0.365	0.006	1.426	0.598	0.664	0.637	2.017	0.004
30-39.....	1.372	0.886	1.008	1.117	0.741	0.002	2.130	1.675	1.846	1.418	0.379	0.004	1.459	1.018	0.683	1.701	0.594	0.002
40-49.....	1.191	1.024	0.986	0.912	0.960	0.003	2.911	1.451	1.579	1.035	0.381	0.006	1.765	1.170	0.600	1.151	0.956	0.004
50-59.....	1.291	1.087	0.881	0.932	1.001	0.008	1.808	0.786	1.364	0.879	0.648	0.018	1.323	0.990	0.913	0.786	1.179	0.014
60-69.....	1.266	0.943	0.873	1.211	0.917	0.014	1.686	1.164	1.316	0.539	0.351	0.028	1.176	0.945	0.714	1.298	1.080	0.019

TABLE 58
 DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 90 DAYS FOR ACCIDENT AND 90 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Duration	Ratios to 1976-83					Duration	Ratios to 1976-83					Duration
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
90-Day Accident Elimination Period																		
Under 30.....	1.104	0.782	1.507	—	0.061	4.305	0.731	1.382	0.849	0.668	1.431	4.855	0.798	1.436	—	—	0.270	6.306
30-39.....	0.948	1.199	1.247	0.610	0.722	4.257	0.988	1.626	0.851	1.068	0.525	4.596	1.936	0.534	1.936	0.993	—	6.197
40-49.....	0.822	1.055	0.927	1.309	0.867	5.001	1.131	1.272	0.882	1.721	0.514	4.409	0.713	0.674	2.473	0.274	—	3.335
50-59.....	1.210	0.733	0.807	1.204	1.407	5.687	1.094	0.888	0.816	0.859	1.364	6.175	0.853	1.339	1.196	1.532	0.305	4.881
60-69.....	0.802	0.627	1.493	0.648	0.836	4.429	1.175	1.298	0.777	0.808	1.598	4.950	0.529	0.317	3.463	0.705	—	3.465
90-Day Sickness Elimination Period																		
Under 30.....	1.064	0.786	0.326	1.329	0.560	7.218	1.032	0.897	0.785	—	1.922	6.242	1.594	0.243	0.386	0.280	1.488	4.664
30-39.....	1.001	1.206	0.946	0.831	1.025	5.732	0.684	1.294	0.953	1.007	1.114	6.169	0.896	0.971	0.649	1.274	1.466	5.920
40-49.....	1.000	0.909	1.000	1.024	1.090	5.548	1.124	1.186	0.758	0.971	0.993	4.714	0.737	1.179	1.506	0.214	1.335	5.886
50-59.....	1.008	0.995	1.062	1.012	0.890	6.845	1.041	1.111	0.895	0.921	1.074	7.366	1.218	1.019	0.998	0.738	1.003	7.092
60-69.....	0.888	0.966	1.075	0.979	1.024	8.006	1.058	0.978	0.998	0.883	0.965	7.609	0.860	1.249	1.184	0.649	1.073	8.298
Total of 90-Day Accident and 90-Day Sickness Elimination Periods																		
Under 30.....	1.081	0.803	0.875	1.609	0.231	5.961	0.857	1.170	0.838	0.605	1.557	5.367	1.273	1.380	0.362	0.262	1.351	4.981
30-39.....	1.043	1.198	1.031	0.738	0.928	5.217	0.824	1.441	0.866	1.082	0.864	5.315	0.934	0.865	0.740	1.079	1.443	6.014
40-49.....	0.975	0.939	0.984	1.075	1.061	5.435	1.128	1.217	0.802	1.242	0.752	4.597	0.707	1.158	1.589	0.215	1.430	5.498
50-59.....	1.033	0.955	1.025	1.036	0.957	6.679	1.049	1.049	0.878	0.907	1.125	7.106	1.178	1.085	1.021	0.879	0.857	6.573
60-69.....	0.874	0.970	1.092	0.993	0.984	7.706	1.097	1.008	0.932	0.885	1.026	7.221	0.716	1.210	1.271	0.636	1.135	7.844

TABLE 59

DISABILITY LOSS-OF-TIME EXPERIENCE
 ELIMINATION PERIODS 90 DAYS FOR ACCIDENT AND 90 DAYS FOR SICKNESS
 RATIOS OF EXPERIENCE DURING 1976-77, 1978-79, 1980-81, 1982 AND 1983 TO THAT OF 1976-83
 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 1976-83					Cost	Ratios to 1976-83					Cost	Ratios to 1976-83					Cost
	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83	1976-77	1978-79	1980-81	1982	1983	1976-83
90-Day Accident Elimination Period																		
Under 30.....	1.686	0.399	1.542	0.000	0.099	0.004	1.255	1.926	0.615	0.379	0.598	0.018	2.687	3.231	0.000	0.000	0.115	0.004
30-39.....	0.655	1.119	1.347	0.822	0.566	0.003	1.921	3.205	1.877	0.987	0.188	0.010	0.390	0.359	0.290	3.774	0.000	0.005
40-49.....	0.825	1.306	0.976	1.096	0.664	0.004	3.124	1.454	1.340	1.742	0.257	0.010	1.912	0.635	2.029	0.449	0.000	0.002
50-59.....	1.040	0.909	0.785	0.923	1.543	0.006	2.145	0.865	1.158	0.782	0.661	0.024	0.961	0.747	1.372	1.242	0.404	0.016
60-69.....	1.266	0.371	1.529	0.355	1.251	0.005	0.783	1.642	1.618	0.368	0.451	0.020	1.899	0.301	1.711	1.307	0.000	0.006
90-Day Sickness Elimination Period																		
Under 30.....	1.681	0.485	0.113	2.562	0.291	0.008	1.738	1.347	0.916	0.000	0.530	0.013	1.534	0.049	0.318	0.221	3.566	0.014
30-39.....	1.740	1.037	0.918	0.825	0.736	0.007	1.607	1.715	1.352	2.018	0.452	0.011	1.889	1.162	0.622	0.789	1.319	0.010
40-49.....	1.239	0.881	0.969	0.954	1.101	0.015	3.377	1.948	1.224	1.019	0.303	0.017	1.181	1.427	0.843	0.227	1.506	0.021
50-59.....	1.374	1.056	0.920	0.971	0.877	0.045	1.837	0.815	1.207	0.801	0.745	0.104	1.684	1.143	0.840	0.575	1.138	0.076
60-69.....	1.098	0.942	0.923	1.245	0.884	0.103	1.967	1.121	1.182	0.489	0.350	0.184	0.796	1.180	0.872	0.804	1.279	0.141
Total of 90-Day Accident and 90-Day Sickness Elimination Periods																		
Under 30.....	1.683	0.458	0.558	1.763	0.231	0.012	1.462	1.678	0.744	0.216	0.569	0.031	1.815	0.825	0.240	0.167	2.724	0.018
30-39.....	1.431	1.060	1.040	0.824	0.688	0.010	1.754	2.414	1.598	1.534	0.328	0.021	1.364	0.881	0.506	1.835	0.857	0.015
40-49.....	1.161	0.961	0.970	0.981	1.018	0.019	3.284	1.766	1.267	1.285	0.286	0.027	1.248	1.354	0.953	0.248	1.367	0.024
50-59.....	1.333	1.038	0.904	0.965	0.958	0.052	1.896	0.824	1.198	0.798	0.729	0.128	1.558	1.074	0.932	0.691	1.010	0.091
60-69.....	1.106	0.915	0.953	1.202	0.902	0.108	1.849	1.173	1.226	0.477	0.360	0.204	0.841	1.144	0.907	0.825	1.226	0.147

