

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1985-87 REPORTS**

**REPORT OF THE COMMITTEE
ON INDIVIDUAL HEALTH INSURANCE
EXPERIENCE UNDER INDIVIDUAL DISABILITY
LOSS-OF-TIME POLICIES, 1984-85**

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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 1984–85 exposure period submitted by 13 companies are presented for males and females in Occupation Groups I and II. Annual claim rates, claim durations and claim costs (see Section I for definitions) are emphasized for accident disability, sickness disability, and the total of accident and sickness disability. Also included are claim continuation rates. Data are presented on experience by policy duration and by duration of disability, measured by policy years exposed (in addition to the normal measurement by monthly income exposed), together with various trends of experience. In addition, experience on the distribution of claims by calendar month and rates of policy termination is reported.

The second part of this study covers experience of the second year and third year of the benefit period of individual disability loss-of-time policies. For the 1983 exposure period, claim experience from the second year of the benefit period is given for Male Occupation Groups I and II and Female Occupation Group I. For the 1982 exposure period, claim experience from the third year of the benefit period is 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 calendar years 1984 and 1985. This section is limited to experience in the first year of the benefit period. Experience for policies with benefit periods shorter than one year is excluded from the study. The primary reporting system used for this study is comparable to that used in previous studies. This system is described in detail in the *TSA 1959 Reports* (pages 126–128). Previous studies appear in detail in the *TSA Reports* of odd-numbered years, commencing in 1959, along with the *TSA 1982 Reports*. Three companies were able to contribute experience on a new reporting format, information from which is used to report on policy persistency (see Section 6).

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 as “Male I,” “Male II,” “Female I,” and “Female II.” The amount of data for females in Occupation Group II is

relatively small; therefore, experience for this classification should be viewed with caution.

Occupation Group I comprises occupations that involve little exposure to accident hazards and do not require heavy physical activity. In addition to those occupations involving white-collar and professional workers, Occupation Group I also includes occupations of persons engaged in trades and service work whose duties are light and nonhazardous and persons superintending manufacturing and construction operations.

Occupation Group II comprises occupations that involve a greater degree of exposure to accident hazards or in which the physical requirements of the job may be reflected in longer periods of disability due to sickness or to injury than in the Group I occupations. These occupations include construction workers, drivers of heavy vehicles, mechanics, and skilled and semi-skilled workers in manufacturing industries. Occupations requiring perfect, or nearly perfect, physical condition also would be included in Group II, because persons in such occupations may be disabled by what would otherwise be considered a minor injury.

In general, the presentation of data in many of the following tables 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 per \$1 of monthly income benefit. Experience is shown separately for accident and sickness causes of disability. Total disability experience is represented as the sum of the separate accident and sickness experience. Claim rates and claim costs for total disability are equal to the sum of the corresponding values for accident disability and sickness disability. Claim durations for total disability are usually between those for accident disability and sickness disability. Exposures for total disability in Tables 9, 12, 16, 19, and 36 include the exposures for both accident disability and sickness disability and thus are the sum of the two, rather than the sum of exposures for the policies included in this study. 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 equal to 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) are calculated by dividing the amounts of monthly indemnity on claims for a segment of the experience by the corresponding exposures for the segment. These exposures are based on the amounts of monthly indemnity.

Annual claim costs per \$1 of monthly income benefit are calculated by dividing the aggregate benefits incurred on claims by the corresponding exposures. The data in all tables except for those in Tables 34–37 are expressed in terms of monthly income benefit. The data in Tables 34–37 are based on exposure expressed in terms of policy-years and on claims expressed in terms of number of claims; otherwise, the method of calculation is the same.

Durations of claims in months, measured from the end of the elimination period, are calculated by dividing 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.

Some of the experience included in the 1982–83 study was misclassified between Occupation Group I and Occupation Group II. The overall results of the 1982–83 study do not appear to have been significantly affected by this misclassification. The corrected experience for these years is included in this report in Tables 20–22, Tables 28–32, and Tables 38–49.

A. General Characteristics of the Data

For the calendar-year exposure period of 1984 and 1985, the study is based on approximately 32,000 claims. The companies that contributed to the study are shown 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.

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 is often used as an indicator of the reliability of the statistical results of such a study.

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 exposures for accident coverage and those for sickness coverage is the inclusion of policies that cover only the disability hazard of accident, which constitute less than 1 percent of the exposure for accident coverages. The trend toward the sale of policies that have accident and sickness elimination periods equal to each other has continued.

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

Company	1984 Claims	1985 Claims
Monarch	4,916	4,318
Provident Life and Accident	2,304	2,375
Lutheran Brotherhood	1,533	1,536
John Hancock Mutual	1,362	1,226
Pacific Mutual	1,702	853
Metropolitan Life	2,508	0
Mutual of New York	0	2,206
Woodmen Accident and Life	741	611
Guardian Life	1,346	0
Business Men's Assurance	854	0
Massachusetts Mutual	648	0
National Life of Vermont	295	322
Provident Mutual	287	262
Total	18,496	13,707

TABLE 2
NUMBER OF CLAIMS BY TYPE OF COVERAGE, SEX,
OCCUPATION GROUP, AND ELIMINATION PERIOD
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1984-85 EXPERIENCE

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0	1,143	1,907	102	9	465	298	46	5
7	422	1,042	84	21	2,602	3,328	434	82
14	691	1,196	146	27	2,129	1,725	494	79
30	1,599	1,752	353	83	4,483	1,898	1,249	147
60	141	59	25	4	368	53	109	3
90	165	36	25	1	884	73	87	4
180	18	9	1	0	71	10	13	3
All Elimination Periods	4,179	6,001	736	145	11,002	7,385	2,432	323

TABLE 3
 POLICY YEARS OF EXPOSURE BY TYPE OF COVERAGE, SEX,
 OCCUPATION GROUP, AND ELIMINATION PERIOD
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1984-85 EXPERIENCE

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0	45,676	35,980	3,646	489	4,562	2,841	386	52
7	21,951	27,056	4,714	840	40,467	47,026	6,362	989
14	53,339	37,976	9,061	1,152	56,737	40,355	9,655	1,203
30	319,434	89,066	48,934	4,576	330,213	93,434	49,846	4,626
60	102,491	9,093	14,017	877	102,729	9,096	14,031	880
90	258,863	13,840	26,305	936	260,144	14,045	26,372	945
180	38,834	3,827	3,909	302	38,894	3,837	3,907	302
All Elimination Periods	840,587	216,838	110,587	9,172	833,746	210,635	110,560	8,997

Approximately 95 percent of the 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-by-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. A trend toward the sale of policies with longer elimination periods has resulted in larger average policy sizes associated with longer elimination periods. Data in Tables 5 and 6 indicate that there exists a difference in average policy size between more recent issues and earlier issues. As would be expected, the average policy size is larger for Occupation Group I than for Occupation Group II. The average policy size is larger for males than for females.

The amount of data, measured by number of claims, is sufficient to report on accident coverages with 0-, 7-, 14-, 30-, 60-, and 90-day elimination periods and sickness coverages with 0-, 7-, 14-, 30-, 60-, and 90-day elimination periods.

The amount of data for the 60- and 90-day elimination periods is relatively small; therefore, these data should be viewed with caution. Four companies were able to contribute experience with a 180-day elimination period. Experience for policies with a 180-day elimination period is included only in Tables 1-9 and Tables 34-37. A relatively small amount of experience was

TABLE 4
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
1984-85 EXPERIENCE

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0	\$ 331	\$199	\$216	\$121	\$ 162	\$130	\$115	\$114
7	303	234	234	171	295	221	233	172
14	447	311	330	283	443	309	326	280
30	993	447	627	382	977	441	620	380
60	1,331	601	876	435	1,330	601	875	434
90	1,438	627	996	483	1,433	623	995	481
180	1,410	530	926	415	1,409	529	927	415
All Elimination Periods	\$1,102	\$375	\$702	\$353	\$1,109	\$383	\$703	\$359

TABLE 5
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
1984-85 EXPERIENCE

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0	\$ 571	\$273	\$ 380	\$383	\$1,249	\$441	\$ 408	—
7	405	412	363	369	393	381	360	\$371
14	823	441	454	345	822	441	455	345
30	1,420	565	760	425	1,420	565	760	424
60	1,523	632	932	445	1,523	632	931	443
90	1,779	750	1,087	506	1,779	751	1,086	504
180	1,775	607	1,063	424	1,775	607	1,066	424
All Elimination Periods	\$1,593	\$586	\$ 890	\$433	\$1,592	\$586	\$ 890	\$432

TABLE 6
 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
 1984-85 EXPERIENCE

ELIMINATION PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	I	II	I	II	I	II	I	II
0	\$ 330	\$199	\$214	\$117	\$ 156	\$129	\$110	\$114
7	302	231	233	170	294	219	231	170
14	405	289	283	246	403	288	282	243
30	707	367	412	304	697	363	405	301
60	1,021	515	643	349	1,021	515	643	349
90	1,002	458	652	375	997	456	652	380
180	980	430	540	374	978	428	538	374
All Elimination Periods	\$ 728	\$296	\$404	\$247	\$ 736	\$304	\$407	\$258

submitted for 0-day elimination period for sickness coverage; as a result, 0-day accident and sickness experience has not been combined in several of the data presentations. 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.

The amount of data for Female II is limited; as a result, experience for Female II is provided only in certain of the data presentations.

In interpreting results obtained from an experience study with a small amount of data, caution should be exercised because of potential statistical fluctuations. In comparing current results with those of previous studies, keep 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, due to 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, statistically significant differences in experience between companies remain. Table 13 provides some insight into these differences by indicating overall variations by contributing company for claim rates, claim durations, and claim costs.

B. 1984–1985 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 Male I, Male II, and Female I for all policy durations combined. Each table shows the three elements of disability experience (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). Quinquennial attained age groupings are used in these tables. To provide an indication of the credibility of the experience, the amount of monthly indemnity exposed and the number of claims are also shown.

Several observations about patterns discernible from these tables are as follows:

- Claim rates for accident coverages, as displayed in these tables, tend to be level or to increase by attained age, depending upon elimination period.
- Although accident claim durations for both sexes tend to increase by age, patterns for some sex/occupation group/elimination period combinations are not clear, particularly for longer elimination periods.
- Claim costs for accident coverages tend to be level or increase by attained age; however, this is not true for all categories.
- Claim costs for accident coverages tend to be larger for Male II than for Male I.
- The relationship between accident experience of Female I and Male I depends upon attained age and elimination period.
- Claim rates, claim durations, and claim costs for sickness coverages tend to increase in size by attained age.
- For a few sex/occupation group/elimination period combinations, rates or durations are level by attained age.
- Claim costs for sickness coverages are larger for Male II than for Male I.
- Claim costs for sickness coverages for Female I tend to be larger at younger attained ages than for Male I, with the reverse generally 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.
- Overall claim costs for sickness coverages appear to become larger for Female I than for Male I the longer the elimination period.
- Total annual claim rates and claim costs tend to follow the pattern of those for sickness disability, because claim rates and claim costs for sickness disability tend to be much larger than the corresponding claim rates and claim costs for accident disability, particularly for Female I and older ages.

Tables 10, 11, and 12 provide a summary of accident, sickness, and total disability experience, respectively, for Female II. These tables also compare Female II experience to that of Male II and Female I. Claim costs for Female

TABLE 7

ACCIDENT DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1984-85 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period															
Under 30	\$ 28,906	1	0.0172	8.20	0.1418	\$ 87,530	30	0.1051	1.29	0.1356	\$ 6,656	1	0.0300	1.03	0.0310
30-34	464,361	51	0.0474	1.61	0.0764	371,440	103	0.0864	1.67	0.1447	62,952	3	0.0206	1.66	0.0343
35-39	1,247,094	79	0.0298	2.06	0.0616	663,715	135	0.0689	2.40	0.1656	109,246	10	0.0302	3.70	0.1120
40-44	1,810,155	113	0.0286	2.36	0.0676	979,911	238	0.0712	2.37	0.1690	110,391	11	0.0452	1.23	0.0559
45-49	2,124,724	113	0.0237	3.21	0.0761	1,045,756	266	0.0621	2.74	0.1707	109,938	18	0.0509	3.69	0.1881
50-54	2,460,010	152	0.0249	2.70	0.0674	1,135,617	314	0.0585	2.50	0.1467	97,071	7	0.0159	1.41	0.0226
55-59	3,036,649	284	0.0297	2.69	0.0803	1,444,933	414	0.0593	2.57	0.1527	131,620	17	0.0230	2.53	0.0583
60-64	3,270,383	297	0.0260	3.60	0.0938	1,267,006	351	0.0467	2.85	0.1333	133,591	30	0.0385	2.74	0.1058
65-69	653,748	53	0.0196	3.93	0.0772	180,468	56	0.0376	3.46	0.1302	26,851	5	0.0208	1.65	0.0345
Total	\$15,096,030	1,143				\$7,176,376	1,907				\$788,316	102			
7-Day Elimination Period															
Under 30	\$ 33,835	5	0.0413	1.04	0.0433	\$ 125,227	18	0.0484	3.09	0.1496	\$ 12,111	0	0.0000	—	0.0000
30-34	215,054	13	0.0267	1.56	0.0417	335,084	53	0.0470	1.89	0.0889	36,490	1	0.0054	0.93	0.0051
35-39	586,083	44	0.0287	2.74	0.0788	595,022	110	0.0490	2.67	0.1311	144,686	4	0.0096	3.52	0.0340
40-44	845,328	53	0.0252	2.95	0.0745	907,999	149	0.0452	2.85	0.1291	176,395	11	0.0184	2.29	0.0423
45-49	987,779	59	0.0216	2.85	0.0620	1,014,134	167	0.0398	2.67	0.1063	185,104	13	0.0206	4.23	0.0873
50-54	1,100,131	59	0.0181	3.36	0.0611	1,096,995	202	0.0461	3.14	0.1449	201,665	20	0.0284	2.18	0.0620
55-59	1,426,994	95	0.0195	2.72	0.0532	1,228,898	206	0.0380	2.89	0.1100	218,175	22	0.0204	2.34	0.0479
60-64	1,218,893	79	0.0183	3.06	0.0563	918,823	125	0.0300	3.07	0.0923	114,227	13	0.0230	3.23	0.0746
65-69	226,096	15	0.0214	3.35	0.0718	111,098	12	0.0355	6.25	0.2225	16,319	0	0.0000	—	0.0000
Total	\$6,640,193	422				\$6,333,280	1,042				\$1,105,172	84			

TABLE 7—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
14-Day Elimination Period															
Under 30	\$ 619,643	25	0.0204	2.13	0.0436	\$ 1,106,114	93	0.0381	2.50	0.0955	\$ 279,847	5	0.0085	7.65	0.0656
30-34	1,744,236	51	0.0177	3.15	0.0561	1,549,404	142	0.0387	2.04	0.0793	383,424	8	0.0059	2.86	0.0171
35-39	3,140,685	89	0.0123	3.30	0.0407	1,729,885	156	0.0339	3.32	0.1127	504,622	12	0.0106	2.48	0.0263
40-44	3,224,319	83	0.0132	3.47	0.0460	1,824,326	179	0.0338	3.74	0.1268	486,533	22	0.0200	2.16	0.0434
45-49	3,280,868	92	0.0122	2.29	0.0280	1,614,913	184	0.0352	3.32	0.1172	380,779	29	0.0268	3.43	0.0923
50-54	3,694,294	100	0.0108	2.65	0.0288	1,453,917	166	0.0325	3.06	0.0998	353,941	18	0.0194	3.36	0.0655
55-59	4,164,261	119	0.0106	2.61	0.0277	1,406,717	154	0.0303	3.17	0.0963	351,151	27	0.0241	4.62	0.1116
60-64	3,282,124	122	0.0135	3.34	0.0453	1,018,581	109	0.0269	3.44	0.0926	209,810	20	0.0255	5.15	0.1316
65-69	696,754	10	0.0059	2.73	0.0161	121,189	13	0.0255	4.20	0.1075	37,181	5	0.0247	6.09	0.1507
Total	\$23,847,184	691				\$11,825,046	1,196				\$2,987,288	146			
30-Day Elimination Period															
Under 30	\$ 12,796,554	84	0.0050	3.37	0.0169	\$ 4,976,921	192	0.0201	3.00	0.0605	\$ 3,601,406	20	0.0040	7.19	0.0290
30-34	49,887,550	201	0.0042	4.38	0.0186	8,041,727	333	0.0212	4.00	0.0853	7,439,162	64	0.0069	3.68	0.0255
35-39	78,284,219	277	0.0039	3.54	0.0138	8,150,998	350	0.0220	3.92	0.0865	7,043,583	74	0.0081	3.92	0.0321
40-44	62,548,558	268	0.0054	3.36	0.0183	6,655,737	276	0.0208	3.84	0.0802	5,078,899	57	0.0071	3.44	0.0245
45-49	41,916,968	234	0.0058	4.42	0.0260	4,590,204	222	0.0223	3.86	0.0864	3,131,777	51	0.0095	4.57	0.0434
50-54	32,547,382	180	0.0068	3.90	0.0269	3,303,740	166	0.0199	3.58	0.0713	2,027,637	31	0.0064	3.16	0.0202
55-59	22,905,072	196	0.0066	4.15	0.0274	2,567,859	134	0.0179	4.26	0.0765	1,448,505	35	0.0124	2.75	0.0342
60-64	13,808,795	135	0.0063	5.22	0.0333	1,383,468	69	0.0154	5.96	0.0922	759,279	20	0.0074	2.88	0.0214
65-69	2,513,736	24	0.0063	2.46	0.0155	163,172	10	0.0150	6.07	0.0914	140,629	1	0.0017	5.00	0.0088
Total	\$317,208,834	1,599				\$39,833,826	1,752				\$30,670,877	353			