INDIVIDUAL DISABILITY LOSS-OF-TIME POLICIES 207

The following table includes the weighted ratios of claim costs of 1976-1977, 1978-1979, 1980-1981, and 1982-1983 to claim costs of 1976-83, based upon monthly indemnity exposed.

WEIGHTED RATIOS OF CLAIM COSTS TO 1976-83 EXPERIENCE

	MI	MII	FI
1976-77	1.088	1.093	1.155
1978-79	0.955	1.044	1.049
1980-81	1.000	1.069	0.903
1982-83	0.988	0.843	0.972

Trends are given for the experience ratios of Male II to Male I in Tables 60, 61, and 62 for the periods 1976-77, 1978-79, 1980-81, and 1982-83 for claim rate, claim duration, and claim cost, respectively. These trends are provided for 0-, 7-, 14-, and 30-day elimination periods. Over this eight-year period, no consistent trend in these ratios is apparent. The ratios between Male II and Male I claim rates and claim costs are greater for accident disability than for sickness disability throughout.

Tables 63, 64, and 65 include similar trends in experience ratios of Female I to Male I. The ratios between Female I and Male I claim rates and claim costs tend to increase as the elimination period increases. Over this eight-year period, no consistent overall trend is apparent, although different trends appear to have occurred by different elimination periods, type of disability, and age. On an overall basis, claim rates and claim costs are larger for Female I compared to those for Male I; however, this relationship is sometimes reversed at attained-age group 60-69 and less frequently at attained-age group 50-59. These ratios for claim rates and claim costs are generally larger for accident disability than for sickness disability, with the opposite relationship generally holding for ratios for claim duration.

TABLE 60
 DISABILITY LOSS-OF-TIME, 1976-1983 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			
	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83
0-Day Elimination Period												
Under 30	2.413	2.206	1.733	1.905	—	—	—	—	—	—	—	—
30-39	1.963	2.481	2.337	2.112	0.650	0.669	—	—	—	—	—	—
40-49	1.696	1.953	2.221	1.907	0.919	1.113	0.954	0.765	1.083	1.310	1.252	1.031
50-59	1.827	1.918	2.258	1.951	1.136	1.087	1.020	1.096	1.253	1.245	1.222	1.230
60-69	1.484	1.874	1.688	1.928	0.999	0.869	1.119	1.031	1.077	1.007	1.213	1.129
Total	1.821	2.040	2.155	1.950	1.015	1.017	1.025	1.019	—	—	—	—
7-Day Elimination Period												
Under 30	1.584	1.760	1.179	1.415	0.991	0.887	0.955	0.840	1.242	1.299	1.078	1.144
30-39	1.536	1.595	1.819	1.642	1.136	1.282	1.138	1.083	1.316	1.433	1.432	1.327
40-49	1.573	1.520	1.518	1.728	1.182	1.202	1.194	1.273	1.319	1.317	1.317	1.435
50-59	1.837	1.761	2.137	1.907	1.167	1.174	1.300	1.278	1.317	1.308	1.485	1.419
60-69	1.557	1.367	1.358	1.509	1.003	1.068	1.043	1.113	1.099	1.128	1.103	1.183
Total	1.633	1.621	1.749	1.733	1.131	1.178	1.194	1.212	1.291	1.323	1.363	1.367
14-Day Elimination Period												
Under 30	1.942	1.982	2.216	2.237	1.401	1.221	1.319	1.485	1.675	1.652	1.807	1.875
30-39	2.237	2.345	2.442	2.576	1.552	1.519	1.640	1.550	1.866	1.911	2.014	1.997
40-49	2.539	2.404	2.377	2.690	1.455	1.472	1.616	1.542	1.802	1.784	1.898	1.917
50-59	2.432	2.504	2.257	2.585	1.314	1.333	1.403	1.370	1.541	1.574	1.589	1.627
60-69	1.746	1.811	1.694	2.008	1.177	1.130	1.185	1.203	1.267	1.231	1.261	1.315
Total	2.248	2.310	2.325	2.547	1.450	1.408	1.526	1.479	1.744	1.745	1.837	1.837
30-Day Elimination Period												
Under 30	3.969	3.924	5.000	4.745	2.096	2.086	1.967	2.294	2.919	3.065	3.432	3.520
30-39	4.630	4.800	4.846	5.116	2.241	2.587	2.889	2.422	3.182	3.619	3.774	3.505
40-49	4.000	4.228	4.302	4.583	2.007	2.054	2.412	2.352	2.580	2.717	3.012	3.038
50-59	3.000	3.190	3.704	3.760	1.738	1.814	1.858	1.766	1.957	2.094	2.198	2.116
60-69	2.576	1.942	2.338	2.548	1.428	1.600	1.722	1.553	1.560	1.648	1.819	1.684
Total	4.071	4.210	4.508	4.658	2.068	2.230	2.441	2.266	2.790	3.039	3.251	3.128

TABLE 61

DISABILITY LOSS-OF-TIME, 1976-1983 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			
	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83
0-Day Elimination Rate												
Under 30	0.959	0.878	0.745	0.844	—	—	—	—	—	—	—	—
30-39	0.980	0.944	1.066	1.169	0.203	0.329	—	—	—	—	—	—
40-49	1.141	1.044	1.132	1.044	1.265	1.181	0.929	1.262	1.314	1.209	1.037	1.251
50-59	1.176	1.060	1.021	1.354	1.192	1.132	1.242	1.164	1.185	1.104	1.173	1.200
60-69	1.060	1.079	1.091	0.941	1.245	1.293	1.204	1.211	1.198	1.227	1.175	1.174
Total	1.071	1.009	1.065	1.159	1.188	1.179	1.193	1.192	—	—	—	—
7-Day Elimination Period												
Under 30	0.763	0.867	0.814	0.478	0.841	1.030	0.808	1.571	0.803	0.970	0.821	0.731
30-39	1.048	0.984	0.973	1.088	0.928	0.881	0.981	0.827	0.990	0.948	0.991	0.932
40-49	1.037	1.044	0.909	0.904	1.039	0.947	1.015	1.008	1.036	0.988	0.971	0.970
50-59	0.914	1.091	1.076	0.887	1.106	1.022	1.075	1.073	1.041	1.020	1.055	1.019
60-69	1.447	1.015	1.567	1.184	1.162	1.269	1.145	1.186	1.169	1.209	1.176	1.167
Total	0.991	1.016	1.016	0.938	1.046	1.019	1.059	1.068	1.021	1.019	1.037	1.018
14-Day Elimination Period												
Under 30	1.013	0.988	0.883	1.101	0.855	0.928	1.009	0.502	0.939	0.983	0.941	0.806
30-39	1.062	1.173	1.078	0.919	1.013	0.895	0.938	0.794	1.064	1.066	1.015	0.880
40-49	1.170	1.077	0.965	1.132	1.132	1.003	1.063	0.983	1.147	1.035	1.028	1.048
50-59	1.066	1.015	1.073	1.015	1.236	1.223	1.188	1.054	1.163	1.141	1.143	1.032
60-69	1.084	1.511	1.350	1.628	1.188	1.243	1.190	1.125	1.153	1.244	1.186	1.165
Total	1.074	1.101	1.023	1.049	1.073	1.049	1.075	0.954	1.076	1.073	1.050	0.987
30-Day Elimination Period												
Under 30	1.060	1.234	1.046	0.965	0.775	0.821	0.808	0.769	0.875	1.030	0.972	0.875
30-39	1.201	1.026	0.953	1.055	0.990	0.917	0.797	0.786	1.113	0.966	0.874	0.910
40-49	1.075	1.144	1.115	1.195	1.000	1.014	0.930	0.961	1.003	1.048	0.990	1.048
50-59	1.081	1.150	1.067	1.236	1.123	1.055	1.052	1.019	1.091	1.046	1.034	1.037
60-69	1.194	1.517	1.241	0.763	1.203	1.296	1.101	0.976	1.176	1.311	1.114	0.927
Total	1.121	1.117	1.028	1.098	1.000	1.000	0.924	0.914	1.030	1.027	0.959	0.973

TABLE 62
 DISABILITY LOSS-OF-TIME, 1976-1983 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			
	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83
0-Day Elimination Period												
Under 30	2.322	1.939	1.293	1.607	—	—	—	—	—	—	—	—
30-39	1.920	2.338	2.492	2.470	0.130	0.218	—	—	—	—	—	—
40-49	1.935	2.041	2.510	1.990	1.160	1.313	0.886	0.964	1.420	1.586	1.301	1.289
50-59	2.152	2.031	2.299	2.641	1.357	1.232	1.265	1.280	1.484	1.374	1.430	1.478
60-69	1.573	2.017	1.840	1.819	1.243	1.123	1.348	1.250	1.290	1.237	1.427	1.327
Total	1.986	2.088	2.292	2.272	1.203	1.181	1.214	1.216	—	—	—	—
7-Day Elimination Period												
Under 30	1.204	1.521	0.959	0.678	0.834	0.912	0.770	1.320	0.997	1.257	0.886	0.836
30-39	1.608	1.565	1.770	1.789	1.053	1.129	1.113	0.897	1.303	1.360	1.425	1.234
40-49	1.634	1.584	1.376	1.561	1.228	1.139	1.212	1.282	1.367	1.302	1.278	1.391
50-59	1.684	1.924	2.293	1.694	1.291	1.199	1.398	1.373	1.371	1.334	1.568	1.448
60-69	2.249	1.391	2.124	1.787	1.165	1.355	1.194	1.320	1.285	1.361	1.300	1.379
Total	1.623	1.659	1.806	1.633	1.159	1.164	1.242	1.268	1.305	1.328	1.393	1.366
14-Day Elimination Period												
Under 30	1.973	1.963	1.952	2.466	1.200	1.133	1.334	0.746	1.573	1.622	1.700	1.516
30-39	2.373	2.757	2.628	2.367	1.576	1.358	1.539	1.231	1.981	2.038	2.042	1.756
40-49	2.966	2.585	2.298	3.043	1.648	1.476	1.719	1.518	2.070	1.847	1.955	2.008
50-59	2.592	2.540	2.417	2.621	1.625	1.629	1.666	1.442	1.793	1.796	1.819	1.679
60-69	1.888	2.741	2.288	3.265	1.398	1.402	1.412	1.352	1.461	1.530	1.494	1.532
Total	2.429	2.548	2.396	2.693	1.503	1.408	1.584	1.330	1.862	1.857	1.906	1.780
30-Day Elimination Period												
Under 30	4.209	4.845	5.244	4.568	1.625	1.713	1.589	1.764	2.559	3.158	3.334	3.080
30-39	5.547	4.923	4.617	5.407	2.216	2.376	2.309	1.905	3.540	3.499	3.292	3.188
40-49	4.309	4.839	4.800	5.475	2.004	2.079	2.242	2.263	2.591	2.844	2.981	3.188
50-59	3.245	3.663	3.958	4.646	1.950	1.914	1.953	1.799	2.137	2.191	2.274	2.197
60-69	3.077	2.941	2.899	1.947	1.719	2.072	1.898	1.515	1.833	2.161	2.025	1.563
Total	4.581	4.675	4.629	5.114	1.967	2.105	2.115	1.958	2.855	3.066	3.042	2.986