TABLE 7—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
60-Day Elimination Period															
Under 30	\$ 5,592,754	3	0.0010	0.68	0.0006	\$ 700,990	11	0.0073	3.20	0.0233	\$ 1,224,934	2	0.0016	0.78	0.0012
30-34	24,080,985	17	0.0004	2.53	0.0011	1,328,767	8	0.0062	7.27	0.0454	3,314,467	4	0.0017	9.20	0.0165
35-39	38,986,421	41	0.0014	3.33	0.0047	1,258,168	11	0.0072	4.11	0.0299	3,268,923	3	0.0007	4.88	0.0038
40-44	29,321,815	28	0.0011	4.91	0.0057	976,974	10	0.0067	8.07	0.0545	2,187,625	2	0.0007	2.11	0.0015
45-49	17,770,416	20	0.0015	5.79	0.0091	576,656	4	0.0052	4.07	0.0211	1,126,873	7	0.0077	7.40	0.0576
50-54	11,193,716	10	0.0008	5.45	0.0047	335,999	8	0.0159	7.89	0.1263	590,272	2	0.0010	9.66	0.0098
55-59	6,384,316	12	0.0024	7.27	0.0178	194,858	5	0.0107	9.46	0.1019	389,710	2	0.0043	4.47	0.0195
60-64	2,707,781	10	0.0042	5.20	0.0222	86,203	2	0.0153	3.58	0.0550	163,029	3	0.0073	2.82	0.0207
65-69	361,270	0	0.0000	—	0.0000	2,826	0	0.0000	—	0.0000	10,050	0	0.0000	—	0.0000
Total	\$136,399,474	141				\$5,461,441	59				\$12,275,883	25			
90-Day Elimination Period															
Under 30	\$ 9,885,417	3	0.0006	7.02	0.0044	\$ 700,462	3	0.0035	9.84	0.0351	\$ 2,433,312	2	0.0003	2.12	0.0007
30-34	45,152,735	12	0.0004	3.67	0.0015	1,556,335	4	0.0017	5.57	0.0095	6,330,248	5	0.0008	6.27	0.0051
35-39	88,237,993	19	0.0002	5.34	0.0015	1,900,948	5	0.0016	9.58	0.0160	6,717,202	4	0.0011	6.92	0.0082
40-44	85,515,613	39	0.0008	4.77	0.0041	1,749,129	6	0.0018	7.74	0.0146	4,870,948	5	0.0006	7.10	0.0049
45-49	61,860,026	23	0.0006	8.56	0.0055	1,150,890	8	0.0048	4.98	0.0242	2,795,589	2	0.0008	7.75	0.0062
50-54	42,248,274	35	0.0010	7.12	0.0076	829,995	6	0.0055	10.22	0.0563	1,604,141	6	0.0022	3.11	0.0070
55-59	25,911,211	17	0.0008	7.99	0.0068	497,676	1	0.0010	11.82	0.0118	973,588	0	0.0000	—	0.0000
60-64	11,534,764	16	0.0015	8.43	0.0130	257,611	3	0.0034	8.20	0.0283	416,325	1	0.0004	0.00	0.0000
65-69	1,902,500	1	0.0004	2.43	0.0010	29,838	0	0.0000	—	0.0000	69,125	0	0.0000	—	0.0000
Total	\$372,248,533	165				\$8,672,884	36				\$26,210,478	25			

TABLE 7—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
180-Day Elimination Period															
Under 30	\$ 1,344,722	0	0.0000	—	0.0000	\$ 249,691	0	0.0000	—	0.0000	\$ 334,302	0	0.0000	—	0.0000
30-34	5,274,922	1	0.0004	12.00	0.0059	373,235	1	0.0029	12.00	0.0353	796,616	0	0.0000	—	0.0000
35-39	11,374,784	1	0.0001	12.00	0.0012	426,363	0	0.0000	—	0.0000	927,344	0	0.0000	—	0.0000
40-44	13,012,391	3	0.0001	5.98	0.0010	370,996	3	0.0035	10.26	0.0359	664,967	0	0.0000	—	0.0000
45-49	9,627,632	7	0.0005	9.71	0.0054	249,195	3	0.0051	2.36	0.0120	369,237	0	0.0000	—	0.0000
50-54	6,994,734	1	0.0002	12.00	0.0033	179,092	1	0.0025	4.10	0.0103	274,739	1	0.0012	12.00	0.0152
55-59	4,651,720	2	0.0007	12.00	0.0090	124,286	1	0.0032	12.00	0.0386	165,662	0	0.0000	—	0.0000
60-64	2,157,390	3	0.0009	12.00	0.0108	52,005	0	0.0000	—	0.0000	75,868	0	0.0000	—	0.0000
65-69	331,321	0	0.0000	—	0.0000	2,799	0	0.0000	—	0.0000	12,601	0	0.0000	—	0.0000
Total	\$54,769,616	18				\$2,027,662	9				\$3,621,336	1			

TABLE 8
SICKNESS DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1984-85 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period															
30-34	\$ 5,900	3	0.5254	2.85	0.5016	\$ 650	3	0.0000	6.01	0.0153	\$ 450	0	0.0000	—	0.0000
35-39	5,850	6	0.7350	0.24	0.1772	1,223	1	0.5069	0.12	0.0637	1,400	2	0.6071	0.13	0.0807
40-44	15,220	8	0.4270	0.26	0.1131	8,790	5	0.1592	0.36	0.0576	950	2	0.5263	1.49	0.7863
45-49	25,358	12	0.2444	0.39	0.0957	29,114	19	0.1330	1.28	0.1708	3,006	3	0.2661	0.76	0.2025
50-54	62,608	41	0.1844	1.30	0.2414	51,927	31	0.0813	2.50	0.2039	5,813	6	0.1204	0.61	0.0739
55-59	226,690	149	0.1197	2.10	0.2520	106,916	95	0.1188	3.74	0.4451	10,460	11	0.1195	2.77	0.3310
60-64	324,601	221	0.1197	2.66	0.3191	146,862	131	0.1331	3.57	0.4757	18,515	20	0.1463	1.23	0.1802
65-69	70,714	25	0.0534	3.07	0.1646	24,849	13	0.0672	1.79	0.1207	3,593	1	0.0556	0.63	0.0353
Total	\$736,941	465				\$370,331	298				\$44,437	46			
7-Day Elimination Period															
Under 30	\$ 47,522	5	0.0341	3.04	0.1042	\$ 150,067	24	0.0669	0.97	0.0655	\$ 15,927	3	0.0455	3.34	0.1520
30-34	353,814	34	0.0410	0.97	0.0400	445,745	64	0.0445	2.35	0.1052	59,709	8	0.0414	3.60	0.1496
35-39	941,657	81	0.0293	2.74	0.0804	888,755	127	0.0395	2.17	0.0860	197,118	32	0.0504	2.83	0.1428
40-44	1,381,316	142	0.0380	2.70	0.1028	1,466,233	279	0.0514	2.28	0.1176	233,088	60	0.0801	2.41	0.1932
45-49	1,576,409	211	0.0455	2.49	0.1137	1,624,600	388	0.0568	2.36	0.1343	242,742	55	0.0565	2.85	0.1616
50-54	1,916,176	358	0.0578	3.13	0.1813	1,783,272	564	0.0693	3.19	0.2214	245,724	74	0.0733	2.59	0.1903
55-59	2,606,313	697	0.0786	3.20	0.2523	2,111,261	897	0.0894	3.27	0.2930	283,893	98	0.0714	3.62	0.2586
60-64	2,600,775	908	0.0975	3.42	0.3339	1,698,366	884	0.1064	3.70	0.3944	178,954	96	0.0953	3.33	0.3180
65-69	502,234	166	0.1038	3.53	0.3664	218,915	101	0.1006	4.75	0.4783	24,235	8	0.0495	5.35	0.2652
Total	\$11,926,216	2,602				\$10,387,214	3,328				\$1,481,390	434			

TABLE 8--Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
14-Day Elimination Period															
Under 30	\$ 622,224	21	0.0146	2.75	0.0403	\$ 1,118,302	48	0.0183	1.29	0.0238	\$ 280,647	23	0.0409	2.12	0.0868
30-34	1,799,356	50	0.0155	2.10	0.0327	1,606,785	102	0.0255	2.31	0.0591	399,594	36	0.0358	1.51	0.0544
35-39	3,285,317	90	0.0143	2.56	0.0368	1,816,165	123	0.0253	2.66	0.0675	529,960	66	0.0452	3.44	0.1560
40-44	3,369,505	141	0.0239	2.95	0.0707	1,943,651	194	0.0337	2.84	0.0958	521,219	64	0.0504	2.50	0.1263
45-49	3,474,937	187	0.0240	3.37	0.0809	1,722,675	224	0.0427	2.80	0.1199	408,535	74	0.0634	3.60	0.2288
50-54	3,914,495	360	0.0384	3.35	0.1288	1,554,045	280	0.0534	3.22	0.1722	378,209	75	0.0546	3.08	0.1684
55-59	4,431,932	552	0.0505	3.70	0.1874	1,504,342	352	0.0641	4.00	0.2567	370,961	94	0.0821	3.17	0.2611
60-64	3,500,824	612	0.0650	4.19	0.2732	1,094,368	369	0.0822	4.72	0.3883	225,385	55	0.0623	2.88	0.1796
65-69	710,319	116	0.0653	3.82	0.2500	128,764	33	0.0540	4.67	0.2525	36,741	7	0.0639	2.64	0.1691
Total	\$25,108,909	2,129				\$12,489,097	1,725				\$3,151,251	494			
30-Day Elimination Period															
Under 30	\$ 12,810,699	66	0.0046	3.63	0.0169	\$ 5,012,067	100	0.0096	2.59	0.0251	\$ 3,613,163	134	0.0256	2.21	0.0568
30-34	50,135,084	219	0.0055	4.81	0.0232	8,219,848	155	0.0101	3.30	0.0335	7,491,255	279	0.0315	2.48	0.0783
35-39	78,926,211	411	0.0057	4.51	0.0260	8,393,348	197	0.0119	3.90	0.0465	7,085,607	212	0.0208	3.08	0.0643
40-44	63,463,489	512	0.0078	4.59	0.0361	6,885,546	228	0.0158	3.78	0.0601	5,101,210	194	0.0224	3.65	0.0820
45-49	42,945,342	525	0.0108	3.91	0.0425	4,782,286	271	0.0238	4.33	0.1033	3,170,121	139	0.0216	3.48	0.0754
50-54	33,592,925	685	0.0159	5.19	0.0830	3,485,289	267	0.0266	3.28	0.0874	2,056,771	123	0.0249	4.35	0.1087
55-59	23,761,821	912	0.0268	4.67	0.1254	2,773,023	345	0.0451	4.67	0.2109	1,476,377	95	0.0256	3.90	0.1001
60-64	14,504,786	934	0.0390	5.02	0.1961	1,510,498	302	0.0590	5.06	0.2991	782,712	68	0.0294	5.53	0.1632
65-69	2,584,847	219	0.0471	4.15	0.1958	173,711	33	0.0560	4.99	0.2798	144,008	5	0.0255	3.05	0.0780
Total	\$322,725,204	4,483				\$41,235,616	1,898				\$30,921,224	1,249			

TABLE 8—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
60-Day Elimination Period															
Under 30	\$ 5,595,304	9	0.0014	5.64	0.0080	\$ 700,990	1	0.0003	2.00	0.0007	\$ 1,224,934	8	0.0048	1.54	0.0074
30-34	24,095,640	29	0.0015	6.42	0.0100	1,328,767	2	0.0010	8.69	0.0091	3,319,417	33	0.0096	5.10	0.0491
35-39	39,027,044	51	0.0022	6.24	0.0139	1,257,668	14	0.0054	7.40	0.0403	3,265,223	35	0.0137	3.81	0.0523
40-44	29,372,524	52	0.0021	6.24	0.0131	978,024	7	0.0039	4.14	0.0165	2,186,625	17	0.0056	5.20	0.0295
45-49	17,831,452	36	0.0024	7.14	0.0172	578,256	7	0.0062	3.76	0.0234	1,127,373	5	0.0038	6.15	0.0234
50-54	11,212,776	74	0.0088	6.21	0.0548	335,999	9	0.0130	6.94	0.0908	590,272	9	0.0094	5.07	0.0481
55-59	6,421,386	64	0.0097	6.31	0.0613	193,958	8	0.0138	8.04	0.1111	390,510	2	0.0056	8.75	0.0493
60-64	2,715,552	45	0.0162	7.81	0.1271	87,003	3	0.0074	9.21	0.0688	163,229	0	0.0000	—	0.0000
65-69	363,364	8	0.0141	4.51	0.0640	2,826	2	0.2031	11.26	0.5548	10,094	0	0.0000	—	0.0000
Total	\$136,635,042	368				\$5,463,491	53				\$12,277,677	109			
90-Day Elimination Period															
Under 30	\$ 9,885,860	3	0.0006	10.91	0.0073	\$ 700,462	0	0.0000	—	0.0000	\$ 2,433,312	12	0.0027	6.47	0.0175
30-34	45,170,204	21	0.0007	6.03	0.0043	1,561,070	4	0.0012	10.41	0.0133	6,330,548	20	0.0047	5.85	0.0275
35-39	88,321,574	88	0.0015	6.25	0.0096	1,918,526	6	0.0014	6.02	0.0084	6,722,200	14	0.0023	6.59	0.0158
40-44	85,574,696	92	0.0018	7.71	0.0143	1,765,771	12	0.0053	5.21	0.0281	4,877,364	12	0.0033	4.59	0.0155
45-49	61,887,058	120	0.0027	7.96	0.0215	1,161,318	9	0.0048	4.53	0.0218	2,802,729	11	0.0031	8.36	0.0263
50-54	42,433,189	182	0.0062	7.15	0.0446	835,878	10	0.0051	7.54	0.0389	1,608,803	7	0.0059	7.96	0.0471
55-59	26,101,369	191	0.0080	7.04	0.0564	513,107	20	0.0193	8.01	0.1550	979,301	7	0.0032	9.17	0.0299
60-64	11,612,901	162	0.0127	9.23	0.1177	268,626	12	0.0155	7.55	0.1175	418,045	4	0.0043	7.72	0.0338
65-69	1,921,259	25	0.0129	10.10	0.1311	31,317	0	0.0000	—	0.0000	68,687	0	0.0000	—	0.0000
Total	\$372,908,110	884				\$8,756,075	73				\$26,240,989	87			

TABLE 8—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
180-Day Elimination Period															
Under 30	\$ 1,345,022	0	0.0000	—	0.0000	\$ 249,991	0	0.0000	—	0.0000	\$ 334,302	0	0.0000	—	0.0000
30-34	5,276,730	6	0.0015	6.33	0.0096	373,735	1	0.0022	12.00	0.0272	796,616	0	0.0000	—	0.0000
35-39	11,377,692	4	0.0005	11.45	0.0058	426,263	1	0.0009	7.30	0.0068	927,344	2	0.0023	2.46	0.0058
40-44	13,015,081	9	0.0010	11.37	0.0114	370,896	0	0.0000	—	0.0000	664,967	2	0.0023	10.43	0.0243
45-49	9,629,652	7	0.0006	9.08	0.0056	249,945	1	0.0016	11.92	0.0190	369,587	1	0.0009	12.00	0.0113
50-54	6,996,823	15	0.0030	9.45	0.0285	179,492	1	0.0022	12.00	0.0267	276,739	4	0.0156	10.93	0.1708
55-59	4,656,777	16	0.0042	10.27	0.0440	124,486	6	0.0111	9.73	0.1087	165,662	1	0.0016	2.50	0.0041
60-64	2,160,490	14	0.0074	10.49	0.0780	52,005	0	0.0000	—	0.0000	76,018	3	0.0092	4.13	0.0380
65-69	331,321	0	0.0000	—	0.0000	2,799	0	0.0000	—	0.0000	12,601	0	0.0000	—	0.0000
Total	\$54,789,588	71				\$2,029,612	10				\$3,623,836	13			

TABLE 9
 TOTAL DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1984-1985 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period															
Under 30	\$ 81,357	10	0.0755	1.95	0.1476	\$ 275,294	42	0.1154	1.86	0.2152	\$ 28,038	3	0.0455	3.34	0.1520
30-34	568,868	47	0.0678	1.20	0.0817	780,829	117	0.0916	2.11	0.1942	96,199	9	0.0469	3.29	0.1547
35-39	1,527,740	125	0.0580	2.74	0.1592	1,483,777	237	0.0886	2.45	0.2171	341,804	36	0.0600	2.94	0.1768
40-44	2,226,644	195	0.0633	2.80	0.1774	2,374,232	428	0.0967	2.55	0.2468	409,483	71	0.0986	2.38	0.2355
45-49	2,564,188	270	0.0672	2.61	0.1757	2,638,734	555	0.0966	2.49	0.2407	427,846	68	0.0771	3.22	0.2490
50-54	3,016,307	417	0.0760	3.19	0.2425	2,880,267	766	0.1154	3.17	0.3663	447,389	94	0.1018	2.47	0.2523
55-59	4,033,307	792	0.0981	3.11	0.3056	3,340,159	1,103	0.1274	3.16	0.4030	502,068	120	0.0918	3.33	0.3066
60-64	3,819,668	987	0.1158	3.36	0.3902	2,617,189	1,009	0.1365	3.56	0.4867	293,181	109	0.1183	3.31	0.3927
65-69	728,330	181	0.1252	3.50	0.4383	330,013	113	0.1362	5.14	0.7009	40,554	8	0.0495	5.35	0.2652
Total	\$18,566,409	3,024				\$16,720,494	4,370				\$2,586,562	518			
14-Day Elimination Period															
Under 30	\$ 1,241,867	46	0.0351	2.39	0.0840	\$ 2,224,416	141	0.0565	2.10	0.1193	\$ 560,494	28	0.0495	3.07	0.1525
30-34	3,543,592	101	0.0333	2.66	0.0889	3,156,189	244	0.0643	2.15	0.1384	783,018	44	0.0418	1.71	0.0716
35-39	6,426,002	179	0.0266	2.91	0.0775	3,546,050	279	0.0593	3.04	0.1803	1,034,582	78	0.0558	3.26	0.1823
40-44	6,593,824	224	0.0371	3.14	0.1167	3,767,977	373	0.0676	3.29	0.2226	1,007,752	86	0.0704	2.40	0.1697
45-49	6,755,805	279	0.0362	3.00	0.1089	3,337,588	408	0.0779	3.04	0.2372	789,314	103	0.0903	3.55	0.3212
50-54	7,608,789	460	0.0493	3.19	0.1576	3,007,962	446	0.0859	3.16	0.2720	732,150	93	0.0741	3.15	0.2340
55-59	8,596,193	671	0.0612	3.51	0.2152	2,911,059	506	0.0945	3.73	0.3531	722,112	121	0.1063	3.50	0.3727
60-64	6,782,948	734	0.0786	4.05	0.3185	2,112,949	478	0.1091	4.40	0.4810	435,195	75	0.0878	3.54	0.3113
65-69	1,407,073	126	0.0712	3.73	0.2662	249,953	46	0.0796	4.52	0.3600	73,922	12	0.0887	3.60	0.3199
Total	\$48,956,093	2,820				\$24,314,143	2,921				\$6,138,539	640			