TABLE 63

DISABILITY LOSS-OF-TIME 1976-1983 EXPERIENCE
TREND OF RATIOS OF 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			
	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83
0-Day Elimination Period												
Under 30	0.741	0.583	0.432	0.526	—	—	—	—	—	—	—	—
30-39	0.747	0.780	0.561	0.930	1.301	—	—	—	—	—	—	—
40-49	0.934	0.718	0.914	1.203	1.366	1.492	0.603	0.623	1.275	1.310	0.676	0.758
50-59	1.307	1.036	1.084	1.095	1.446	0.936	1.337	0.848	1.422	0.955	1.296	0.886
60-69	1.898	1.500	1.233	1.517	1.327	1.111	1.119	1.111	1.419	1.164	1.137	1.155
Total	1.051	0.915	0.917	1.143	1.382	1.075	1.135	0.930	—	—	—	—
7-Day Elimination Period												
Under 30	0.625	0.904	0.433	0.157	1.282	1.769	2.037	2.381	1.004	1.360	1.155	1.204
30-39	0.673	0.608	0.692	0.547	1.906	2.053	1.680	1.580	1.352	1.356	1.253	1.129
40-49	0.845	0.811	0.803	0.935	1.786	1.786	1.842	1.594	1.455	1.433	1.446	1.360
50-59	1.243	1.111	1.112	1.201	1.336	1.178	1.272	1.156	1.315	1.163	1.237	1.166
60-69	1.016	0.930	0.767	1.625	1.001	0.915	0.982	0.919	1.003	0.918	0.941	1.043
Total	0.886	0.859	0.870	0.985	1.581	1.619	1.549	1.387	1.305	1.297	1.283	1.212
14-Day Elimination Period												
Under 30	0.802	0.662	0.396	0.450	1.817	2.211	1.452	1.439	1.304	1.334	0.878	0.926
30-39	1.072	0.782	0.794	0.935	2.480	2.601	2.263	2.241	1.835	1.737	1.578	1.672
40-49	1.267	1.053	0.937	0.986	2.304	2.124	1.983	1.903	1.972	1.765	1.595	1.604
50-59	1.378	1.711	1.132	1.685	1.316	1.183	1.304	1.238	1.328	1.292	1.267	1.332
60-69	1.994	1.734	2.063	1.528	0.889	0.907	0.841	0.743	1.063	1.030	1.023	0.852
Total	1.118	1.052	0.927	1.141	2.035	2.074	1.815	1.738	1.624	1.566	1.412	1.461
30-Day Elimination Period												
Under 30	1.123	1.045	1.070	1.078	2.470	2.207	2.131	2.765	1.878	1.589	1.619	1.922
30-39	1.241	1.527	1.212	1.651	3.072	2.841	3.095	2.703	2.350	2.229	2.243	2.280
40-49	1.148	1.509	1.472	1.208	2.232	2.415	2.202	2.361	1.920	2.139	1.970	2.006
50-59	1.917	1.571	1.981	1.240	1.332	1.401	1.297	1.319	1.434	1.435	1.423	1.305
60-69	1.561	1.377	1.919	1.274	0.862	1.059	0.952	0.943	0.943	1.104	1.104	0.987
Total	1.301	1.445	1.389	1.395	2.385	2.353	2.401	2.373	1.944	1.944	1.928	1.987

TABLE 64

DISABILITY LOSS-OF-TIME 1976-1983 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			
	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83
0-Day Elimination Period												
Under 30	1.386	0.913	0.391	0.414	—	—	—	—	—	—	—	—
30-39	1.039	0.986	1.792	1.047	0.953	—	—	—	—	—	—	—
40-49	1.302	1.097	0.829	0.886	0.686	1.019	0.685	0.893	0.810	0.953	0.741	0.952
50-59	1.261	1.023	0.983	1.523	1.019	0.603	0.684	1.423	1.057	0.683	0.728	1.438
60-69	1.111	0.813	1.103	0.781	0.675	0.521	0.677	0.668	0.750	0.565	0.750	0.691
Total	1.229	0.988	1.101	1.062	0.841	0.661	0.681	0.948	—	—	—	—
7-Day Elimination Period												
Under 30	0.831	0.725	0.727	0.795	0.841	0.829	0.826	0.874	0.828	0.740	0.730	0.507
30-39	1.067	0.941	0.836	1.201	0.937	1.100	0.879	0.731	0.962	1.004	0.837	0.855
40-49	1.033	1.032	0.787	0.952	0.902	0.935	0.883	0.784	0.936	0.952	0.850	0.815
50-59	1.182	0.964	0.905	0.838	0.904	0.839	0.818	0.725	0.959	0.863	0.837	0.753
60-69	1.262	0.591	1.129	1.469	0.741	1.184	0.902	0.762	0.798	1.089	0.937	0.876
Total	1.067	0.944	0.853	0.989	0.898	0.955	0.858	0.751	0.932	0.931	0.846	0.796
14-Day Elimination Period												
Under 30	1.124	1.066	0.856	1.145	0.816	0.865	0.972	0.738	0.926	0.902	0.881	0.882
30-39	1.217	1.008	1.219	1.122	0.881	1.038	1.036	0.781	0.952	1.021	1.081	0.854
40-49	1.583	1.202	1.003	0.858	0.932	0.976	0.885	0.908	1.064	1.021	0.891	0.901
50-59	1.113	0.971	0.920	0.841	0.939	1.003	1.006	0.943	0.970	0.987	0.990	0.913
60-69	0.810	1.383	2.132	1.471	0.950	0.904	0.876	1.274	0.887	0.943	1.057	1.251
Total	1.247	1.072	1.146	0.992	0.897	0.987	0.971	0.899	0.978	0.996	0.990	0.914
30-Day Elimination Period												
Under 30	1.227	1.413	1.641	1.203	0.602	0.740	0.909	0.833	0.770	0.982	1.144	0.954
30-39	1.276	1.213	1.101	1.291	1.052	0.763	0.755	0.712	1.092	0.910	0.852	0.880
40-49	1.062	0.928	1.201	1.362	0.806	0.908	0.774	0.790	0.861	0.920	0.875	0.898
50-59	1.309	1.324	1.073	1.193	1.065	1.024	0.898	0.986	1.099	1.069	0.927	1.015
60-69	0.561	0.976	1.297	0.511	0.951	1.076	0.967	0.947	0.877	1.049	1.015	0.877
Total	1.205	1.182	1.196	1.255	0.894	0.885	0.814	0.814	0.958	0.962	0.910	0.916