TABLE 9—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
30-Day Elimination Period															
Under 30	\$ 25,607,253	150	0.0096	3.50	0.0339	\$ 9,988,988	292	0.0298	2.87	0.0857	\$ 7,214,569	154	0.0296	2.89	0.0858
30-34	100,022,634	420	0.0098	4.26	0.0418	16,261,575	488	0.0314	3.78	0.1188	14,930,417	343	0.0384	2.69	0.1038
35-39	157,210,430	688	0.0096	4.12	0.0399	16,544,346	547	0.0339	3.91	0.1330	14,129,190	286	0.0290	3.32	0.0964
40-44	126,012,047	780	0.0133	4.08	0.0545	13,541,283	504	0.0367	3.82	0.1403	10,180,109	251	0.0295	3.60	0.1066
45-49	84,862,310	759	0.0167	4.09	0.0685	9,372,490	493	0.0461	4.11	0.1897	6,301,898	190	0.0311	3.81	0.1188
50-54	66,140,307	865	0.0228	4.80	0.1099	6,789,029	433	0.0465	3.41	0.1587	4,084,408	154	0.0313	4.11	0.1290
55-59	46,666,893	1,108	0.0334	4.56	0.1529	5,340,882	479	0.0631	4.55	0.2874	2,924,882	130	0.0380	3.52	0.1343
60-64	28,313,581	1,069	0.0454	5.05	0.2294	2,893,966	371	0.0744	5.25	0.3914	1,541,991	88	0.0369	5.00	0.1847
65-69	5,098,583	243	0.0535	3.95	0.2114	336,883	43	0.0711	5.22	0.3713	284,637	6	0.0273	3.17	0.0869
Total	\$639,934,038	6,082				\$81,069,442	3,650				\$61,592,101	1,602			
60-Day Elimination Period															
Under 30	\$ 11,188,058	12	0.0024	3.57	0.0087	\$ 1,401,980	12	0.0076	3.14	0.0240	\$ 2,449,868	10	0.0064	1.35	0.0087
30-34	48,176,625	46	0.0020	5.52	0.0112	2,657,534	10	0.0073	7.48	0.0546	6,633,884	37	0.0114	5.75	0.0657
35-39	78,013,465	92	0.0036	5.11	0.0186	2,515,836	25	0.0127	5.52	0.0702	6,534,146	38	0.0145	3.86	0.0562
40-44	58,694,339	80	0.0032	5.76	0.0188	1,954,998	17	0.0107	6.61	0.0710	4,374,250	19	0.0064	4.85	0.0310
45-49	35,601,868	56	0.0039	6.61	0.0263	1,154,912	11	0.0114	3.90	0.0446	2,254,246	12	0.0116	6.99	0.0811
50-54	22,406,492	84	0.0097	6.14	0.0596	671,998	17	0.0290	7.46	0.2172	1,180,544	11	0.0105	5.51	0.0579
55-59	12,805,702	76	0.0121	6.51	0.0792	388,816	13	0.0245	8.66	0.2131	780,220	4	0.0099	6.88	0.0688
60-64	5,423,333	55	0.0205	7.27	0.1494	173,206	5	0.0228	5.42	0.1238	326,258	3	0.0073	2.82	0.0207
65-69	724,634	8	0.0141	4.51	0.0640	5,652	2	0.2031	11.26	0.5548	20,144	0	0.0000	—	0.0000
Total	\$273,034,516	509				\$10,924,932	112				\$24,553,560	134			

TABLE 9—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
90-Day Elimination Period															
Under 30	\$ 19,771,277	6	0.0012	9.03	0.0117	\$ 1,400,924	3	0.0035	9.84	0.0351	\$ 4,866,624	14	0.0030	5.99	0.0182
30-34	90,322,939	33	0.0011	5.15	0.0059	3,117,405	8	0.0029	7.64	0.0228	12,660,796	25	0.0055	5.92	0.0327
35-39	176,559,567	107	0.0018	6.11	0.0112	3,819,474	11	0.0030	7.96	0.0245	13,439,402	18	0.0035	6.70	0.0240
40-44	171,090,309	131	0.0027	6.78	0.0185	3,514,900	18	0.0072	5.86	0.0427	9,748,312	17	0.0040	5.02	0.0205
45-49	123,747,084	143	0.0033	8.08	0.0271	2,312,208	17	0.0096	4.76	0.0461	5,598,318	13	0.0039	8.24	0.0326
50-54	84,681,463	217	0.0073	7.15	0.0522	1,665,873	16	0.0106	8.92	0.0953	3,212,944	13	0.0081	6.62	0.0542
55-59	52,012,580	208	0.0088	7.13	0.0633	1,010,783	21	0.0203	8.19	0.1669	1,952,889	7	0.0032	9.17	0.0299
60-64	23,147,665	178	0.0143	9.14	0.1308	526,237	15	0.0190	7.66	0.1458	834,370	5	0.0048	7.03	0.0338
65-69	3,823,759	26	0.0134	9.86	0.1321	61,155	0	0.0000	—	0.0000	137,812	0	0.0000	—	0.0000
Total	\$745,156,643	1,049				\$17,428,959	109				\$52,451,467	112			
180-Day Elimination Period															
Under 30	\$ 2,689,744	0	0.0000	—	0.0000	\$ 499,682	0	0.0000	—	0.0000	\$ 668,604	0	0.0000	—	0.0000
30-34	10,551,652	7	0.0020	7.72	0.0155	746,970	2	0.0052	12.00	0.0626	1,593,232	0	0.0000	—	0.0000
35-39	22,752,476	5	0.0006	11.54	0.0071	852,626	1	0.0009	7.30	0.0068	1,854,688	2	0.0023	2.46	0.0058
40-44	26,027,472	12	0.0011	10.57	0.0125	741,892	3	0.0035	10.26	0.0359	1,329,934	2	0.0023	10.43	0.0243
45-49	19,257,284	14	0.0011	9.38	0.0111	499,140	4	0.0067	4.64	0.0311	738,824	1	0.0009	12.00	0.0113
50-54	13,991,557	16	0.0032	9.66	0.0318	358,584	2	0.0047	7.81	0.0370	551,478	5	0.0169	11.01	0.1861
55-59	9,308,497	18	0.0050	10.53	0.0530	248,772	7	0.0143	10.24	0.1473	331,324	1	0.0016	2.50	0.0041
60-64	4,317,880	17	0.0083	10.65	0.0888	104,010	0	0.0000	—	0.0000	151,886	3	0.0092	4.13	0.0380
65-69	662,642	0	0.0000	—	0.0000	5,598	0	0.0000	—	0.0000	25,202	0	0.0000	—	0.0000
Total	\$109,559,204	89				\$4,057,274	19				\$7,245,172	14			

TABLE 10
ACCIDENT DISABILITY, FEMALE OCCUPATION GROUP II
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1984-1985 EXPERIENCE

ATTAINED AGE	FEMALE OCCUPATION GROUP II					RATIO TO MALE OCCUPATION GROUP II			RATIO TO FEMALE OCCUPATION GROUP I		
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period											
Under 30	\$ 1,799	0	0.0000	—	0.0000	—	—	—	—	—	—
30-39	4,900	0	0.0000	—	0.0000	—	—	—	—	—	—
40-49	9,647	5	0.0932	3.89	0.3632	140%	152%	213%	193%	153%	297%
50-59	23,277	2	0.0279	0.80	0.0223	47	31	14	139	37	51
60-69	19,503	2	0.0102	1.66	0.0170	22	57	12	28	63	18
Total	\$59,126	9				48%	96%	44%	96%	100%	74%
7-Day Elimination Period											
Under 30	\$ 1,788	0	0.0000	—	0.0000	—	—	—	—	—	—
30-39	14,802	1	0.0108	2.46	0.0266	22%	102%	23%	122%	77%	94%
40-49	53,180	6	0.0267	7.41	0.1986	63	268	169	136	221	303
50-59	57,935	13	0.0449	3.33	0.1498	107	110	118	185	148	273
60-69	16,135	1	0.0061	4.00	0.0247	20	115	23	30	123	37
Total	\$143,840	21				71%	162%	115%	141%	169%	236%
14-Day Elimination Period											
Under 30	\$ 31,118	3	0.0305	5.12	0.1563	79%	204%	163%	355%	66%	238%
30-39	111,539	6	0.0190	3.25	0.0620	52	121	63	221	125	277
40-49	92,806	3	0.0091	2.45	0.0224	26	69	18	39	87	34
50-59	63,092	7	0.0253	5.63	0.1429	80	180	145	116	138	161
60-69	27,254	8	0.0550	6.91	0.3806	205	196	403	216	130	282
Total	\$325,809	27				65%	156%	104%	161%	117%	182%

TABLE 10—Continued

ATTAINED AGE	FEMALE OCCUPATION GROUP II					RATIO TO MALE OCCUPATION GROUP II			RATIO TO FEMALE OCCUPATION GROUP I		
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
30-Day Elimination Period											
Under 30	\$ 290,646	8	0.0088	4.38	0.0389	44%	145%	64%	219%	60%	134%
30-39	739,787	26	0.0162	5.75	0.0934	74	145	108	215	150	325
40-49	475,171	27	0.0259	2.73	0.0710	121	70	85	323	69	223
50-59	200,264	18	0.0250	5.91	0.1481	131	153	201	280	202	567
60-69	43,993	4	0.0172	5.53	0.0956	112	92	103	263	185	490
Total	\$1,749,861	83				89%	117%	105%	254%	121%	297%
60-Day Elimination Period											
Under 30	\$ 83,234	2	0.0060	9.69	0.0582	82%	302%	249%	362%	1,240%	4,497%
30-39	166,893	2	0.0107	1.66	0.0179	159	29	47	829	21	174
40-49	92,656	0	0.0000	—	0.0000	—	—	—	—	—	—
50-59	36,907	0	0.0000	—	0.0000	—	—	—	—	—	—
60-69	1,712	0	0.0000	—	0.0000	—	—	—	—	—	—
Total	\$381,402	4				87%	88%	75%	441%	286%	1,057%
90-Day Elimination Period											
Under 30	\$ 74,052	1	0.0067	0.73	0.0049	189%	7%	14%	2,028%	34%	699%
30-39	193,724	0	0.0000	—	0.0000	—	—	—	—	—	—
40-49	133,377	0	0.0000	—	0.0000	—	—	—	—	—	—
50-59	40,728	0	0.0000	—	0.0000	—	—	—	—	—	—
60-69	9,748	0	0.0000	—	0.0000	—	—	—	—	—	—
Total	\$451,629	1				31%	7%	2%	332%	34%	114%

TABLE II
SICKNESS DISABILITY, FEMALE OCCUPATION GROUP II
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1984-1985 EXPERIENCE

ATTAINED AGE	FEMALE OCCUPATION GROUP II					RATIO TO MALE OCCUPATION GROUP II			RATIO TO FEMALE OCCUPATION GROUP I		
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period											
40-49	\$ 700	0	0.0000	—	0.0000	—	—	—	—	—	—
50-59	2,155	3	0.1624	5.26	0.8552	152%	153%	233%	135%	263%	357%
60-69	3,098	2	0.0645	1.43	0.0926	52	41	21	49	120	59
Total	\$5,953	5				82%	112%	95%	74%	211%	160%
7-Day Elimination Period											
Under 30	\$ 1,600	0	0.0000	—	0.0000	—	—	—	—	—	—
30-39	16,702	5	0.0598	1.74	0.1042	145%	77%	112%	123%	58%	72%
40-49	60,430	20	0.0661	3.01	0.1996	121	129	157	97	116	112
50-59	69,365	42	0.1085	2.88	0.3128	135	88	120	150	91	137
60-69	21,925	15	0.1231	2.95	0.3642	116	77	90	137	85	116
Total	\$170,022	82				127%	96%	127%	125%	94%	118%
14-Day Elimination Period											
Under 30	\$ 32,217	3	0.0496	2.08	0.1034	269%	160%	434%	121%	98%	119%
30-39	112,489	19	0.0568	1.66	0.0945	223	66	148	138	60	84
40-49	93,856	24	0.0953	2.29	0.2188	251	81	204	169	75	127
50-59	67,242	23	0.0905	2.80	0.2544	154	77	118	132	89	118
60-69	30,663	10	0.0570	2.25	0.1288	72	47	34	91	79	72
Total	\$336,467	79				207%	79%	175%	139%	76%	105%

TABLE 11—Continued

ATTAINED AGE	FEMALE OCCUPATION GROUP II					RATIO TO MALE OCCUPATION GROUP II			RATIO TO FEMALE OCCUPATION GROUP I		
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
30-Day Elimination Period											
Under 30	\$ 291,346	25	0.0362	2.69	0.0977	374%	103%	388%	141%	121%	172%
30-39	740,232	49	0.0314	2.55	0.0803	284	70	200	119	94	112
40-49	474,229	49	0.0374	3.27	0.1223	195	80	157	168	91	153
50-59	205,491	18	0.0209	2.22	0.0464	60	54	32	82	53	44
60-69	47,193	6	0.0381	5.44	0.2074	64	107	69	132	104	138
Total	\$1,758,491	147				243%	79%	196%	132%	95%	126%
60-Day Elimination Period											
Under 30	\$ 83,234	0	0.0000	—	0.0000	—	—	—	—	—	—
30-39	166,893	1	0.0018	0.13	0.0002	59%	1%	1%	16%	3%	—
40-49	92,656	1	0.0064	2.56	0.0166	134	64	87	128	47	60%
50-59	36,907	1	0.0135	12.00	0.1625	101	163	165	170	196	334
60-69	1,712	0	0.0000	—	0.0000	—	—	—	—	—	—
Total	\$381,402	3				68%	85%	37%	54%	90%	47%
90-Day Elimination Period											
Under 30	\$ 74,052	0	0.0000	—	0.0000	—	—	—	—	—	—
30-39	195,254	1	0.0038	0.16	0.0006	284%	2%	6%	109%	2%	2%
40-49	135,002	1	0.0125	1.03	0.0130	243%	20%	50%	381%	17%	66%
50-59	40,877	0	0.0000	—	0.0000	—	—	—	—	—	—
60-69	9,748	2	0.0615	0.28	0.0174	441	3	16	1637	3	60
Total	\$454,933	4				204%	12%	17%	195%	11%	22%

TABLE 12

TOTAL DISABILITY, FEMALE OCCUPATION GROUP II
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1984-1985 EXPERIENCE

ATTAINED AGE	FEMALE OCCUPATION GROUP II					RATIO TO MALE OCCUPATION GROUP I			RATIO TO FEMALE OCCUPATION GROUP I		
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period											
Under 30	\$ 3,388	0	0.0000	—	0.0000	—	—	—	—	—	—
30-39	31,504	6	0.0706	1.85	0.1309	78%	79%	62%	123%	61%	75%
40-49	113,610	26	0.0929	4.28	0.3983	96	170	163	106	154	164
50-59	127,300	55	0.1535	3.01	0.4627	125	95	119	158	103	164
60-69	38,060	16	0.1293	3.00	0.3890	94	80	76	117	87	103
Total	\$313,862	103				105%	112%	123%	129%	112%	146%
14-Day Elimination Period											
Under 30	\$ 63,335	6	0.0801	3.23	0.2597	141%	153%	217%	161%	105%	170%
30-39	224,028	25	0.0759	2.06	0.1565	123	79	97	152	76	116
40-49	186,662	27	0.1045	2.30	0.2413	144	72	105	131	77	102
50-59	130,334	30	0.1159	3.42	0.3973	128	99	127	128	101	131
60-69	57,917	18	0.1121	4.54	0.5095	105	102	108	127	127	162
Total	\$662,276	106				130%	90%	118%	140%	90%	124%
30-Day Elimination Period											
Under 30	\$ 581,992	33	0.0451	3.02	0.1366	151%	105%	159%	152%	104%	159%
30-39	1,480,019	75	0.0476	3.64	0.1737	145	94	137	140	123	173
40-49	949,400	76	0.0633	3.04	0.1933	156	77	120	210	82	173
50-59	405,755	36	0.0459	4.23	0.1945	85	105	90	134	110	148
60-69	91,186	10	0.0554	5.47	0.3031	74	104	77	156	114	178
Total	\$3,508,352	230				140%	91%	129%	161%	105%	168%

TABLE 12—Continued

ATTAINED AGE	FEMALE OCCUPATION GROUP II					RATIO TO MALE OCCUPATION GROUP II			RATIO TO FEMALE OCCUPATION GROUP I		
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
60-Day Elimination Period											
Under 30	\$166,468	2	0.0060	9.69	0.0582	78%	308%	241%	92%	718%	664%
30-39	333,786	3	0.0126	1.43	0.0181	127	22	29	97	30	29
40-49	185,312	1	0.0064	2.56	0.0166	58	46	27	79	43	34
50-59	73,814	1	0.0135	12.00	0.1625	49	152	75	131	198	260
60-69	3,424	0	0.0000	—	0.0000	—	—	—	—	—	—
Total	\$762,804	7				92%	82%	79%	94%	147%	191%
90-Day Elimination Period											
Under 30	\$148,104	1	0.0067	0.73	0.0049	189%	7%	14%	221%	12%	27%
30-39	388,978	1	0.0038	0.16	0.0006	126	2	2	84	2	2
40-49	268,379	1	0.0125	1.03	0.0130	152	19	29	311	16	52
50-59	81,605	0	0.0000	—	0.0000	—	—	—	—	—	—
60-69	19,496	2	0.0615	0.28	0.0174	361	3	13	1490	4	60
Total	\$906,562	5				138%	11%	12%	196%	10%	22%

II appear significantly larger than those for Female I, caused primarily by larger claim rates.

The following table shows a distribution of number of claims by month of occurrence of disability. Considerable variation by company exists.