TABLE 65

DISABILITY LOSS-OF-TIME 1976-1983 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			
	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83	1976-77	1978-79	1980-81	1982-83
0-Day Elimination Period												
Under 30	1.028	0.534	0.169	0.217	—	—	—	—	—	—	—	—
30-39	0.775	0.771	1.002	0.975	1.242	—	—	—	—	—	—	—
40-49	1.218	0.788	0.758	1.066	0.933	1.522	0.415	0.556	1.029	1.247	0.503	0.718
50-59	1.646	1.058	1.067	1.670	1.473	0.563	0.916	1.208	1.500	0.651	0.940	1.276
60-69	2.105	1.215	1.360	1.186	0.894	0.580	0.755	0.741	1.065	0.660	0.853	0.802
Total	1.291	0.897	0.974	1.233	1.170	0.727	0.773	0.923	—	—	—	—
7-Day Elimination Period												
Under 30	0.519	0.654	0.315	0.125	1.077	1.463	1.690	2.088	0.831	1.004	0.842	0.610
30-39	0.716	0.572	0.579	0.657	1.787	2.259	1.478	1.155	1.304	1.364	1.051	0.967
40-49	0.875	0.838	0.631	0.889	1.612	1.667	1.627	1.250	1.360	1.364	1.230	1.109
50-59	1.472	1.073	1.007	1.007	1.206	0.989	1.042	0.840	1.261	1.005	1.035	0.879
60-69	1.280	0.552	0.865	2.381	0.742	1.084	0.886	0.701	0.801	0.997	0.884	0.915
Total	0.965	0.812	0.752	0.961	1.426	1.568	1.334	1.049	1.219	1.206	1.081	0.967
14-Day Elimination Period												
Under 30	0.903	0.708	0.339	0.516	1.485	1.913	1.409	1.063	1.205	1.203	0.775	0.818
30-39	1.305	0.788	0.967	1.051	2.195	2.697	2.346	1.754	1.743	1.769	1.709	1.429
40-49	2.002	1.265	0.941	0.844	2.146	2.072	1.754	1.729	2.100	1.802	1.424	1.445
50-59	1.537	1.662	1.041	1.415	1.236	1.186	1.309	1.168	1.288	1.273	1.254	1.217
60-69	1.615	2.401	4.398	2.245	0.844	0.819	0.738	0.946	0.944	0.971	1.081	1.068
Total	1.403	1.130	1.071	1.122	1.805	2.047	1.774	1.498	1.587	1.561	1.400	1.314
30-Day Elimination Period												
Under 30	1.380	1.477	1.756	1.295	1.486	1.635	1.937	2.309	1.448	1.563	1.851	1.833
30-39	1.579	1.851	1.337	2.136	3.224	2.164	2.335	1.926	2.570	2.026	1.910	2.003
40-49	1.219	1.397	1.768	1.646	1.800	2.189	1.705	1.867	1.652	1.970	1.723	1.803
50-59	2.510	2.078	2.130	1.478	1.419	1.433	1.164	1.300	1.576	1.535	1.319	1.325
60-69	0.874	1.345	2.484	0.650	0.821	1.138	0.921	0.893	0.826	1.159	1.120	0.866
Total	1.573	1.699	1.655	1.764	2.073	1.938	1.904	1.839	1.852	1.834	1.744	1.799

II. EXPERIENCE IN SECOND AND THIRD YEARS OF BENEFIT PERIOD

Eight 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 1981 and 1982 and of the third year of the benefit period with respect to claims incurred during 1980 and 1981. Previous studies of experience during the second year of the benefit period appear in *TSA, Reports* of odd numbered years commencing in 1967 and in the *TSA, 1982 Reports*. Experience on policies having maximum benefit periods of less than two years (three years) is omitted in the second year (third year) study. Caution should be used in interpreting the results of certain sex/age group/occupation group/elimination period cells, because of a scarcity of claims, and in interpreting trends, because of a change in the companies who contributed to the study.

Annual claim rates have been calculated by dividing the amounts of monthly indemnity on claims that continued for at least 12 months for the second-year study and at least 24 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 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 exposure. Durations of claims in months in the appropriate benefit year have 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 most of the previous studies, including the experience of policies with 0-day accident and 7-day sickness elimination periods during the second benefit year. Seven companies contributed to this section of the study.

The second section of this study reports, for the second time, the second-benefit-year experience of policies with other than 0-day accident or 7-day sickness elimination periods, and third-benefit-year experience for policies with all elimination periods combined. Five companies contributed to this section of the study. Because of the differences in companies contributing to these two sections, caution must be used in comparing their results.

Tables 66, 67, and 68 report experience on second-year Male I, Male II, and Female I categories, respectively, for 0-day accident, 7-day sickness and combined 0-day accident and 7-day sickness coverages. These results include experience for claims incurred in 1973-78, 1979-80, and 1981-82. For the 1981-82 incurred claim year, 198 claims were reported in Male I, 214 in Male II, 31 in Female I and 4 in Female II.