Month	Percentage of Disability Claims by Incurred Month		
	Accident	Sickness	Total
January	10.6%	11.4%	11.1%
February	9.0	8.9	8.9
March	8.1	8.9	8.7
April	8.0	8.7	8.5
May	8.4	8.4	8.4
June	8.2	8.1	8.1
July	9.1	7.9	8.3
August	8.0	7.4	7.6
September	7.7	7.5	7.6
October	8.5	7.6	7.9
November	7.3	7.6	7.5
December	7.0	7.6	7.4

Table 13 shows the percentage variation by contributing company in claim rates, claim durations, and claim costs, for total disability loss-of-time experience. The ratios in the table were calculated by weighting the ratio of each company's experience factor to that of the total study for each decennial age group/elimination period/type of disability combination by the exposure for that cell (by indemnity on claim for the calculations for claim duration rather than by indemnity of exposure as is done for 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. Because 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 a larger variation 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 segmented by duration since policy issue. Policy duration is defined as 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 14-16 provide summaries of the first five policy durations combined, in the same manner as in Tables 7-9. Tables 17-19 provide comparable summaries for the sixth and later policy durations

TABLE 13
 VARIATION IN CLAIM RATES, CLAIM DURATIONS, AND CLAIM COSTS
 INDIVIDUAL CONTRIBUTING COMPANIES COMPARED TO ALL COMPANIES
 RATIOS WEIGHTED BY EXPOSURES
 FOR ALL AGE/ELIMINATION/TYPE-OF-DISABILITY CELLS
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1984-85 EXPERIENCE

	CLAIM RATE		CLAIM DURATION		CLAIM COST	
	Number of Companies	Percentage of Claims	Number of Companies	Percentage of Claims	Number of Companies	Percentage of Claims
Male Occupation Group I						
Percentage points above average:						
More than 25	5	24.1%	1	6.0%	2	8.0%
15-24	1	31.6	4	31.1	1	31.6
10-14	1	6.0	0	0.0	0	0.0
5-9	0	0.0	0	0.0	1	19.9
0-4	1	19.9	1	5.4	2	14.8
Percentage points below average:						
0-4	0	0.0	2	34.0	1	2.1
5-9	0	0.0	3	16.2	0	0.0
10-14	1	6.6	0	0.0	1	1.6
15-24	1	2.1	1	1.6	2	8.5
More than 25	3	9.7	1	5.7	3	13.5
Male Occupation Group II						
Percentage points above average:						
More than 25	1	4.7%	2	2.4%	2	6.1%
15-24	2	28.8	1	6.4	1	27.3
10-14	0	0.0	1	1.6	2	7.4
5-9	1	7.4	3	20.3	0	0.0
0-4	1	11.0	2	36.0	1	11.0
Percentage points below average:						
0-4	2	15.1	0	0.0	1	8.7
5-9	1	13.6	0	0.0	0	0.0
10-14	0	0.0	4	33.3	1	1.6
15-24	3	10.1	0	0.0	3	29.1
More than 25	2	9.3	0	0.0	2	8.8
Female Occupation Group I						
Percentage points above average:						
More than 25	4	34.2%	1	2.3%	3	31.2%
15-24	0	0.0	2	7.6	0	0.0
10-14	3	32.2	1	22.4	2	8.7
5-9	1	4.0	0	0.0	1	22.0
0-4	0	0.0	1	22.0	0	0.0
Percentage points below average:						
0-4	0	0.0	3	22.5	1	7.9
5-9	1	7.9	1	3.5	0	0.0
10-14	0	0.0	2	11.2	0	0.0
15-24	0	8.8	2	8.5	0	0.0
More than 25	3	12.9	0	0.0	6	30.2

combined. Sufficient data are not available for Female II for this purpose; therefore, data for this category are not reported.

In addition to the preceding comparison, an in-depth analysis was performed by policy duration for claim costs. Results are presented in Tables 20, 21, and 22 for Male I, Male II, and Female I, respectively. For each decennial attained age grouping for accident and sickness, claim costs 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. Claim costs for total disability are the sum of the claim costs for the corresponding accident and sickness elimination periods. These ratios were weighted by the appropriate monthly indemnity exposures to derive overall ratios by sex and occupation group, with subtotals available by elimination period and type of disability. Results are also provided by decennial age groupings for all elimination periods combined. To provide more stable results, experience was combined for exposure years 1982 through 1985. Results for exposure years 1984 and 1985 are provided for all elimination periods combined for comparison.

Claim costs for accident disability tend to be larger during early policy durations. Overall, during the first two policy durations, smaller sickness claim costs exist for all categories except for Male II, in which the opposite holds for the 1984-85 experience, and for Male II, in policy duration two. Claim costs for older policies (policy durations 16 and later) tend to be smaller than those for more recent issues. No discernible differences in these trends by age are apparent.

In drawing conclusions from these results, keep in mind that benefit provisions, policy definitions, contributing company mix, and underwriting standards may have been different among different eras of disability income policies issued. Because of limited claim data for policies with 0-, 60- and 90-day elimination periods, significant fluctuations for results for these policies exist in Tables 20-22.

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

Table 23 shows claim costs for Male I, Male II, Female I, and Female II by duration, measured from the date of disablement for a 0-day elimination period for accident and a 7-day elimination period for sickness coverages. Tables 24 and 25 show these same values for 14- and 30-day elimination periods, respectively. Tables 26 and 27 show these same values for Male I,

TABLE 14
ACCIDENT DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 1-5
1984-1985 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period															
Under 30...	\$ 1,500	1	0.3333	8.20	0.7333	\$11,318	14	0.3467	1.16	0.4027	\$ 1,672	0	0.0000	—	0.0000
30-34	10,500	3	0.2000	0.06	0.0132	5,645	12	0.7794	1.19	0.9305	3,314	2	0.2715	0.87	0.2383
35-39	8,650	1	0.0924	1.40	0.1294	3,784	3	0.2114	0.52	0.1109	3,540	0	0.0000	—	0.0000
40-44	18,000	0	0.0000	—	0.0000	4,900	4	0.2857	1.82	0.5224	2,201	0	0.0000	—	0.0000
45-49	8,281	0	0.0000	—	0.0000	3,600	1	0.1388	0.43	0.0602	2,484	1	0.2012	5.20	0.0466
50-54	8,075	2	0.0866	0.78	0.0677	1,400	1	0.3571	4.40	0.5714	1,675	0	0.0000	—	0.0000
55-59	6,650	0	0.0000	—	0.0000	4,169	2	0.1918	0.20	0.0383	734	0	0.0000	—	0.0000
60-64	8,905	1	0.1122	11.73	0.3175	1,018	1	0.1964	0.50	0.0982	500	2	0.8000	2.50	0.0000
65-69	13,950	0	0.0000	—	0.0000	1,830	1	0.0819	5.00	0.4098	—	—	—	—	—
Total	\$84,511	8				\$37,664	39				\$16,120	5			
7-Day Elimination Period															
Under 30...	\$14,628	2	0.0410	0.97	0.0401	\$ 74,211	11	0.0606	3.65	0.2216	\$ 4,803	0	0.0000	—	0.0000
30-34	9,229	0	0.0000	—	0.0000	49,967	10	0.0890	1.25	0.1117	2,366	0	0.0000	—	0.0000
35-39	12,380	1	0.0646	1.45	0.0942	33,489	3	0.0388	2.14	0.0833	3,921	1	0.1275	2.00	0.2550
40-44	8,909	0	0.0000	—	0.0000	19,659	10	0.2034	1.02	0.2085	5,399	0	0.0000	—	0.0000
45-49	3,487	0	0.0000	—	0.0000	12,913	3	0.1316	0.61	0.0805	5,148	0	0.0000	—	0.0000
50-54	1,804	0	0.0000	—	0.0000	11,666	3	0.0942	1.76	0.1659	1,283	0	0.0000	—	0.0000
55-59	900	0	0.0000	—	0.0000	4,876	2	0.0922	0.71	0.0660	1,000	0	0.0000	—	0.0000
60-64	0	0	—	—	—	1,132	0	0.0000	—	0.0000	0	0	—	—	—
65-69	6,867	0	0.0000	—	0.0000	900	0	0.0000	—	0.0000	0	0	—	—	—
Total	\$58,204	3				\$208,813	42				\$23,920	1			

TABLE 14—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
14-Day Elimination Period															
Under 30...	\$ 477,440	16	0.0216	2.41	0.0524	\$ 757,128	65	0.0390	2.47	0.0966	\$ 223,000	4	0.0103	7.75	0.0799
30-34	994,469	28	0.0231	3.17	0.0736	633,454	64	0.0497	2.09	0.1042	223,473	4	0.0067	2.35	0.0158
35-39	1,225,826	24	0.0100	4.41	0.0443	436,100	36	0.0374	3.05	0.1144	222,026	5	0.0092	0.91	0.0084
40-44	752,956	18	0.0131	4.32	0.0569	275,533	24	0.0420	4.07	0.1712	176,054	7	0.0309	2.54	0.0787
45-49	441,167	11	0.0159	3.40	0.0543	186,112	19	0.0461	3.90	0.1801	110,438	8	0.0382	3.07	0.1174
50-54	282,629	5	0.0083	3.64	0.0302	116,545	10	0.0377	1.70	0.0645	81,339	9	0.0430	4.47	0.1924
55-59	143,380	10	0.0418	3.91	0.1639	55,556	6	0.0548	1.27	0.0699	63,311	7	0.0497	7.75	0.3858
60-64	62,628	5	0.0279	6.02	0.1682	11,566	2	0.0691	2.30	0.1590	16,733	3	0.0699	5.84	0.4087
65-69	9,758	0	0.0000	—	0.0000	1,200	0	0.0000	—	0.0000	550	0	0.0000	—	0.0000
Total	\$4,390,253	117				\$2,473,194	226				\$1,116,924	47			
30-Day Elimination Period															
Under 30...	\$ 12,238,083	77	0.0050	3.44	0.0172	\$ 4,325,141	167	0.0202	2.99	0.0606	\$ 3,426,440	18	0.0041	7.31	0.0301
30-34	42,198,616	146	0.0041	4.45	0.0186	5,437,076	195	0.0205	4.04	0.0833	6,546,139	52	0.0070	3.88	0.0272
35-39	54,124,648	169	0.0041	3.79	0.0157	4,403,001	159	0.0215	4.02	0.0868	5,412,760	56	0.0089	3.77	0.0338
40-44	34,442,606	121	0.0064	3.66	0.0236	2,982,211	119	0.0256	3.94	0.1010	3,598,307	35	0.0074	2.86	0.0213
45-49	18,866,151	87	0.0071	4.87	0.0349	1,663,869	82	0.0285	4.00	0.1141	2,001,802	33	0.0180	4.90	0.0530
50-54	11,340,914	50	0.0110	4.18	0.0460	920,515	39	0.0219	4.65	0.1021	1,074,911	16	0.0066	2.27	0.0150
55-59	6,077,270	36	0.0085	4.75	0.0409	522,644	28	0.0254	4.77	0.1217	655,615	16	0.0151	3.25	0.0491
60-64	2,382,365	20	0.0084	4.91	0.0416	138,684	0	0.0000	—	0.0000	221,131	2	0.0063	2.07	0.0131
65-69	218,985	0	0.0000	—	0.0000	5,685	0	0.0000	—	0.0000	25,923	0	0.0000	—	0.0000
Total	\$181,889,638	706				\$20,398,826	789				\$22,963,028	228			

TABLE 14—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
60-Day Elimination Period															
Under 30...	\$ 5,436,748	3	0.0010	0.68	0.0007	\$ 659,993	11	0.0077	3.20	0.0248	\$ 1,198,245	2	0.0016	0.78	0.0013
30-34	21,636,999	17	0.0005	2.53	0.0013	1,180,257	8	0.0070	7.27	0.0511	3,056,843	4	0.0019	9.20	0.0179
35-39	29,966,176	29	0.0015	3.29	0.0049	982,301	8	0.0073	4.29	0.0316	2,805,906	1	0.0008	4.96	0.0044
40-44	19,082,968	21	0.0014	4.04	0.0059	679,212	7	0.0079	7.94	0.0632	1,768,854	2	0.0009	2.11	0.0019
45-49	10,455,109	15	0.0020	5.42	0.0112	387,697	2	0.0051	5.61	0.0289	868,125	5	0.0073	8.80	0.0646
50-54	6,139,278	6	0.0010	4.70	0.0048	200,248	3	0.0088	4.25	0.0377	456,950	1	0.0004	5.00	0.0021
55-59	2,822,440	3	0.0022	11.56	0.0262	96,905	1	0.0010	0.13	0.0001	275,920	2	0.0061	4.47	0.0275
60-64	803,864	3	0.0047	4.84	0.0228	30,016	1	0.0274	2.60	0.0714	85,447	3	0.0140	2.82	0.0396
65-69	49,591	0	0.0000	—	0.0000	0	0	—	—	—	500	0	0.0000	—	0.0000
Total	\$96,393,173	97				\$4,216,629	41				\$10,516,790	20			
90-Day Elimination Period															
Under 30...	\$ 9,751,544	3	0.0006	7.02	0.0044	\$ 659,442	1	0.0018	7.50	0.0136	\$ 2,406,771	2	0.0003	2.12	0.0007
30-34	41,858,039	10	0.0003	2.57	0.0009	1,315,950	4	0.0020	5.57	0.0112	6,005,544	5	0.0008	6.27	0.0054
35-39	71,555,117	13	0.0002	5.84	0.0016	1,446,013	3	0.0013	8.19	0.0112	5,986,996	3	0.0012	7.40	0.0091
40-44	59,260,508	22	0.0009	4.97	0.0047	1,163,422	4	0.0022	9.23	0.0206	4,039,102	3	0.0006	6.75	0.0043
45-49	38,209,749	12	0.0007	9.19	0.0064	727,556	4	0.0046	4.84	0.0226	2,208,125	1	0.0007	9.83	0.0073
50-54	22,340,884	11	0.0011	7.87	0.0088	439,070	4	0.0084	12.00	0.1011	1,152,856	2	0.0013	3.88	0.0050
55-59	11,684,682	4	0.0008	9.47	0.0082	181,937	0	0.0000	—	0.0000	608,886	0	0.0000	—	0.0000
60-64	3,591,199	2	0.0013	12.03	0.0160	54,425	0	0.0000	—	0.0000	215,356	0	0.0000	—	0.0000
65-69	207,000	0	0.0000	—	0.0000	7,278	0	0.0000	—	0.0000	18,358	0	0.0000	—	0.0000
Total	\$258,458,722	77				\$5,995,093	20				\$22,641,994	16			

TABLE 15
SICKNESS DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 1-5
1984-1985 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period															
Under 30...	\$15,978	2	0.0594	4.73	0.2813	\$ 75,949	18	0.1099	0.93	0.1033	\$ 5,896	3	0.1229	3.34	0.4107
30-34	11,939	1	0.1675	0.70	0.1172	44,746	12	0.1083	1.88	0.2045	4,709	2	0.1539	1.03	0.1599
35-39	16,380	2	0.0793	4.24	0.3365	31,449	6	0.0588	0.98	0.0576	5,216	2	0.1629	6.63	0.0812
40-44	11,859	0	0.0000	—	0.0000	18,444	11	0.2439	0.74	0.1817	7,349	2	0.1394	9.73	0.3584
45-49	5,838	1	0.0856	0.73	0.0628	14,213	6	0.2110	2.09	0.4425	7,482	0	0.0000	—	—
50-54	2,979	1	0.0671	2.20	0.1477	9,166	2	0.1200	0.35	0.0428	1,958	1	0.2553	0.60	0.1532
55-59	700	4	0.3571	0.80	0.8857	5,565	5	0.3773	1.28	0.4839	1,644	1	0.1216	2.30	0.2798
60-64	300	0	0.0000	—	0.0000	1,670	0	0.0000	—	0.0000	300	0	0.0000	—	0.0000
65-69	12,192	10	0.2624	2.04	0.5364	2,130	4	0.7511	2.14	0.6117	0	0	—	—	—
Total	\$78,165	21				\$203,332	64				\$34,554	11			
14-Day Elimination Period															
Under 30...	\$ 478,040	11	0.0139	2.37	0.0331	\$ 756,628	27	0.0166	1.45	0.0242	\$ 223,000	19	0.0439	2.36	0.1037
30-34	994,469	29	0.0201	1.71	0.0344	634,354	46	0.0379	2.44	0.0928	223,473	18	0.0389	1.56	0.0610
35-39	1,225,826	24	0.0145	3.88	0.0563	436,500	24	0.0269	2.90	0.0784	222,626	27	0.0465	3.05	0.1420
40-44	754,556	20	0.0301	2.47	0.0747	275,533	27	0.0435	2.74	0.1197	177,029	21	0.0576	2.66	0.1533
45-49	441,597	10	0.0098	3.71	0.0364	186,612	23	0.0585	1.78	0.1046	111,988	13	0.0586	4.72	0.2773
50-54	283,929	14	0.0333	3.18	0.1064	116,545	18	0.0916	1.82	0.1669	81,339	7	0.0252	2.02	0.0510
55-59	146,030	16	0.0460	4.14	0.1905	55,556	19	0.1648	3.84	0.6340	63,601	15	0.1527	1.37	0.2095
60-64	68,128	10	0.0858	3.01	0.2585	11,566	2	0.0691	3.46	0.2397	16,733	4	0.1255	3.44	0.4326
65-69	10,833	4	0.0738	3.50	0.2584	1,200	0	0.0000	—	0.0000	550	0	0.0000	—	0.0000
Total	\$4,403,408	138				\$2,474,494	186				\$1,120,339	124			

TABLE 15—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
30-Day Elimination Period															
Under 30...	\$ 12,240,983	61	0.0047	3.67	0.0173	\$ 4,323,061	87	0.0098	2.79	0.0274	\$ 3,435,890	129	0.0265	2.22	0.0588
30-34	42,224,066	166	0.0057	4.41	0.0254	5,434,556	88	0.0105	3.33	0.0352	6,565,640	240	0.0332	2.44	0.0814
35-39	54,154,548	245	0.0060	5.01	0.0303	4,400,334	98	0.0137	4.23	0.0581	5,416,650	138	0.0210	2.72	0.0575
40-44	34,465,206	194	0.0077	4.53	0.0353	2,979,771	70	0.0149	3.80	0.0568	3,580,958	118	0.0236	3.82	0.0905
45-49	18,897,351	143	0.0097	3.61	0.0354	1,662,169	64	0.0230	4.04	0.0933	2,001,702	66	0.0201	3.47	0.0702
50-54	11,352,112	128	0.0145	5.34	0.0780	920,965	45	0.0247	3.35	0.0828	1,075,686	47	0.0242	4.97	0.1205
55-59	6,089,670	121	0.0247	4.78	0.1183	522,594	50	0.0447	3.34	0.1499	652,415	24	0.0232	2.35	0.0548
60-64	2,385,365	72	0.0343	6.04	0.2074	139,034	16	0.0665	5.23	0.3487	220,631	12	0.0263	5.55	0.1460
65-69	223,635	30	0.0814	3.34	0.2722	5,785	4	0.3197	2.36	0.7548	25,923	0	0.0000	—	0.0000
Total	\$182,014,936	1,160				\$20,388,269	522				\$22,975,495	774			
60-Day Elimination Period															
Under 30...	\$ 5,438,898	9	0.0014	5.64	0.0082	\$ 659,993	1	0.0003	2.00	0.0007	\$ 1,198,245	8	0.0049	1.54	0.0076
30-34	21,633,999	26	0.0015	6.88	0.0107	1,180,257	2	0.0011	8.69	0.0103	3,061,293	29	0.0095	4.92	0.0470
35-39	29,966,676	35	0.0022	6.86	0.0155	982,301	13	0.0066	7.19	0.0479	2,801,706	31	0.0150	3.42	0.0515
40-44	19,083,668	30	0.0022	4.74	0.0106	679,212	4	0.0039	3.66	0.0143	1,767,854	13	0.0055	3.78	0.0208
45-49	10,455,109	15	0.0012	7.70	0.0096	387,097	6	0.0085	4.00	0.0341	868,125	3	0.0036	5.12	0.0186
50-54	6,139,278	30	0.0093	6.00	0.0560	200,248	5	0.0112	4.49	0.0505	456,950	6	0.0094	6.25	0.0588
55-59	2,828,940	22	0.0121	4.99	0.0607	96,905	1	0.0036	11.03	0.0398	275,920	2	0.0079	8.75	0.0698
60-64	803,864	8	0.0121	8.22	0.0998	30,016	0	0.0000	—	0.0000	85,447	0	0.0000	—	0.0000
65-69	49,591	1	0.0050	0.03	0.0001	0	0	—	—	—	500	0	0.0000	—	0.0000
Total	\$96,400,023	176				\$4,216,029	32				\$10,516,040	92			