TABLE 66
 DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD
 FOR CLAIMS INCURRED DURING 1973-78, 1979-80, AND 1981-82
 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
	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	
0-Day Accident Elimination Period													
Under 30	13	1	0	0.00101	0.00079	0.00000	10.8	2.9	—	0.0119	0.0023	0.0000	0.0034
30-39	52	16	5	0.00112	0.00177	0.00110	9.3	7.7	11.0	0.0104	0.0137	0.0121	0.0040
40-49	92	32	5	0.00134	0.00172	0.00056	8.5	7.3	6.8	0.0114	0.0126	0.0038	0.0069
50-59	157	62	24	0.00112	0.00143	0.00168	9.0	8.1	9.1	0.0100	0.0116	0.0097	0.0141
60-64	129	67	12	0.00153	0.00287	0.00108	9.7	8.3	8.0	0.0149	0.0238	0.0086	0.0255
7-Day Sickness Elimination Period													
Under 30	36	4	0	0.00180	0.00057	0.00000	9.2	10.5	—	0.0166	0.0060	0.0000	0.0036
30-39	136	54	6	0.00201	0.00120	0.00445	8.4	8.3	7.9	0.0169	0.0099	0.0273	0.0066
40-49	290	89	25	0.00357	0.00202	0.00399	9.7	8.2	11.4	0.0344	0.0166	0.0456	0.0169
50-59	682	251	64	0.00784	0.00658	0.00805	9.7	8.3	11.0	0.0759	0.0548	0.0884	0.0573
60-64	414	154	57	0.01562	0.01617	0.01311	9.4	9.2	10.9	0.1467	0.1481	0.1423	0.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Periods													
Under 30	49	5	0	0.00290	0.00136	0.00000	9.8	6.1	—	0.0285	0.0083	0.0000	0.0070
30-39	188	70	11	0.00313	0.00297	0.00455	8.7	7.9	8.7	0.0273	0.0236	0.0394	0.0106
40-49	382	121	30	0.00491	0.00374	0.00455	9.3	7.8	10.9	0.0458	0.0292	0.0494	0.0238
50-59	839	313	88	0.00896	0.00801	0.00973	9.6	8.3	10.7	0.0859	0.0664	0.1037	0.0714
60-64	543	221	69	0.01715	0.01904	0.01419	9.4	9.0	10.6	0.1616	0.1719	0.1509	0.1648

TABLE 67

DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD
FOR CLAIMS INCURRED DURING 1973-78, 1979-80, AND 1981-82
0-DAY ACCIDENT AND 7-DAY SICKNESS ELIMINATION PERIODS
MALE OCCUPATION GROUP II

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			GROUP DURATION (MONTHS)			ANNUAL CLAIM COST			1964 CDT ANNUAL CLAIM COST
	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	
0-Day Accident Elimination Period													
Under 30	41	2	1	0.00196	0.00092	0.00703	8.3	6.4	12.0	0.0163	0.0059	0.0844	0.0034
30-39	202	31	12	0.00277	0.00242	0.00726	10.6	9.7	9.7	0.0294	0.0234	0.0702	0.0040
40-49	301	84	23	0.00276	0.00389	0.00527	8.3	6.4	7.2	0.0228	0.0249	0.0381	0.0069
50-59	435	122	31	0.00346	0.00471	0.00448	8.4	6.2	9.5	0.0292	0.0291	0.0425	0.0141
60-64	223	63	9	0.00511	0.00566	0.00311	8.8	7.3	9.0	0.0449	0.0412	0.0279	0.0255
7-Day Sickness Elimination Period													
Under 30	60	8	0	0.00135	0.00111	0.00000	8.8	10.5		0.0118	0.0116	0.0000	0.0036
30-39	258	58	7	0.00238	0.00247	0.00231	6.7	5.5	10.4	0.0160	0.0136	0.0240	0.0066
40-49	687	162	20	0.00473	0.00470	0.00289	10.2	8.6	8.5	0.0483	0.0402	0.0247	0.0169
50-59	1,403	328	72	0.01243	0.01245	0.01145	10.5	9.7	9.6	0.1300	0.1206	0.1105	0.0573
60-64	686	156	39	0.02144	0.01961	0.01802	9.3	8.5	11.0	0.2000	0.1666	0.1980	0.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Periods													
Under 30	101	10	1	0.00331	0.00193	0.00703	8.5	9.1	12.0	0.0281	0.0175	0.0844	0.0070
30-39	460	89	19	0.00515	0.00489	0.00957	8.8	7.6	9.8	0.0454	0.0370	0.0942	0.0106
40-49	988	246	43	0.00749	0.00859	0.00816	9.5	7.6	7.7	0.0711	0.0651	0.0628	0.0238
50-59	1,838	450	103	0.02589	0.01716	0.01593	10.0	8.7	9.6	0.1592	0.1497	0.1530	0.0714
60-64	909	219	48	0.02655	0.02527	0.02114	9.2	8.2	10.7	0.2449	0.2078	0.2259	0.1648

TABLE 68
 DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD
 FOR CLAIMS INCURRED DURING 1973-78, 1979-80, AND 1981-82
 0-DAY ACCIDENT AND 7-DAY SICKNESS ELIMINATION PERIODS
 FEMALE OCCUPATION GROUP I