TABLE 15--Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
90-Day Elimination Period															
Under 30...	\$ 9,751,544	3	0.0006	10.91	0.0074	\$ 659,442	0	0.0000	—	0.0000	\$ 2,406,771	12	0.0027	6.47	0.0177
30-34	41,855,789	18	0.0007	5.73	0.0041	1,315,950	2	0.0007	8.98	0.0071	6,005,844	17	0.0044	5.36	0.0237
35-39	71,560,467	57	0.0014	6.83	0.0101	1,447,080	1	0.0006	6.16	0.0042	5,989,696	10	0.0021	6.72	0.0147
40-44	59,189,158	44	0.0017	7.35	0.0129	1,163,422	9	0.0068	4.52	0.0308	4,040,402	7	0.0026	4.08	0.0107
45-49	38,102,579	52	0.0025	7.90	0.0202	727,556	4	0.0048	2.77	0.0135	2,209,025	5	0.0020	6.14	0.0123
50-54	22,343,134	54	0.0054	7.55	0.0409	439,070	4	0.0059	7.35	0.0439	1,153,856	6	0.0078	7.88	0.0616
55-59	11,687,682	42	0.0072	6.58	0.0475	183,937	2	0.0154	9.09	0.1409	608,886	1	0.0006	12.00	0.0078
60-64	3,591,199	24	0.0088	9.55	0.0841	54,425	0	0.0000	—	0.0000	215,356	1	0.0030	12.00	0.0362
65-69	209,200	6	0.0191	8.01	0.1533	7,278	0	0.0000	—	0.0000	18,358	0	0.0000	—	0.0000
Total	\$258,290,752	300				\$5,998,160	22				\$22,648,194	59			

TABLE 16

TOTAL DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 1-5
1984-1985 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period															
Under 30...	\$ 30,606	4	0.1004	3.19	0.3214	\$150,160	29	0.1705	1.90	0.3249	\$10,699	3	0.1229	3.34	0.4107
30-34	21,168	1	0.1675	0.70	0.1172	94,713	22	0.1974	1.60	0.3163	7,075	2	0.1539	1.03	0.1599
35-39	28,760	3	0.1439	2.99	0.4308	64,938	9	0.0976	1.44	0.1409	9,137	3	0.2904	4.60	0.3363
40-44	20,768	0	0.0000	—	0.0000	38,103	21	0.4474	0.87	0.3903	12,748	2	0.1394	9.73	0.3584
45-49	9,325	1	0.0856	0.73	0.0628	27,126	9	0.3427	1.52	0.5230	12,630	0	0.0000	—	0.0000
50-54	4,783	1	0.0671	2.20	0.1477	20,832	5	0.2142	0.97	0.2088	3,241	1	0.2553	0.60	0.1532
55-59	1,600	4	0.3571	0.80	0.8857	10,441	7	0.4696	1.17	0.5499	2,644	1	0.1216	2.30	0.2798
60-64	300	0	0.0000	—	0.0000	2,802	0	0.0000	—	0.0000	300	0	0.0000	—	0.0000
65-69	19,059	10	0.2624	2.04	0.5364	3,030	4	0.7511	2.14	0.6117	0	0	—	—	—
Total	\$136,369	24				\$412,145	106				\$58,474	12			
14-Day Elimination Period															
Under 30...	\$ 955,480	27	0.0356	2.40	0.0855	\$1,513,756	92	0.0556	2.17	0.1208	\$ 446,000	23	0.0542	3.38	0.1837
30-34	1,988,938	57	0.0433	2.49	0.1080	1,267,808	110	0.0876	2.24	0.1970	446,946	22	0.0456	1.68	0.0768
35-39	2,451,652	48	0.0245	4.10	0.1006	872,600	60	0.0644	2.99	0.1929	444,652	32	0.0557	2.69	0.1505
40-44	1,507,512	38	0.0433	3.03	0.1316	551,066	51	0.0856	3.39	0.2909	353,083	28	0.0886	2.61	0.2321
45-49	882,764	21	0.0257	3.52	0.0907	372,724	42	0.1047	2.71	0.2848	222,426	21	0.0968	4.07	0.3947
50-54	566,558	19	0.0416	3.27	0.1367	233,090	28	0.1294	1.78	0.2314	162,678	16	0.0682	3.56	0.2434
55-59	289,410	26	0.0878	4.03	0.3545	111,112	25	0.2197	3.20	0.7039	126,912	22	0.2025	2.94	0.5953
60-64	130,756	15	0.1138	3.74	0.4267	23,132	4	0.1383	2.88	0.3988	33,466	7	0.1954	4.30	0.8413
65-69	20,591	4	0.0738	3.50	0.2584	2,400	0	0.0000	—	0.0000	1,100	0	0.0000	—	0.0000
Total	\$8,793,661	255				\$4,947,688	412				\$2,237,263	171			

TABLE 16--Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
30-Day Elimination Period															
Under 30...	\$ 24,479,066	138	0.0097	3.55	0.0345	\$ 8,648,202	254	0.0300	2.92	0.0880	\$ 6,862,330	147	0.0306	2.90	0.0890
30-34	84,422,682	312	0.0099	4.43	0.0441	10,871,632	283	0.0311	3.80	0.1186	13,111,779	292	0.0402	2.69	0.1086
35-39	108,279,196	414	0.0102	4.51	0.0461	8,803,335	257	0.0352	4.11	0.1449	10,829,410	194	0.0300	3.04	0.0914
40-44	68,907,812	315	0.0142	4.14	0.0590	5,961,982	189	0.0405	3.89	0.1579	7,179,265	153	0.0311	3.59	0.1119
45-49	37,745,502	230	0.0169	4.14	0.0703	3,326,038	146	0.0515	4.02	0.2075	4,003,504	99	0.0310	3.97	0.1233
50-54	22,693,026	178	0.0256	4.84	0.1240	1,841,480	84	0.0466	3.96	0.1849	2,150,597	63	0.0308	4.39	0.1355
55-59	12,166,940	157	0.0333	4.77	0.1592	1,045,238	78	0.0702	3.86	0.2717	1,308,030	40	0.0383	2.70	0.1039
60-65	4,767,730	92	0.0427	5.82	0.2491	277,718	16	0.0665	5.23	0.3487	441,762	14	0.0326	4.87	0.1591
65-69	442,620	30	0.0814	3.34	0.2722	11,470	4	0.3197	2.36	0.7548	51,846	0	0.0000	—	0.0000
Total	\$363,904,574	1,866				\$40,787,096	1,311				\$45,938,523	1,002			
60-Day Elimination Period															
Under 30...	\$ 10,875,646	12	0.0025	3.57	0.0089	\$1,319,986	12	0.0081	3.14	0.0255	\$ 2,396,490	10	0.0066	1.35	0.0089
30-34	43,270,988	43	0.0020	5.79	0.0120	2,360,514	10	0.0082	7.48	0.0614	6,118,136	33	0.0115	5.64	0.0649
35-39	59,932,852	64	0.0037	5.43	0.0205	1,964,602	21	0.0140	5.67	0.0796	5,607,612	32	0.0159	3.50	0.0560
40-44	38,166,636	51	0.0037	4.47	0.0165	1,358,424	11	0.0118	6.53	0.0775	3,536,708	15	0.0064	3.54	0.0227
45-49	20,910,218	30	0.0033	6.28	0.0209	774,794	8	0.0136	4.61	0.0631	1,736,250	8	0.0109	7.59	0.0832
50-54	12,278,556	36	0.0103	5.87	0.0609	400,496	8	0.0201	4.38	0.0882	913,900	7	0.0098	6.20	0.0610
55-59	5,651,380	25	0.0144	6.02	0.0870	193,810	2	0.0046	8.61	0.0399	551,840	4	0.0141	6.88	0.0973
60-64	1,607,728	11	0.0168	7.27	0.1227	60,032	1	0.0274	2.60	0.0714	170,894	3	0.0140	2.82	0.0396
65-69	99,182	1	0.0050	0.03	0.0001	0	0	—	—	—	1,000	0	0.0000	—	0.0000
Total	\$192,793,196	273				\$8,432,658	73				\$21,032,830	112			

TABLE 16--Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
90-Day Elimination Period															
Under 30 . . .	\$ 19,503,088	6	0.0013	9.03	0.0119	\$ 1,318,884	1	0.0018	7.50	0.0136	\$ 4,813,542	14	0.0030	5.99	0.0184
30-34	83,713,828	28	0.0010	4.67	0.0050	2,631,900	6	0.0028	6.54	0.0184	12,011,388	22	0.0052	5.51	0.0291
35-39	143,115,584	70	0.0017	6.67	0.0118	2,893,093	4	0.0020	7.51	0.0155	11,976,692	13	0.0034	6.97	0.0238
40-44	118,449,666	66	0.0027	6.51	0.0177	2,326,844	13	0.0090	5.68	0.0514	8,079,504	10	0.0032	4.60	0.0150
45-49	76,312,328	64	0.0032	8.18	0.0267	1,455,112	8	0.0095	3.78	0.0361	4,417,150	6	0.0027	7.14	0.0197
50-54	44,684,018	65	0.0065	7.60	0.0497	878,140	8	0.0144	10.07	0.1450	2,306,712	8	0.0091	7.31	0.0666
55-59	23,372,364	46	0.0080	6.89	0.0558	365,874	2	0.0154	9.09	0.1409	1,217,772	1	0.0006	12.00	0.0078
60-64	7,182,398	26	0.0101	9.88	0.1001	108,850	0	0.0000	—	0.0000	430,712	1	0.0030	12.00	0.0362
65-69	416,200	6	0.0191	8.01	0.1533	14,556	0	0.0000	—	0.0000	36,716	0	0.0000	—	0.0000
Total	\$516,749,474	377				\$11,993,253	42				\$45,290,188	75			

TABLE 17
ACCIDENT DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 6 AND LATER
1984-1985 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period															
Under 30...	\$ 27,406	0	0.0000	—	0.0000	\$ 76,212	16	0.0692	1.38	0.0959	\$ 4,984	1	0.0401	1.03	0.0415
30-34	453,861	48	0.0439	1.77	0.0779	365,795	91	0.0757	1.75	0.1326	59,638	1	0.0067	3.43	0.0230
35-39	1,238,444	78	0.0293	2.08	0.0611	659,931	132	0.0681	2.43	0.1659	105,706	10	0.0312	3.70	0.1157
40-44	1,792,155	113	0.0289	2.36	0.0683	975,011	234	0.0701	2.38	0.1673	108,190	11	0.0462	1.23	0.0570
45-49	2,116,443	113	0.0237	3.21	0.0764	1,042,156	265	0.0619	2.76	0.1710	107,454	17	0.0474	3.54	0.1683
50-54	2,451,935	150	0.0247	2.72	0.0674	1,134,217	313	0.0581	2.49	0.1450	95,396	7	0.0162	1.41	0.0230
55-59	3,029,999	284	0.0298	2.69	0.0805	1,440,764	412	0.0589	2.59	0.1531	130,886	17	0.0231	2.53	0.0586
60-64	3,261,478	296	0.0257	3.51	0.0905	1,265,988	350	0.0465	2.86	0.1334	133,091	28	0.0357	2.76	0.0987
65-69	639,798	53	0.0200	3.93	0.0789	178,638	55	0.0371	3.42	0.1273	26,851	5	0.0208	1.65	0.0345
Total	\$15,011,519	1,135				\$7,138,712	1,868				\$772,196	97			
7-Day Elimination Period															
Under 30...	\$ 19,207	3	0.0416	1.10	0.0458	\$ 51,016	7	0.0306	1.46	0.0450	\$ 7,308	0	0.0000	—	0.0000
30-34	205,825	13	0.0279	1.56	0.0436	285,117	43	0.0396	2.14	0.0849	34,124	1	0.0058	0.93	0.0054
35-39	573,703	43	0.0279	2.80	0.0785	561,533	107	0.0496	2.69	0.1339	140,765	3	0.0063	4.36	0.0279
40-44	836,419	53	0.0255	2.95	0.0753	888,340	139	0.0417	3.04	0.1274	170,996	11	0.0190	2.29	0.0436
45-49	984,292	59	0.0217	2.85	0.0622	1,001,221	164	0.0386	2.76	0.1066	179,956	13	0.0212	4.23	0.0898
50-54	1,098,327	59	0.0182	3.36	0.0612	1,085,329	199	0.0456	3.17	0.1447	200,382	20	0.0286	2.18	0.0624
55-59	1,426,094	95	0.0195	2.72	0.0532	1,224,022	204	0.0378	2.91	0.1101	217,175	22	0.0205	2.34	0.0481
60-64	1,218,893	79	0.0183	3.06	0.0563	917,691	125	0.0301	3.07	0.0924	114,227	13	0.0230	3.23	0.0746
65-69	219,229	15	0.0220	3.35	0.0741	110,198	12	0.0358	6.25	0.2243	16,319	0	0.0000	—	0.0000
Total	\$6,581,989	419				\$6,124,467	1,000				\$1,081,252	83			

TABLE 17—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
14-Day Elimination Period															
Under 30...	\$ 142,203	9	0.0165	0.86	0.0142	\$ 348,986	28	0.0363	2.55	0.0931	\$ 56,847	1	0.0017	5.40	0.0094
30-34	749,767	23	0.0106	3.11	0.0330	915,950	78	0.0312	1.98	0.0620	159,951	4	0.0050	3.81	0.0190
35-39	1,914,859	65	0.0137	2.79	0.0384	1,293,785	120	0.0327	3.42	0.1121	282,596	7	0.0116	3.45	0.0403
40-44	2,471,363	65	0.0132	3.21	0.0427	1,548,793	155	0.0324	3.66	0.1189	310,479	15	0.0138	1.69	0.0234
45-49	2,839,701	81	0.0116	2.05	0.0239	1,428,801	165	0.0338	3.22	0.1090	270,341	21	0.0222	3.69	0.0821
50-54	3,411,665	95	0.0110	2.59	0.0287	1,337,372	156	0.0320	3.20	0.1028	272,602	9	0.0124	2.22	0.0277
55-59	4,020,881	109	0.0095	2.40	0.0229	1,351,161	148	0.0293	3.31	0.0974	287,840	20	0.0185	2.76	0.0513
60-64	3,219,496	117	0.0132	3.23	0.0429	1,707,015	107	0.0264	3.47	0.0919	193,077	17	0.0216	4.96	0.1076
65-69	686,996	10	0.0060	2.73	0.0164	119,989	13	0.0258	4.20	0.1086	36,631	5	0.0251	6.09	0.1530
Total	\$19,456,931	574				\$9,351,852	970				\$1,870,364	99			
30-Day Elimination Period															
Under 30...	\$ 558,471	7	0.0054	2.05	0.0112	\$ 651,780	25	0.0193	3.11	0.0601	\$ 174,966	2	0.0022	2.82	0.0064
30-34	7,688,934	55	0.0045	4.04	0.0185	2,604,651	138	0.0227	3.93	0.0893	893,023	12	0.0062	2.10	0.0131
35-39	24,159,571	108	0.0033	2.82	0.0094	3,747,997	191	0.0226	3.80	0.0862	1,630,823	18	0.0055	4.71	0.0261
40-44	28,105,952	147	0.0042	2.79	0.0118	3,673,526	157	0.0169	3.73	0.0633	1,480,592	22	0.0063	5.11	0.0324
45-49	23,050,817	147	0.0048	3.88	0.0187	2,926,335	140	0.0188	3.75	0.0706	1,129,975	18	0.0071	3.68	0.0264
50-54	21,206,468	130	0.0046	3.55	0.0167	2,383,225	127	0.0191	3.10	0.0594	952,726	15	0.0061	4.25	0.0261
55-59	16,827,802	160	0.0058	3.83	0.0226	2,045,215	106	0.0160	4.05	0.0649	792,890	19	0.0102	2.14	0.0219
60-64	11,426,430	115	0.0059	5.31	0.0316	1,244,784	69	0.0171	5.96	0.1025	538,148	18	0.0078	3.15	0.0248
65-69	2,294,751	24	0.0069	2.46	0.0170	157,487	10	0.0155	6.07	0.0947	114,706	1	0.0021	5.00	0.0108
Total	\$135,319,196	893				\$19,435,000	963				\$7,707,849	125			

TABLE 17—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
60-Day Elimination Period															
Under 30...	\$ 156,006	0	0.0000	—	0.0000	\$ 40,997	0	0.0000	—	0.0000	\$ 26,689	0	0.0000	—	0.0000
30-34	2,443,986	0	0.0000	—	0.0000	148,510	0	0.0000	—	0.0000	257,624	0	0.0000	—	0.0000
35-39	9,020,245	12	0.0011	3.55	0.0039	275,867	3	0.0068	3.43	0.0236	463,017	2	0.0002	2.86	0.0006
40-44	10,238,847	7	0.0006	8.86	0.0053	297,762	3	0.0040	8.64	0.0348	418,771	0	0.0000	—	0.0000
45-49	7,315,307	5	0.0008	7.09	0.0060	188,959	2	0.0052	0.99	0.0052	258,748	2	0.0092	3.66	0.0340
50-54	5,054,438	4	0.0006	6.82	0.0046	135,751	5	0.0265	9.69	0.2569	133,322	1	0.0030	12.00	0.0360
55-59	3,561,876	9	0.0025	4.31	0.0111	97,953	4	0.0204	9.92	0.2027	113,790	0	0.0000	—	0.0000
60-64	1,903,917	7	0.0040	5.37	0.0220	56,187	1	0.0088	5.20	0.0462	77,582	0	0.0000	—	0.0000
65-69	311,679	0	0.0000	—	0.0000	2,826	0	0.0000	—	0.0000	9,550	0	0.0000	—	0.0000
Total	\$40,006,301	44				\$1,244,812	18				\$1,759,093	5			
90-Day Elimination Period															
Under 30...	\$ 133,873	0	0.0000	—	0.0000	\$ 41,020	2	0.0316	12.00	0.3803	\$ 26,541	0	0.0000	—	0.0000
30-34	3,294,696	2	0.0012	7.79	0.0096	240,385	0	0.0000	—	0.0000	324,704	0	0.0000	—	0.0000
35-39	16,682,876	6	0.0002	3.21	0.0009	454,935	2	0.0026	11.88	0.0313	730,206	1	0.0008	0.96	0.0007
40-44	26,255,105	17	0.0006	4.12	0.0027	585,707	2	0.0012	2.27	0.0027	831,846	2	0.0009	8.18	0.0080
45-49	23,650,277	11	0.0005	7.28	0.0041	423,334	4	0.0051	5.21	0.0270	587,464	1	0.0010	2.03	0.0020
50-54	19,907,390	24	0.0010	6.20	0.0062	390,925	2	0.0022	2.74	0.0061	451,285	4	0.0047	2.56	0.0121
55-59	14,226,529	13	0.0008	6.75	0.0057	315,739	1	0.0015	11.82	0.0187	364,702	0	0.0000	—	0.0000
60-64	7,943,565	14	0.0016	7.10	0.0116	203,186	3	0.0043	8.20	0.0359	200,969	1	0.0008	0.00	0.0000
65-69	1,695,500	1	0.0004	2.43	0.0011	22,560	0	0.0000	—	0.0000	50,767	0	0.0000	—	0.0000
Total	\$113,789,811	88				\$2,677,791	16				\$3,568,484	9			

TABLE 18

SICKNESS DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 6 AND LATER
1984-1985 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period															
30-34	\$ 700	0	0.0000	—	0.0000	\$ 0	0	—	—	—	\$ 0	0	—	—	—
35-39	700	1	0.0714	0.02	0.0285	1,223	1	0.5069	0.12	0.0637	100	0	0.0000	—	0.0000
40-44	3,620	3	0.2486	0.71	0.1776	7,590	3	0.0658	0.55	0.0364	550	1	0.1818	0.67	0.1218
45-49	21,358	10	0.1030	0.72	0.0746	28,014	17	0.1097	1.49	0.1642	2,606	2	0.1534	1.25	0.1930
50-54	60,608	39	0.1575	1.49	0.2362	51,927	31	0.0813	2.50	0.2039	5,813	6	0.1204	0.61	0.0739
55-59	226,690	149	0.1197	2.10	0.2520	105,916	94	0.1104	3.23	0.3577	10,460	11	0.1195	2.77	0.3310
60-64	324,601	221	0.1197	2.66	0.3191	146,862	131	0.1331	3.57	0.4757	18,515	20	0.1463	1.23	0.1802
65-69	70,514	25	0.0536	3.07	0.1650	24,849	13	0.0672	1.79	0.1207	3,593	1	0.0556	0.63	0.0353
Total	\$708,791	448				\$366,381	290				\$41,637	41			
7-Day Elimination Period															
Under 30 ...	\$ 31,544	3	0.0213	0.68	0.0145	\$ 74,118	6	0.0229	1.16	0.0267	\$ 10,031	0	0.0000	—	0.0000
30-34	341,875	33	0.0366	1.01	0.0373	400,999	52	0.0374	2.51	0.0941	55,000	6	0.0318	4.67	0.1487
35-39	925,277	79	0.0284	2.67	0.0759	857,306	121	0.0388	2.24	0.0871	191,902	30	0.0473	2.47	0.1172
40-44	1,369,457	142	0.0384	2.70	0.1037	1,447,789	268	0.0489	2.38	0.1167	225,739	58	0.0782	1.98	0.1552
45-49	1,570,571	210	0.0454	2.50	0.1139	1,610,387	382	0.0555	2.37	0.1316	235,260	55	0.0583	2.85	0.1668
50-54	1,913,197	357	0.0578	3.13	0.1814	1,774,106	562	0.0691	3.21	0.2223	243,766	73	0.0719	2.65	0.1906
55-59	2,605,613	693	0.0780	3.22	0.2519	2,105,696	892	0.0886	3.29	0.2924	282,249	97	0.0711	3.63	0.2585
60-64	2,600,475	908	0.0975	3.42	0.3339	1,696,696	884	0.1065	3.70	0.3947	178,654	96	0.0954	3.33	0.3186
65-69	490,042	156	0.0998	3.62	0.3622	216,785	97	0.0942	4.95	0.4672	24,235	8	0.0495	5.35	0.2652
Total	\$11,848,051	2,581				\$10,183,882	3,264				\$1,446,836	423			

TABLE 18—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
14-Day Elimination Period															
Under 30 ...	\$ 144,184	10	0.0169	3.77	0.0642	\$ 361,674	21	0.0221	1.03	0.0229	\$ 57,647	4	0.0294	0.73	0.0215
30-34	804,887	21	0.0099	3.09	0.0307	972,431	56	0.0174	2.12	0.0371	176,121	18	0.0319	1.44	0.0460
35-39	2,059,491	66	0.0142	1.77	0.0251	1,379,665	99	0.0248	2.58	0.0641	307,334	39	0.0443	3.74	0.1660
40-44	2,614,949	121	0.0221	3.14	0.0695	1,668,118	167	0.0321	2.86	0.0919	344,190	43	0.0467	2.40	0.1124
45-49	3,033,340	177	0.0260	3.35	0.0874	1,536,063	201	0.0408	2.98	0.1218	296,547	61	0.0652	3.22	0.2105
50-54	3,630,566	346	0.0388	3.36	0.1305	1,437,500	262	0.0503	3.43	0.1726	296,870	68	0.0626	3.20	0.2006
55-59	4,285,902	536	0.0507	3.69	0.1873	1,448,786	333	0.0603	4.01	0.2423	307,360	79	0.0675	4.02	0.2718
60-64	3,432,696	602	0.0646	4.22	0.2735	1,082,802	367	0.0823	4.73	0.3899	208,652	51	0.0572	2.78	0.1593
65-69	699,486	112	0.0651	3.83	0.2499	127,564	33	0.0545	4.67	0.2549	36,191	7	0.0649	2.64	0.1717
Total	\$20,705,501	1,991				\$10,014,603	1,539				\$2,030,912	370			
30-Day Elimination Period															
Under 30 ...	\$ 569,716	5	0.0037	2.46	0.0092	\$ 689,006	13	0.0088	1.21	0.0108	\$ 177,273	5	0.0081	2.04	0.0167
30-34	7,911,018	53	0.0045	2.54	0.0114	2,785,292	67	0.0093	3.23	0.0302	925,615	39	0.0192	2.91	0.0562
35-39	24,771,663	166	0.0051	3.23	0.0167	3,993,014	99	0.0099	3.39	0.0337	1,668,957	74	0.0199	4.32	0.0864
40-44	28,998,283	318	0.0079	4.65	0.0370	3,905,775	158	0.0165	3.77	0.0626	1,520,252	76	0.0195	3.15	0.0618
45-49	24,065,991	382	0.0116	4.12	0.0481	3,120,117	207	0.0242	4.48	0.1086	1,168,419	73	0.0241	3.49	0.0842
50-54	22,240,813	557	0.0166	5.13	0.0855	2,564,324	222	0.0273	3.25	0.0890	981,085	76	0.0257	3.71	0.0957
55-59	17,672,151	791	0.0276	4.63	0.1279	2,250,429	295	0.0452	4.97	0.2250	823,962	71	0.0275	4.94	0.1360
60-64	12,119,421	862	0.0399	4.85	0.1939	1,371,464	286	0.0582	5.04	0.2941	562,081	56	0.0307	5.53	0.1700
65-69	2,361,212	189	0.0439	4.29	0.1885	167,926	29	0.0469	5.60	0.2635	118,085	5	0.0311	3.05	0.0951
Total	\$140,710,268	3,323				\$20,847,347	1,376				\$7,945,729	475			

TABLE 18—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
60-Day Elimination Period															
Under 30 ...	\$ 156,406	0	0.0000	—	0.0000	\$ 40,997	0	0.0000	—	0.0000	\$ 26,689	0	0.0000	—	0.0000
30-34	2,461,641	3	0.0016	2.67	0.0045	148,510	0	0.0000	—	0.0000	258,124	4	0.0104	7.12	0.0744
35-39	9,060,368	16	0.0021	4.04	0.0085	275,367	1	0.0010	11.97	0.0130	463,517	4	0.0056	10.09	0.0571
40-44	10,288,856	22	0.0018	9.60	0.0176	298,812	3	0.0041	5.17	0.0216	418,771	4	0.0063	10.37	0.0661
45-49	7,376,343	21	0.0040	6.90	0.0279	191,159	1	0.0015	1.06	0.0016	259,248	2	0.0044	8.98	0.0398
50-54	5,073,498	44	0.0082	6.49	0.0534	135,751	4	0.0158	9.49	0.1504	133,322	3	0.0097	1.16	0.0113
55-59	3,592,446	42	0.0077	7.95	0.0618	97,053	7	0.0240	7.59	0.1823	114,590	0	0.0000	—	0.0000
60-64	1,911,688	37	0.0180	7.70	0.1386	56,987	3	0.0114	9.21	0.1051	77,782	0	0.0000	—	0.0000
65-69	313,773	7	0.0156	4.74	0.0741	2,826	2	0.0000	—	0.0000	9,594	0	0.0000	—	0.0000
Total	\$40,235,019	192				\$1,247,462	21				\$1,761,637	17			
90-Day Elimination Period															
Under 30 ...	\$ 134,316	0	0.0000	—	0.0000	\$ 41,020	0	0.0000	—	0.0000	\$ 26,541	0	0.0000	—	0.0000
30-34	34,314,415	3	0.0006	10.35	0.0065	245,120	2	0.0038	12.00	0.0465	324,704	3	0.0098	9.92	0.0978
35-39	16,761,107	31	0.0018	4.22	0.0076	471,446	5	0.0035	5.94	0.0213	732,504	4	0.0040	6.00	0.0245
40-44	26,385,538	48	0.0020	8.39	0.0176	602,349	3	0.0026	8.63	0.0229	836,962	5	0.0070	5.52	0.0389
45-49	23,784,479	68	0.0029	8.04	0.0236	433,762	5	0.0047	7.59	0.0358	593,704	6	0.0073	10.63	0.0784
50-54	20,090,055	128	0.0071	6.82	0.0487	396,808	6	0.0042	7.83	0.0334	454,947	1	0.0010	9.50	0.0104
55-59	14,413,687	149	0.0086	7.36	0.0636	329,170	18	0.0215	7.57	0.1629	370,415	6	0.0075	8.77	0.0663
60-64	8,021,702	138	0.0145	9.14	0.1328	214,201	12	0.0195	7.55	0.1473	202,689	3	0.0058	5.37	0.0312
65-69	1,712,059	19	0.0122	10.50	0.1284	24,039	0	0.0000	—	0.0000	50,329	0	0.0000	—	0.0000
Total	\$114,617,358	584				\$2,757,915	51				\$3,592,795	28			

TABLE 19
 TOTAL DISABILITY, MALE OCCUPATION GROUPS I AND II AND FEMALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—POLICY DURATIONS 6 AND LATER
 1984-1985 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period															
Under 30...	\$ 50,751	6	0.0630	0.95	0.0603	\$ 125,134	13	0.0536	1.34	0.0718	\$ 17,339	0	0.0000	—	0.0000
30-34	547,700	46	0.0646	1.25	0.0809	686,116	95	0.0771	2.32	0.1791	89,124	7	0.0376	4.09	0.1542
35-39	1,498,980	122	0.0563	2.73	0.1544	1,418,839	228	0.0885	2.49	0.2210	332,667	33	0.0537	2.70	0.1452
40-44	2,205,876	195	0.0639	2.80	0.1791	2,336,129	407	0.0907	2.69	0.2442	396,735	69	0.0972	2.04	0.1989
45-49	2,554,863	269	0.0671	2.62	0.1761	2,611,608	546	0.0941	2.53	0.2383	415,216	68	0.0795	3.22	0.2566
50-54	3,011,524	416	0.0760	3.19	0.2426	2,859,435	761	0.1147	3.19	0.3670	444,148	93	0.1005	2.51	0.2530
55-59	4,031,707	788	0.0975	3.12	0.3052	3,329,718	1,096	0.1264	3.18	0.4026	499,424	119	0.0916	3.44	0.3067
60-64	3,819,368	987	0.1159	3.36	0.3903	2,614,387	1,009	0.1336	3.56	0.4872	292,881	109	0.1185	3.31	0.3932
65-69	709,271	171	0.1219	3.57	0.4363	326,983	109	0.1301	5.31	0.6916	40,554	8	0.0495	5.35	0.2652
Total	\$18,430,040	3,000				\$16,308,349	4,264				\$2,528,088	506			
14-Day Elimination Period															
Under 30...	\$ 286,387	19	0.0335	2.34	0.0784	\$ 710,660	49	0.0585	1.98	0.1160	\$ 114,494	5	0.0312	0.99	0.0310
30-34	1,554,654	44	0.0205	3.10	0.0638	1,888,381	134	0.0487	2.03	0.0991	336,072	22	0.0369	1.76	0.0651
35-39	3,974,350	131	0.0279	2.27	0.0636	2,673,450	219	0.0576	3.06	0.1763	589,930	46	0.0559	3.68	0.2064
40-44	5,086,312	186	0.0354	3.17	0.1123	3,216,911	322	0.0645	3.26	0.2108	654,669	58	0.0605	2.24	0.1358
45-49	5,873,041	258	0.0377	2.95	0.1114	2,964,864	366	0.0746	3.09	0.2308	566,888	82	0.0875	3.34	0.2926
50-54	7,042,231	441	0.0499	3.19	0.1593	2,774,872	418	0.0824	3.34	0.2755	569,472	77	0.0751	3.03	0.2283
55-59	8,306,783	645	0.0602	3.48	0.2102	2,799,947	481	0.0897	3.78	0.3397	595,200	99	0.0861	3.75	0.3231
60-64	6,652,192	719	0.0779	4.06	0.3164	2,089,817	474	0.1087	4.42	0.4818	401,729	68	0.0789	3.38	0.2669
65-69	1,386,482	122	0.0711	3.74	0.2663	247,553	46	0.0803	4.52	0.3635	72,822	12	0.0900	3.60	0.3247
Total	\$40,162,432	2,565				\$19,366,455	2,509				\$3,901,276	469			

TABLE 19—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
30-Day Elimination Period															
Under 30...	\$ 1,128,187	12	0.0092	2.22	0.0204	\$ 1,340,786	38	0.0281	2.51	0.0709	\$ 352,239	7	0.0104	2.21	0.0232
30-34	15,599,952	108	0.0090	3.30	0.0299	5,389,943	205	0.0320	3.73	0.1196	1,818,638	51	0.0255	2.71	0.0694
35-39	48,931,234	274	0.0085	3.07	0.0261	7,741,011	290	0.0325	3.68	0.1199	3,299,780	92	0.0255	4.40	0.1125
40-44	57,104,235	465	0.0122	4.00	0.0489	7,579,301	315	0.0335	3.75	0.1259	3,000,844	98	0.0259	3.63	0.0942
45-49	47,116,808	529	0.0164	4.05	0.0668	6,046,452	347	0.0430	4.16	0.1793	2,298,394	91	0.0313	3.53	0.1107
50-54	43,447,281	687	0.0213	4.78	0.1022	4,947,549	349	0.0464	3.19	0.1485	1,933,811	91	0.0319	3.81	0.1219
55-59	34,499,953	951	0.0334	4.49	0.1505	4,295,644	401	0.0612	4.73	0.2900	1,616,852	90	0.0377	4.18	0.1579
60-64	23,545,851	977	0.0459	4.91	0.2255	2,616,248	355	0.0754	5.25	0.3966	1,100,229	74	0.0386	5.04	0.1949
65-69	4,655,963	213	0.0508	4.04	0.2056	325,413	39	0.0625	5.72	0.3582	232,791	6	0.0333	3.17	0.1060
Total	\$276,029,464	4,216				\$40,282,347	2,339				\$15,653,578	600			
60-Day Elimination Period															
Under 30...	\$ 312,412	0	0.0000	—	0.0000	\$ 81,994	0	0.0000	—	0.0000	\$ 53,378	0	0.0000	—	0.0000
30-34	4,905,627	3	0.0016	2.67	0.0045	297,020	0	0.0000	—	0.0000	515,748	4	0.0104	7.12	0.0744
35-39	18,080,613	28	0.0032	3.87	0.0124	551,234	4	0.0079	4.59	0.0366	926,534	6	0.0058	9.82	0.0577
40-44	20,527,703	29	0.0024	9.41	0.0230	596,574	6	0.0082	6.87	0.0564	837,542	4	0.0063	10.37	0.0661
45-49	14,691,650	26	0.0048	6.93	0.0339	380,118	3	0.0068	1.00	0.0069	517,996	4	0.0137	5.38	0.0738
50-54	10,127,936	48	0.0089	6.52	0.0581	271,502	9	0.0423	9.61	0.4074	266,644	4	0.0127	3.71	0.0473
55-59	7,154,322	51	0.0103	7.04	0.0730	195,006	11	0.0444	8.66	0.3850	228,380	0	0.0000	—	0.0000
60-64	3,815,605	44	0.0220	7.27	0.1606	113,174	4	0.0203	7.45	0.1513	155,364	0	0.0000	—	0.0000
65-69	625,452	7	0.0156	4.74	0.0741	5,652	2	0.0000	—	0.0000	19,144	0	0.0000	—	0.0000
Total	\$80,241,320	236				\$2,492,274	39				\$3,520,730	22			

TABLE 19—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Monthly Indemnity Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
90-Day Elimination Period															
Under 30...	\$ 268,189	0	0.0000	—	0.0000	\$ 82,040	2	0.0316	12.00	0.3803	\$ 53,082	0	0.0000	—	0.0000
30-34	6,609,111	5	0.0018	8.65	0.0162	485,505	2	0.0038	12.00	0.0465	649,408	3	0.0098	9.92	0.0978
35-39	33,443,983	37	0.0020	4.09	0.0085	926,381	7	0.0062	8.46	0.0526	1,462,710	5	0.0049	5.15	0.0253
40-44	52,640,643	65	0.0027	7.37	0.0203	1,188,056	5	0.0038	6.64	0.0256	1,668,808	7	0.0080	5.85	0.0470
45-49	47,434,756	79	0.0035	7.92	0.0277	857,096	9	0.0099	6.34	0.0629	1,181,168	7	0.0083	9.58	0.0805
50-54	39,997,445	152	0.0081	6.74	0.0550	787,733	8	0.0065	6.08	0.0396	906,232	5	0.0058	3.87	0.0225
55-59	28,640,216	162	0.0094	7.30	0.0693	644,909	19	0.0230	7.86	0.1816	735,117	6	0.0075	8.77	0.0663
60-64	15,965,267	152	0.0161	8.93	0.1445	417,387	15	0.0238	7.67	0.1832	403,658	4	0.0067	4.65	0.0312
65-69	3,407,559	20	0.0127	10.20	0.1295	46,599	0	0.0000	—	0.0000	101,096	0	0.0000	—	0.0000
Total	\$228,407,169	672				\$5,435,706	67				\$7,161,279	37			