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			GROUP DURATION (MONTHS)			ANNUAL CLAIM COST			1964 CDT ANNUAL CLAIM COST
	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	1973-78	1979-80	1981-82	
0-Day Accident Elimination Period													
Under 30	0	0	0	0.00000	0.00000	0.00000	—	—	—	0.0000	0.0000	0.0000	0.0034
30-39	6	0	1	0.00122	0.00000	0.00734	7.4	—	12.0	0.0090	0.0000	0.0880	0.0040
40-49	6	2	1	0.00146	0.00197	0.00273	9.7	6.7	5.8	0.0142	0.0132	0.0160	0.0069
50-59	17	4	1	0.00148	0.00158	0.00094	9.1	6.1	11.3	0.0134	0.0096	0.0106	0.0141
60-64	9	6	2	0.00260	0.00533	0.00611	10.7	4.3	1.1	0.0278	0.0228	0.0065	0.0255
7-Day Sickness Elimination Period													
Under 30	3	0	0	0.00121	0.00000	0.00000	6.5	—	—	0.0079	0.0000	0.0000	0.0036
30-39	29	6	4	0.00345	0.00183	0.005380	10.2	7.9	11.9	0.0353	0.0144	0.0641	0.0066
40-49	45	16	6	0.00617	0.00362	0.004830	10.3	8.3	10.8	0.0634	0.0300	0.0522	0.0169
50-59	99	27	12	0.01036	0.00863	0.008767	10.5	10.6	11.0	0.1083	0.0917	0.0961	0.0573
60-64	12	2	4	0.00998	0.00905	0.013480	8.7	12.0	12.0	0.0864	0.1086	0.1612	0.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Periods													
Under 30	3	0	0	0.00121	0.00000	0.00000	6.5	—	—	0.0079	0.0000	0.0000	0.0070
30-39	35	6	5	0.00467	0.00183	0.01272	9.5	7.9	11.9	0.0443	0.0144	0.1521	0.0106
40-49	51	18	7	0.00763	0.00559	0.00757	10.2	7.7	9.0	0.0776	0.0432	0.0682	0.0238
50-59	116	31	13	0.01184	0.01021	0.00971	10.3	10.7	11.0	0.1217	0.1013	0.1067	0.0714
60-64	21	8	6	0.01250	0.01438	0.01959	9.1	9.1	8.6	0.1142	0.1314	0.1677	0.1648

Included in Tables 66, 67, and 68 are corresponding claim costs from the 1964 CDT. The 1964 CDT provides a useful basis of comparison with second-year claim costs, even though, as previously stated, 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 claim costs were derived from data that were not broken down by either sex or occupation group.

For 0-day accident and 7-day sickness elimination periods combined, claim costs are significantly greater for Male II than for Male I. Claim costs are greater for Female I than for Male I for age groups 30–59 for 1973–78 and for age groups 40–59 for 1979–80, while the opposite relationship holds for younger and older age groups. Claim costs are greater for Female I than for Male I for all age groups for 1981–82.

Tables 69, 70 and 71 report experience on second-year Male I category for the 30-day elimination period, Male II for the 30-day elimination period, and Male I for the 90-day elimination period, respectively. The data in these tables and in Tables 66 and 67 indicate that the initial elimination period still has a significant influence on claim costs in the second benefit year. Claim costs that are less 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.

Tables 72 and 73 report experience for Male I and Male II, respectively, for all elimination periods combined during the third benefit year for claims incurred during 1980–81. It is evident that there are still differences in experience by elimination period in the third benefit year. Claim costs for the third benefit year are less than for those of the second benefit year, and claim costs for Male II are greater than those for Male I. There was an insufficient number of claims for females to report on their experience.

TABLE 69
 DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD
 FOR CLAIMS INCURRED DURING 1979-80 AND 1981-82
 30-DAY ELIMINATION PERIOD
 MALE OCCUPATION GROUP I

ATTAINED AGE	NUMBER OF CLAIMS		ANNUAL CLAIM RATE		CLAIM DURATION (MONTHS)		ANNUAL CLAIM COST	
	1979-80	1981-82	1979-80	1981-82	1979-80	1981-82	1979-80	1981-82
Accident								
Under 30	6	1	0.00062	0.00008	9.8	12.0	0.0061	0.0009
30-39	32	13	0.00073	0.00065	9.6	10.9	0.0070	0.0071
40-49	21	8	0.00043	0.00028	9.1	9.6	0.0039	0.0027
50-59	13	6	0.00064	0.00038	10.2	11.4	0.0065	0.0043
60-64	2	4	0.00022	0.00130	12.0	9.0	0.0027	0.0117
Sickness								
Under 30	3	5	0.00014	0.00063	12.0	6.6	0.0017	0.0042
30-39	20	28	0.00041	0.00061	11.0	9.4	0.0045	0.0057
40-49	31	21	0.00089	0.00072	10.7	9.9	0.0095	0.0071
50-59	47	27	0.00159	0.00190	10.6	11.4	0.0169	0.0218
60-64	18	6	0.00410	0.00120	11.4	10.0	0.0466	0.0119
Total of Accident and Sickness								
Under 30	9	6	0.00076	0.00071	10.3	7.2	0.0078	0.0051
30-39	52	41	0.00104	0.00126	11.1	10.2	0.0115	0.0128
40-49	51	29	0.00132	0.00100	10.2	9.8	0.0134	0.0098
50-59	60	33	0.00223	0.00228	10.5	11.4	0.0234	0.0261
60-64	20	10	0.00432	0.00250	11.4	9.5	0.0493	0.0237

TABLE 70
 DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD
 FOR CLAIMS INCURRED DURING 1979-80 AND 1981-82
 30-DAY ELIMINATION PERIOD
 MALE OCCUPATION GROUP II

ATTAINED AGE	NUMBER OF CLAIMS		ANNUAL CLAIM RATE		CLAIM DURATION (MONTHS)		ANNUAL CLAIM COST	
	1979-80	1981-82	1979-80	1981-82	1979-80	1981-82	1979-80	1981-82
Accident								
Under 30	4	4	0.00085	0.00141	12.0	5.6	0.0103	0.0079
30-39	24	8	0.00183	0.00128	7.3	5.8	0.1330	0.0074
40-49	12	12	0.00135	0.00250	11.9	10.9	0.1600	0.0274
50-59	13	6	0.00364	0.00178	5.2	11.2	0.0191	0.0200
60-64	2	1	0.00226	0.00147	12.0	1.2	0.0271	0.0018
Sickness								
Under 30	2	1	0.00062	0.00028	8.1	12.0	0.0050	0.0033
30-39	13	15	0.00103	0.00188	10.8	8.4	0.0111	0.0157
40-49	9	14	0.00087	0.00264	10.8	10.0	0.0094	0.0266
50-59	30	13	0.00749	0.00739	10.4	10.7	0.0782	0.0788
60-64	7	4	0.00624	0.00440	9.5	7.2	0.0591	0.0319
Total of Accident and Sickness								
Under 30	6	5	0.00147	0.00168	10.3	6.7	0.0152	0.0112
30-39	37	23	0.00286	0.00315	8.5	7.4	0.0244	0.0231
40-49	21	26	0.00222	0.00515	11.4	10.5	0.0254	0.0540
50-59	43	19	0.01113	0.00918	8.7	10.8	0.0973	0.0988
60-64	9	5	0.00850	0.00588	10.1	5.7	0.0862	0.0337