TABLE 20
 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
 1980-1985 EXPERIENCE

ELIMINATION PERIOD	POLICY DURATIONS									
	1	2	3	4	5	1-5	6-10	11-15	16-20	21 and later
Accident										
0	56%	258%	152%	160%	133%	147%	118%	101%	93%	82%
7	148	122	226	161	120	148	124	94	80	76
14	195	152	156	161	103	151	102	77	66	78
30	127	129	97	102	100	114	84	83	67	56
60	122	110	87	83	124	108	87	46	26	24
90	95	133	67	121	132	107	86	80	79	131
Total 1980-85 ...	112%	128%	84%	108%	116%	111%	88%	81%	73%	77%
Total 1984-85 ...	100%	147%	72%	100%	131%	110%	92%	69%	69%	71%
Sickness										
7	71%	122%	114%	77%	132%	110%	119%	96%	94%	91%
14	98	111	120	132	91	110	105	94	92	88
30	98	91	102	97	103	98	102	105	101	104
60	70	108	90	106	132	95	116	95	151	80
90	75	79	106	103	120	90	114	131	144	122
Total 1980-85 ...	82%	89%	102%	102%	113%	94%	109%	111%	107%	97%
Total 1984-85 ...	89%	88%	107%	129%	102%	98%	98%	115%	110%	97%
Total										
7	108%	122%	159%	110%	127%	126%	121%	95%	90%	87%
14	147	132	138	146	97	130	104	86	80	83
30	112	110	100	100	101	106	93	95	85	82
60	96	109	89	95	128	101	102	71	89	53
90	85	106	87	112	126	99	100	106	112	126
Total 1980-85 ...	97%	109%	93%	105%	115%	103%	98%	96%	90%	87%
Total 1984-85 ...	94%	118%	90%	115%	117%	104%	95%	92%	89%	83%

TABLE 21
 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
 1980-1985 EXPERIENCE

ELIMINATION PERIOD	POLICY DURATIONS									
	1	2	3	4	5	1-5	6-10	11-15	16-20	21 and later
Accident										
0.....	70%	59%	133%	166%	117%	120%	132%	107%	91%	85%
7.....	92	121	141	123	106	113	109	106	90	79
14.....	130	120	122	145	113	126	98	88	75	66
30.....	126	113	100	107	102	112	91	82	62	53
60.....	146	107	36	81	82	105	89	25	133	44
90.....	76	66	70	72	278	94	106	164	82	16
Total 1980-85 ...	120%	107%	96%	110%	118%	111%	98%	97%	82%	77%
Total 1984-85 ...	109%	115%	88%	100%	130%	107%	102%	99%	87%	71%
Sickness										
7.....	91%	100%	121%	99%	133%	110%	107%	98%	101%	93%
14.....	122	90	110	130	96	110	103	89	91	82
30.....	105	103	105	103	100	103	99	91	93	82
60.....	59	161	25	262	125	107	67	96	235	111
90.....	58	85	91	184	36	83	117	162	139	160
Total 1980-85 ...	95%	104%	99%	124%	96%	102%	102%	96%	98%	93%
Total 1984-85 ...	94%	102%	99%	128%	83%	101%	98%	99%	107%	95%
Total										
7.....	92%	110%	130%	109%	121%	111%	108%	101%	98%	89%
14.....	126	105	116	137	104	118	101	89	83	75
30.....	116	108	102	105	101	108	95	87	78	69
60.....	102	134	31	171	103	106	78	61	184	79
90.....	67	75	81	129	155	89	111	163	111	91
Total 1980-85 ...	108%	105%	97%	117%	107%	107%	100%	96%	90%	84%
Total 1984-85 ...	101%	109%	94%	114%	106%	104%	100%	99%	97%	82%

TABLE 22
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
1980-1985 EXPERIENCE

ELIMINATION PERIOD	POLICY DURATIONS									
	1	2	3	4	5	1-5	6-10	11-15	16-20	21 and later
Accident										
0	35%	65%	139%	119%	35%	76%	130%	90%	89%	82%
7	20	60	302	51	107	96	103	92	123	83
14	209	114	78	96	129	127	89	79	54	43
30	132	109	67	70	100	105	93	65	72	85
60	37	212	55	233	35	104	81	14	268	—
90	118	47	154	7	82	92	165	—	—	—
Total 1980-85 ...	111%	105%	95%	78%	89%	101%	107%	68%	84%	76%
Total 1984-85 ...	117%	88%	95%	109%	109%	105%	88%	70%	63%	98%
Sickness										
7	117%	137%	93%	155%	114%	123%	107%	98%	76%	88%
14	106	90	106	87	104	99	107	93	75	71
30	100	90	114	104	92	99	105	91	94	89
60	84	82	66	163	116	91	167	5	—	—
90	87	71	129	102	47	88	156	285	69	79
Total 1980-85 ...	92%	82%	111%	111%	85%	94%	121%	109%	81%	84%
Total 1984-85 ...	95%	95%	98%	127%	79%	93%	131%	119%	85%	85%
Total										
7	69%	103%	176%	112%	111%	112%	105%	95%	96%	86%
14	158	102	92	91	117	113	98	87	65	58
30	116	99	91	87	96	102	99	78	84	87
60	60	147	61	198	76	98	124	9	133	—
90	103	59	142	54	65	90	161	142	33	39
Total 1980-85 ...	102	93	103	95	87	98	114	88	83	80
Total 1984-85 ...	106%	92%	96%	118%	94%	99%	110%	95%	74%	91%

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, 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 smaller than the values shown in Tables 23-27. For the "total" column in Table 23, 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.

Note that the 1964 CDT was intended to be a minimum reserve standard for policies providing loss-of-time benefits for disability due to accident or sickness. It was developed to provide net valuation premiums that do not vary by occupational class or sex, rather than the type of net premiums that would be considered desirable for use in preparing gross premium rates.

Tables 28, 30, and 32 provide claim continuation rates for Male I, Male II, and Female I, respectively, for accident disability and Tables 29, 31, and 33 for sickness disability for the 1982-85 exposure years. These claim continuation rates represent the probability that a dollar of monthly indemnity exposed has continued to be paid out as a disability claim as of the end of the given period measured from the time of disablement. Claim continuation rates for total disability are the sum of claim continuation rates for accident disability and sickness disability for the appropriate elimination periods. To provide added credibility to these continuation rates, claim experience corresponding to the 1982-85 exposure years was used. Because of limited data at the later claim months in the first year of disability benefit, significant fluctuations occur in experience for certain elimination periods, particularly for 60- and 90-day elimination periods, and for attained age groupings under 30 and 60-69; these results should be viewed with caution. The period for which disability continues, which is the basis of the calculation of these claim continuation rates, was based upon the amount of indemnity paid divided by the monthly indemnity exposed, not upon the actual period of disability. The data contributed did not permit a reliable calculation of a

TABLE 23
 ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT
 0-DAY ELIMINATION PERIOD FOR ACCIDENT AND 7-DAY ELIMINATION PERIOD FOR SICKNESS
 1984-1985 EXPERIENCE

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	0.0040	0.0238	0.0070	0.0000	0.015	0.0040	0.0191	0.0070	0.0000	0.010	0.0040	0.0136	0.0070	0.0000	0.007
30-39	0.0074	0.0168	0.0062	0.0000	0.013	0.0065	0.0146	0.0053	0.0000	0.009	0.0057	0.0121	0.0042	0.0000	0.007
40-49	0.0059	0.0152	0.0112	0.0218	0.011	0.0054	0.0134	0.0107	0.0173	0.009	0.0047	0.0114	0.0098	0.0145	0.007
50-59	0.0063	0.0134	0.0046	0.0065	0.009	0.0060	0.0121	0.0041	0.0065	0.007	0.0054	0.0104	0.0036	0.0050	0.006
60-69	0.0057	0.0104	0.0083	0.0024	0.008	0.0053	0.0097	0.0072	0.0024	0.007	0.0048	0.0087	0.0062	0.0024	0.006
Sickness Disability 7-Day Elimination Period															
Under 30	—	—	—	—	—	0.0080	0.0145	0.0106	0.0000	0.011	0.0080	0.0128	0.0090	0.0000	0.008
30-39	—	—	—	—	—	0.0067	0.0084	0.0094	0.0127	0.016	0.0065	0.0080	0.0092	0.0115	0.011
40-49	—	—	—	—	—	0.0089	0.0113	0.0152	0.0137	0.021	0.0084	0.0107	0.0149	0.0133	0.016
50-59	—	—	—	—	—	0.0152	0.0174	0.0152	0.0235	0.030	0.0145	0.0168	0.0146	0.0229	0.024
60-69	—	—	—	—	—	0.0214	0.0233	0.0202	0.0238	0.040	0.0209	0.0226	0.0191	0.0226	0.034
Total of 0-Day Accident and 7-Day Sickness Elimination Periods															
Under 30	—	—	—	—	—	0.0120	0.0336	0.0177	0.0000	0.021	0.0120	0.0264	0.0160	0.0000	0.015
30-39	—	—	—	—	—	0.0132	0.0229	0.0148	0.0127	0.025	0.0121	0.0201	0.0135	0.0115	0.018
40-49	—	—	—	—	—	0.0142	0.0248	0.0259	0.0310	0.030	0.0130	0.0221	0.0248	0.0278	0.023
50-59	—	—	—	—	—	0.0211	0.0295	0.0193	0.0300	0.037	0.0198	0.0272	0.0182	0.0279	0.030
60-69	—	—	—	—	—	0.0267	0.0329	0.0274	0.0262	0.047	0.0257	0.0313	0.0254	0.0250	0.040

TABLE 23—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	0.0052	0.0132	0.0090	0.0000	0.005	0.0173	0.0278	0.0010	0.0000	0.011	0.0173	0.0152	0.0000	0.0000	0.004
30-39	0.0055	0.0131	0.0050	0.0000	0.006	0.0129	0.0286	0.0129	0.0000	0.011	0.0069	0.0192	0.0088	0.0000	0.005
40-49	0.0051	0.0126	0.0111	0.0187	0.006	0.0126	0.0302	0.0218	0.0505	0.012	0.0089	0.0193	0.0104	0.0415	0.007
50-59	0.0059	0.0114	0.0042	0.0039	0.006	0.0135	0.0265	0.0082	0.0004	0.012	0.0085	0.0165	0.0046	0.0000	0.009
60-69	0.0056	0.0100	0.0075	0.0031	0.006	0.0146	0.0240	0.0195	0.0067	0.014	0.0097	0.0145	0.0140	0.0002	0.017
Sickness Disability 7-Day Elimination Period															
Under 30	0.0084	0.0102	0.0099	0.0000	0.007	0.0158	0.0131	0.0317	0.0000	0.012	0.0116	0.0058	0.0141	0.0000	0.004
30-39	0.0072	0.0089	0.0108	0.0145	0.010	0.0156	0.0189	0.0269	0.0340	0.018	0.0099	0.0117	0.0151	0.0240	0.005
40-49	0.0095	0.0117	0.0183	0.0164	0.016	0.0215	0.0256	0.0431	0.0412	0.030	0.0142	0.0151	0.0186	0.0292	0.007
50-59	0.0163	0.0195	0.0169	0.0260	0.024	0.0412	0.0490	0.0418	0.0582	0.051	0.0279	0.0317	0.0277	0.0330	0.009
60-69	0.0241	0.0263	0.0218	0.0279	0.037	0.0601	0.0680	0.0477	0.0690	0.085	0.0407	0.0471	0.0301	0.0325	0.017
Total of 0-Day Accident and 7-Day Sickness Elimination Periods															
Under 30	0.0136	0.0233	0.0189	0.0000	0.012	0.0331	0.0410	0.0327	0.0000	0.023	0.0289	0.0209	0.0141	0.0000	0.008
30-39	0.0127	0.0220	0.0158	0.0145	0.016	0.0285	0.0475	0.0398	0.0340	0.029	0.0168	0.0310	0.0239	0.0240	0.010
40-49	0.0146	0.0243	0.0294	0.0351	0.022	0.0342	0.0558	0.0649	0.0916	0.042	0.0230	0.0344	0.0290	0.0707	0.014
50-59	0.0221	0.0309	0.0211	0.0298	0.030	0.0547	0.0754	0.0500	0.0586	0.063	0.0363	0.0483	0.0323	0.0330	0.018
60-69	0.0297	0.0363	0.0293	0.0310	0.043	0.0748	0.0920	0.0672	0.0757	0.099	0.0504	0.0615	0.0442	0.0327	0.034

TABLE 23—Continued

ATTAINED AGE	DURATION SINCE DISABLEMENT (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	0.0519	0.0093	0.0000	0.0000	0.004	0.0381	0.0137	0.0000	0.0000	0.003	0.1418	0.1357	0.0311	0.0000	0.061
30-39	0.0103	0.0286	0.0193	0.0000	0.005	0.0105	0.0251	0.0219	0.0000	0.003	0.0657	0.1582	0.0836	0.0000	0.059
40-49	0.0150	0.0335	0.0237	0.0746	0.007	0.0147	0.0343	0.0233	0.1244	0.005	0.0723	0.1699	0.1219	0.3632	0.063
50-59	0.0157	0.0304	0.0084	0.0000	0.009	0.0135	0.0295	0.0055	0.0000	0.009	0.0746	0.1501	0.0432	0.0223	0.067
60-69	0.0186	0.0265	0.0193	0.0000	0.017	0.0268	0.0293	0.0118	0.0000	0.022	0.0911	0.1330	0.0939	0.0171	0.089
Sickness Disability 7-Day Elimination Period															
Under 30	0.0347	0.0070	0.0424	0.0000	0.004	0.0177	0.0018	0.0344	0.0000	0.003	0.1043	0.0655	0.1521	0.0000	0.051
30-39	0.0148	0.0166	0.0305	0.0072	0.005	0.0081	0.0192	0.0412	0.0000	0.005	0.0694	0.0925	0.1444	0.1042	0.077
40-49	0.0240	0.0244	0.0292	0.0520	0.007	0.0217	0.0268	0.0372	0.0327	0.012	0.1087	0.1264	0.1771	0.1997	0.124
50-59	0.0497	0.0592	0.0475	0.0589	0.009	0.0570	0.0658	0.0622	0.0894	0.039	0.2223	0.2602	0.2270	0.3129	0.236
60-69	0.0783	0.0932	0.0679	0.0789	0.017	0.0929	0.1226	0.1047	0.1059	0.129	0.3392	0.4040	0.3118	0.3643	0.483
Total of 0-Day Accident and 7-Day Sickness Elimination Periods															
Under 30	0.0866	0.0163	0.0424	0.0000	0.008	0.0558	0.0155	0.0344	0.0000	0.006	0.2461	0.2012	0.1832	0.0000	0.112
30-39	0.0251	0.0452	0.0498	0.0072	0.010	0.0186	0.0443	0.0631	0.0000	0.008	0.1351	0.2506	0.2280	0.1042	0.136
40-49	0.0390	0.0579	0.0529	0.1267	0.014	0.0364	0.0610	0.0605	0.1571	0.017	0.1809	0.2964	0.2990	0.5629	0.187
50-59	0.0654	0.0896	0.0559	0.0589	0.018	0.0704	0.0953	0.0677	0.0894	0.048	0.2969	0.4104	0.2702	0.3352	0.303
60-69	0.0969	0.1197	0.0872	0.0789	0.034	0.1196	0.1518	0.1165	0.1059	0.151	0.4303	0.5370	0.4057	0.3814	0.572

TABLE 24
ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT
14-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
1984-1985 EXPERIENCE

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	0.0034	0.0076	0.0016	0.0071	0.007	0.0043	0.0097	0.0020	0.0092	0.005	0.0097	0.0270	0.0068	0.0305	0.011
30-39	0.0029	0.0070	0.0017	0.0044	0.007	0.0037	0.0089	0.0022	0.0057	0.006	0.0105	0.0227	0.0063	0.0170	0.011
40-49	0.0027	0.0069	0.0051	0.0021	0.007	0.0034	0.0088	0.0065	0.0027	0.006	0.0091	0.0238	0.0177	0.0071	0.012
50-59	0.0020	0.0060	0.0044	0.0059	0.006	0.0026	0.0077	0.0057	0.0076	0.006	0.0066	0.0201	0.0155	0.0220	0.012
60-69	0.0023	0.0055	0.0059	0.0110	0.006	0.0029	0.0071	0.0076	0.0142	0.006	0.0076	0.0194	0.0232	0.0393	0.014
Sickness Disability 14-Day Elimination Period															
Under 30	0.0031	0.0035	0.0073	0.0087	0.008	0.0039	0.0045	0.0094	0.0112	0.007	0.0088	0.0098	0.0226	0.0257	0.012
30-39	0.0031	0.0049	0.0083	0.0122	0.011	0.0039	0.0063	0.0106	0.0157	0.010	0.0097	0.0152	0.0268	0.0293	0.018
40-49	0.0048	0.0076	0.0124	0.0188	0.016	0.0061	0.0098	0.0160	0.0241	0.016	0.0155	0.0242	0.0413	0.0669	0.030
50-59	0.0090	0.0119	0.0143	0.0201	0.024	0.0116	0.0153	0.0184	0.0259	0.024	0.0318	0.0402	0.0456	0.0583	0.051
60-69	0.0132	0.0168	0.0115	0.0107	0.034	0.0169	0.0215	0.0148	0.0137	0.037	0.0460	0.0591	0.0393	0.0425	0.085
Total of 14-Day Accident and 14-Day Sickness Elimination Periods															
Under 30	0.0064	0.0111	0.0089	0.0158	0.015	0.0082	0.0142	0.0114	0.0203	0.012	0.0185	0.0368	0.0294	0.0562	0.023
30-39	0.0060	0.0119	0.0100	0.0167	0.018	0.0076	0.0152	0.0128	0.0214	0.016	0.0203	0.0379	0.0331	0.0464	0.029
40-49	0.0074	0.0145	0.0175	0.0209	0.023	0.0095	0.0186	0.0225	0.0269	0.022	0.0245	0.0480	0.0590	0.0741	0.042
50-59	0.0110	0.0179	0.0187	0.0260	0.030	0.0142	0.0230	0.0241	0.0334	0.030	0.0384	0.0604	0.0611	0.0803	0.063
60-69	0.0154	0.0223	0.0175	0.0217	0.040	0.0198	0.0286	0.0225	0.0279	0.043	0.0536	0.0786	0.0626	0.0818	0.099