TABLE 71
 DISABILITY LOSS-OF-TIME EXPERIENCE IN SECOND YEAR OF BENEFIT PERIOD
 FOR CLAIMS INCURRED DURING 1979-80 AND 1981-82
 90-DAY ELIMINATION PERIOD
 MALE OCCUPATION GROUP 1

ATTAINED AGE	NUMBER OF CLAIMS		ANNUAL CLAIM RATE		CLAIM DURATION (MONTHS)		ANNUAL CLAIM COST	
	1979-80	1981-82	1979-80	1981-82	1979-80	1981-82	1979-80	1981-82
Accident								
Under 30	1	2	0.00023	0.00023	2.2	12.0	0.0005	0.0028
30-39	9	2	0.00026	0.00005	8.1	12.0	0.0021	0.0006
40-49	4	0	0.00006	0.00000	10.0	—	0.0006	0.0002
50-59	3	3	0.00026	0.00060	11.9	12.0	0.0031	0.0072
60-64	1	0	0.00014	0.00000	12.0	—	0.0017	0.0018
Sickness								
Under 30	1	2	0.00025	0.00095	5.6	5.6	0.0014	0.0054
30-39	5	7	0.00017	0.00034	8.8	9.6	0.0015	0.0033
40-49	6	8	0.00036	0.00020	8.3	10.7	0.0030	0.0021
50-59	11	14	0.00116	0.00215	9.5	9.9	0.0110	0.0211
60-64	3	3	0.00225	0.00175	12.0	12.0	0.0270	0.0210
Total of Accident and Sickness								
Under 30	2	4	0.00048	0.00118	4	6.9	0.0019	0.0082
30-39	14	9	0.00043	0.00039	8.4	9.9	0.0036	0.0039
40-49	10	8	0.00042	0.00020	8.6	10.7	0.0036	0.0021
50-59	14	17	0.00142	0.00274	9.9	10.3	0.0141	0.0283
60-64	4	3	0.00239	0.00175	12.0	12.0	0.0287	0.0210

TABLE 72
 DISABILITY LOSS-OF-TIME EXPERIENCE IN THIRD YEAR OF BENEFIT PERIOD
 FOR CLAIMS INCURRED DURING 1978-79 AND 1980-81
 ALL ELIMINATION PERIODS COMBINED
 MALE OCCUPATION GROUP I

ATTAINED AGE	NUMBER OF CLAIMS		ANNUAL CLAIM RATE		CLAIM DURATION (MONTHS)		ANNUAL CLAIM COST	
	1978-79	1980-81	1978-79	1980-81	1978-79	1980-81	1978-79	1980-81
Accident								
Under 30	0	1	0.00000	0.00006	—	12.0	0.0000	0.0007
30-39	22	7	0.00050	0.00017	10.4	11.2	0.0052	0.0019
40-49	23	5	0.00055	0.00015	7.5	5.8	0.0041	0.0009
50-59	33	4	0.00079	0.00019	6.8	12.0	0.0054	0.0022
60-64	12	3	0.00092	0.00018	7.4	9.2	0.0068	0.0017
Sickness								
Under 30	3	1	0.00027	0.00169	12.0	12.0	0.0033	0.0010
30-39	15	9	0.00025	0.00042	11.6	9.2	0.0029	0.0038
40-49	21	19	0.00046	0.00078	10.7	11.6	0.0049	0.0090
50-59	35	28	0.00083	0.00118	10.6	8.0	0.0088	0.0094
60-64	15	13	0.00159	0.00321	7.5	9.1	0.0119	0.0291
Total of Accident and Sickness								
Under 30	3	2	0.00027	0.00014	12.0	12.0	0.0033	0.0017
30-39	37	16	0.00075	0.00058	10.8	9.8	0.0081	0.0057
40-49	44	24	0.00101	0.00092	8.9	10.7	0.0090	0.0099
50-59	68	32	0.00162	0.00136	8.8	8.5	0.0142	0.0116
60-64	27	16	0.00251	0.00339	7.5	9.1	0.0187	0.0308

TABLE 73
 DISABILITY LOSS-OF-TIME EXPERIENCE IN THIRD YEAR OF BENEFIT PERIOD
 FOR CLAIMS INCURRED DURING 1978-79 AND 1980-81
 ALL ELIMINATION PERIODS COMBINED
 MALE OCCUPATION GROUP II

ATTAINED AGE	NUMBER OF CLAIMS		ANNUAL CLAIM RATE		CLAIM DURATION (MONTHS)		ANNUAL CLAIM COST	
	1978-79	1980-81	1978-79	1980-81	1978-79	1980-81	1978-79	1980-81
Accident								
Under 30	3	0	0.00045	0.00000	11.8	—	0.0053	0.0000
30-39	6	1	0.00033	0.00012	10.6	1.2	0.0035	0.0001
40-49	21	4	0.00136	0.00056	8.8	11.5	0.0119	0.0065
50-59	22	5	0.00243	0.00044	8.6	12.0	0.2100	0.0052
60-64	7	0	0.00342	0.00000	8.8	—	0.0302	0.0025
Sickness								
Under 30	1	1	0.00007	0.00074	12.0	12.0	0.0010	0.0089
30-39	11	2	0.00100	0.00035	7.6	11.8	0.0076	0.0042
40-49	9	12	0.00096	0.00178	10.2	6.5	0.0098	0.0116
50-59	27	9	0.00765	0.00282	8.4	9.8	0.0645	0.0275
60-64	6	4	0.00449	0.00252	9.1	9.3	0.0410	0.0235
Total of Accident and Sickness								
Under 30	4	1	0.00052	0.00074	11.9	12.0	0.0063	0.0089
30-39	17	3	0.00133	0.00047	8.3	9.1	0.0111	0.0043
40-49	30	16	0.00232	0.00235	9.4	7.7	0.0217	0.0181
50-59	49	14	0.01005	0.00326	8.5	10.1	0.0855	0.0328
60-64	13	4	0.00791	0.00252	9.0	9.3	0.0712	0.0235