TABLE 24—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 14-Day Elimination Period															
Under 30 ...	0.0066	0.0145	0.0068	0.0305	0.004	0.0177	0.0353	0.0480	0.0790	0.007	0.0437	0.0955	0.0656	0.1563	0.037
30-39	0.0068	0.0141	0.0039	0.0084	0.005	0.0217	0.0426	0.0080	0.0264	0.008	0.0462	0.0969	0.0224	0.0620	0.037
40-49	0.0056	0.0165	0.0110	0.0059	0.006	0.0158	0.0647	0.0240	0.0045	0.012	0.0370	0.1223	0.0649	0.0225	0.043
50-59	0.0039	0.0127	0.0129	0.0180	0.007	0.0125	0.0500	0.0494	0.0894	0.019	0.0283	0.0981	0.0885	0.1430	0.051
60-69	0.0054	0.0138	0.0189	0.0345	0.009	0.0213	0.0476	0.0789	0.2793	0.039	0.0402	0.0942	0.1346	0.3807	0.074
Sickness Disability 14-Day Elimination Period															
Under 30 ...	0.0050	0.0023	0.0112	0.0248	0.005	0.0191	0.0027	0.0339	0.0273	0.008	0.0403	0.0238	0.0869	0.1035	0.040
30-39	0.0049	0.0092	0.0160	0.0106	0.008	0.0134	0.0267	0.0492	0.0259	0.014	0.0354	0.0636	0.1124	0.0945	0.061
40-49	0.0103	0.0148	0.0214	0.0358	0.014	0.0381	0.0495	0.0781	0.0676	0.030	0.0759	0.1072	0.1714	0.2189	0.107
50-59	0.0216	0.0288	0.0246	0.0333	0.028	0.0843	0.1154	0.1097	0.1155	0.079	0.1600	0.2138	0.2143	0.2544	0.206
60-69	0.0333	0.0416	0.0309	0.0218	0.055	0.1575	0.2327	0.0777	0.0387	0.236	0.2693	0.3741	0.1782	0.1289	0.447
Total of 14-Day Accident and 14-Day Sickness Elimination Periods															
Under 30 ...	0.0117	0.0168	0.0180	0.0554	0.009	0.0368	0.0380	0.0819	0.1063	0.015	0.0840	0.1193	0.1525	0.2598	0.077
30-39	0.0118	0.0233	0.0198	0.0190	0.013	0.0351	0.0693	0.0571	0.0523	0.022	0.0816	0.1606	0.1347	0.1565	0.098
40-49	0.0159	0.0314	0.0323	0.0417	0.020	0.0539	0.1143	0.1021	0.0722	0.042	0.1129	0.2295	0.2363	0.2413	0.150
50-59	0.0255	0.0415	0.0375	0.0513	0.035	0.0967	0.1654	0.1590	0.2049	0.098	0.1882	0.3119	0.3029	0.3974	0.257
60-69	0.0387	0.0555	0.0498	0.0562	0.064	0.1788	0.2803	0.1566	0.3180	0.275	0.3096	0.4683	0.3127	0.5096	0.521

TABLE 25
ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABLEMENT
30-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
1984-1985 EXPERIENCE

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	0.0036	0.0137	0.0033	0.0071	0.011	0.0030	0.0112	0.0029	0.0071	0.004	0.0017	0.0077	0.0024	0.0067	0.002
30-39	0.0031	0.0156	0.0059	0.0124	0.011	0.0026	0.0132	0.0054	0.0107	0.005	0.0019	0.0102	0.0037	0.0090	0.003
40-49	0.0041	0.0151	0.0055	0.0205	0.012	0.0033	0.0127	0.0045	0.0145	0.006	0.0024	0.0096	0.0036	0.0098	0.003
50-59	0.0049	0.0133	0.0054	0.0229	0.012	0.0043	0.0114	0.0044	0.0214	0.007	0.0032	0.0089	0.0025	0.0166	0.004
60-69	0.0046	0.0114	0.0054	0.0173	0.014	0.0042	0.0103	0.0048	0.0173	0.009	0.0035	0.0086	0.0027	0.0173	0.007
Sickness Disability 30-Day Elimination Period															
Under 30	0.0036	0.0044	0.0170	0.0235	0.012	0.0028	0.0033	0.0136	0.0193	0.005	0.0018	0.0023	0.0082	0.0137	0.003
30-39	0.0042	0.0073	0.0167	0.0230	0.018	0.0036	0.0063	0.0135	0.0176	0.008	0.0027	0.0047	0.0088	0.0105	0.004
40-49	0.0067	0.0126	0.0138	0.0309	0.030	0.0057	0.0107	0.0112	0.0229	0.014	0.0044	0.0078	0.0078	0.0126	0.008
50-59	0.0154	0.0232	0.0170	0.0139	0.051	0.0135	0.0192	0.0125	0.0111	0.028	0.0110	0.0146	0.0099	0.0060	0.018
60-69	0.0292	0.0464	0.0222	0.0360	0.085	0.0252	0.0400	0.0198	0.0360	0.055	0.0195	0.0320	0.0174	0.0360	0.041
Total of 30-Day Accident and 30-Day Sickness Elimination Periods															
Under 30	0.0072	0.0181	0.0202	0.0305	0.023	0.0058	0.0144	0.0166	0.0264	0.009	0.0035	0.0101	0.0106	0.0204	0.005
30-39	0.0074	0.0229	0.0226	0.0354	0.029	0.0063	0.0195	0.0189	0.0283	0.013	0.0046	0.0149	0.0125	0.0195	0.007
40-49	0.0108	0.0277	0.0193	0.0515	0.042	0.0090	0.0234	0.0157	0.0374	0.020	0.0068	0.0173	0.0114	0.0224	0.011
50-59	0.0203	0.0365	0.0223	0.0368	0.063	0.0178	0.0305	0.0169	0.0325	0.035	0.0142	0.0235	0.0124	0.0226	0.022
60-69	0.0338	0.0577	0.0276	0.0533	0.099	0.0294	0.0503	0.0246	0.0533	0.064	0.0230	0.0405	0.0202	0.0533	0.048

TABLE 25—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	0.0024	0.0099	0.0047	0.0064	0.002	0.0052	0.0147	0.0153	0.0110	0.003	0.0170	0.0606	0.0290	0.0389	0.023
30-39	0.0026	0.0145	0.0045	0.0154	0.002	0.0049	0.0293	0.0083	0.0434	0.003	0.0157	0.0859	0.0287	0.0934	0.024
40-49	0.0035	0.0139	0.0056	0.0079	0.004	0.0073	0.0281	0.0109	0.0151	0.005	0.0214	0.0828	0.0318	0.0710	0.030
50-59	0.0039	0.0122	0.0038	0.0290	0.005	0.0096	0.0243	0.0078	0.0576	0.010	0.0272	0.0736	0.0261	0.1481	0.039
60-69	0.0050	0.0159	0.0034	0.0182	0.010	0.0123	0.0440	0.0027	0.0256	0.025	0.0306	0.0922	0.0195	0.0957	0.065
Sickness Disability 30-Day Elimination Period															
Under 30	0.0023	0.0036	0.0087	0.0200	0.002	0.0058	0.0087	0.0046	0.0147	0.003	0.0170	0.0251	0.0568	0.0977	0.025
30-39	0.0040	0.0065	0.0098	0.0109	0.004	0.0097	0.0131	0.0167	0.0140	0.006	0.0250	0.0401	0.0715	0.0803	0.040
40-49	0.0066	0.0129	0.0122	0.0194	0.009	0.0139	0.0302	0.0295	0.0329	0.014	0.0387	0.0778	0.0795	0.1223	0.075
50-59	0.0168	0.0237	0.0168	0.0043	0.022	0.0412	0.0547	0.0441	0.0073	0.043	0.1006	0.1421	0.1051	0.0465	0.160
60-69	0.0319	0.0488	0.0262	0.0471	0.062	0.0842	0.1239	0.0613	0.0517	0.143	0.1961	0.2972	0.1500	0.2075	0.386
Total of 30-Day Accident and 30-Day Sickness Elimination Periods															
Under 30	0.0047	0.0135	0.0134	0.0264	0.004	0.0110	0.0234	0.0198	0.0256	0.006	0.0339	0.0857	0.0859	0.1367	0.048
30-39	0.0066	0.0210	0.0143	0.0263	0.006	0.0146	0.0424	0.0251	0.0574	0.009	0.0407	0.1261	0.1003	0.1738	0.064
40-49	0.0101	0.0268	0.0178	0.0273	0.013	0.0212	0.0583	0.0404	0.0481	0.019	0.0602	0.1606	0.1113	0.1934	0.105
50-59	0.0206	0.0359	0.0206	0.0333	0.027	0.0507	0.0790	0.0518	0.0649	0.053	0.1278	0.2158	0.1312	0.1946	0.199
60-69	0.0369	0.0646	0.0295	0.0653	0.072	0.0965	0.1679	0.0641	0.0774	0.168	0.2267	0.3893	0.1695	0.3031	0.451

TABLE 26
ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABEMENT
60-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
1984-1985 EXPERIENCE

ATTAINED AGE	DURATION SINCE DISABEMENT (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	—	0.0037	—	0.004	—	0.0037	—	0.002	—	0.0031	—	0.001
30-39	0.0005	0.0048	0.0012	0.005	0.0005	0.0048	0.0012	0.003	0.0004	0.0045	0.0012	0.002
40-49	0.0008	0.0056	0.0020	0.006	0.0008	0.0056	0.0020	0.003	0.0008	0.0056	0.0020	0.002
50-59	0.0010	0.0104	0.0013	0.007	0.0010	0.0104	0.0013	0.004	0.0009	0.0102	0.0013	0.003
60-69	0.0037	0.0148	0.0069	0.009	0.0037	0.0148	0.0069	0.007	0.0026	0.0111	0.0052	0.006
Sickness Disability 60-Day Elimination Period												
Under 30	0.0012	0.0004	0.0023	0.005	0.0012	0.0004	0.0023	0.003	0.0012	0.0000	0.0009	0.002
30-39	0.0014	0.0025	0.0059	0.008	0.0014	0.0025	0.0059	0.004	0.0013	0.0025	0.0053	0.003
40-49	0.0017	0.0023	0.0028	0.014	0.0017	0.0023	0.0028	0.008	0.0016	0.0023	0.0022	0.005
50-59	0.0066	0.0099	0.0046	0.028	0.0066	0.0099	0.0046	0.018	0.0062	0.0095	0.0046	0.013
60-69	0.0116	0.0451	0.0000	0.055	0.0116	0.0451	0.0000	0.041	0.0116	0.0451	0.0000	0.033
Total of 60-Day Accident and 60-Day Sickness Elimination Periods												
Under 30	0.0012	0.0040	0.0023	0.009	0.0012	0.0040	0.0023	0.005	0.0012	0.0031	0.0009	0.003
30-39	0.0019	0.0073	0.0071	0.013	0.0019	0.0073	0.0071	0.007	0.0017	0.0069	0.0065	0.005
40-49	0.0026	0.0079	0.0048	0.020	0.0026	0.0079	0.0048	0.011	0.0023	0.0079	0.0042	0.007
50-59	0.0075	0.0202	0.0060	0.035	0.0075	0.0202	0.0060	0.022	0.0070	0.0197	0.0060	0.016
60-69	0.0153	0.0599	0.0069	0.064	0.0153	0.0599	0.0069	0.048	0.0142	0.0562	0.0052	0.024

TABLE 26—Continued

ATTAINED AGE	DURATION SINCE DISABLEMENT (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	—	0.0026	—	0.001	—	0.0069	—	0.003	—	0.0234	—	0.011
30-39	0.0003	0.0038	0.0012	0.001	0.0012	0.0190	0.0053	0.007	0.0034	0.0379	0.0103	0.015
40-49	0.0007	0.0049	0.0018	0.001	0.0034	0.0199	0.0114	0.006	0.0070	0.0422	0.0206	0.018
50-59	0.0008	0.0098	0.0013	0.002	0.0054	0.0758	0.0071	0.011	0.0095	0.1174	0.0137	0.027
60-69	0.0019	0.0055	0.0005	0.005	0.0077	0.0070	0.0000	0.027	0.0197	0.0533	0.0196	0.054
Sickness Disability 60-Day Elimination Period												
Under 30	0.0012	0.0000	0.0000	0.001	0.0032	0.0000	0.0000	0.004	0.0080	0.0007	0.0075	0.015
30-39	0.0011	0.0021	0.0041	0.002	0.0066	0.0138	0.0226	0.006	0.0125	0.0243	0.0508	0.023
40-49	0.0014	0.0018	0.0021	0.004	0.0077	0.0072	0.0162	0.015	0.0147	0.0191	0.0275	0.046
50-59	0.0056	0.0093	0.0044	0.010	0.0301	0.0542	0.0277	0.046	0.0573	0.0983	0.0486	0.115
60-69	0.0113	0.0451	0.0000	0.028	0.0694	0.3128	0.0000	0.160	0.1197	0.4931	0.0000	0.217
Total of 60-Day Accident and 60-Day Sickness Elimination Periods												
Under 30	0.0012	0.0026	0.0000	0.002	0.0032	0.0069	0.0000	0.007	0.0080	0.0241	0.0075	0.026
30-39	0.0014	0.0059	0.0053	0.003	0.0078	0.0327	0.0279	0.010	0.0158	0.0622	0.0610	0.038
40-49	0.0020	0.0067	0.0040	0.005	0.0111	0.0271	0.0276	0.021	0.0217	0.0613	0.0481	0.064
50-59	0.0064	0.0191	0.0058	0.012	0.0355	0.1300	0.0347	0.057	0.0668	0.2157	0.0623	0.142
60-69	0.0132	0.0506	0.0005	0.033	0.0772	0.3198	0.0000	0.187	0.1394	0.5464	0.0196	0.271

TABLE 27
ANNUAL CLAIM COSTS BY DURATION MEASURED FROM DATE OF DISABEMENT
90-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
1984-1985 EXPERIENCE

ATTAINED AGE	DURATION SINCE DISABEMENT (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	0.0006	0.0036	0.0000	0.002	0.0006	0.0036	0.0000	0.001	0.0006	0.0036	0.0000	0.001
30-39	0.0002	0.0013	0.0007	0.003	0.0002	0.0013	0.0007	0.002	0.0002	0.0013	0.0007	0.001
40-49	0.0004	0.0024	0.0005	0.003	0.0004	0.0024	0.0005	0.002	0.0004	0.0024	0.0005	0.001
50-59	0.0007	0.0035	0.0008	0.004	0.0007	0.0035	0.0008	0.003	0.0007	0.0035	0.0008	0.002
60-69	0.0012	0.0019	0.0000	0.007	0.0012	0.0019	0.0000	0.006	0.0012	0.0019	0.0000	0.005
Sickness Disability 90-Day Elimination Period												
Under 30	0.0007	0.0000	0.0019	0.003	0.0007	0.0000	0.0019	0.002	0.0007	0.0000	0.0019	0.001
30-39	0.0008	0.0010	0.0023	0.004	0.0008	0.0010	0.0023	0.002	0.0008	0.0010	0.0023	0.002
40-49	0.0016	0.0021	0.0017	0.008	0.0016	0.0021	0.0017	0.005	0.0016	0.0021	0.0017	0.004
50-59	0.0047	0.0080	0.0040	0.018	0.0047	0.0080	0.0040	0.011	0.0047	0.0080	0.0040	0.010
60-90	0.0106	0.0093	0.0022	0.041	0.0106	0.0093	0.0022	0.033	0.0106	0.0093	0.0022	0.028
Total of 90-Day Accident and 90-Day Sickness Elimination Periods												
Under 30	0.0013	0.0036	0.0019	0.005	0.0013	0.0036	0.0019	0.007	0.0013	0.0036	0.0019	0.002
30-39	0.0010	0.0023	0.0031	0.007	0.0010	0.0023	0.0031	0.004	0.0010	0.0023	0.0031	0.003
40-49	0.0021	0.0046	0.0021	0.011	0.0021	0.0046	0.0021	0.007	0.0021	0.0046	0.0021	0.005
50-59	0.0054	0.0115	0.0048	0.022	0.0054	0.0115	0.0048	0.016	0.0054	0.0115	0.0048	0.012
60-69	0.0118	0.0112	0.0022	0.048	0.0118	0.0112	0.0022	0.039	0.0118	0.0112	0.0022	0.033

TABLE 27—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	0.0018	0.0107	0.0000	0.002	0.0007	0.0137	0.0000	0.002	0.0044	0.0351	0.0000	0.008
30-39	0.0003	0.0031	0.0020	0.002	0.0004	0.0056	0.0021	0.002	0.0015	0.0131	0.0067	0.010
40-49	0.0011	0.0051	0.0014	0.003	0.0020	0.0058	0.0024	0.004	0.0047	0.0185	0.0054	0.013
50-59	0.0019	0.0101	0.0012	0.005	0.0030	0.0189	0.0004	0.009	0.0073	0.0397	0.0044	0.021
60-69	0.0030	0.0057	0.0000	0.012	0.0044	0.0115	0.0000	0.031	0.0113	0.0254	0.0000	0.048
Sickness Disability 90-Day Elimination Period												
Under 30	0.0019	0.0000	0.0049	0.002	0.0034	0.0000	0.0059	0.108	0.0073	0.0000	0.0176	0.010
30-90	0.0021	0.0030	0.0059	0.003	0.0027	0.0043	0.0060	0.004	0.0079	0.0106	0.0215	0.015
40-49	0.0045	0.0063	0.0044	0.007	0.0074	0.0082	0.0074	0.009	0.0174	0.0256	0.0195	0.044
50-59	0.0125	0.0212	0.0105	0.021	0.0198	0.0337	0.0172	0.031	0.0491	0.0831	0.0407	0.093
60-69	0.0305	0.0242	0.0065	0.070	0.0545	0.0447	0.0129	0.108	0.1197	0.1052	0.0291	0.280
Total of 90-Day Accident and 90-Day Sickness Elimination Periods												
Under 30	0.0037	0.0107	0.0049	0.004	0.0042	0.0137	0.0059	0.004	0.0117	0.0351	0.0176	0.018
30-39	0.0024	0.0061	0.0079	0.005	0.0032	0.0099	0.0081	0.006	0.0094	0.0238	0.0283	0.025
40-49	0.0057	0.0115	0.0058	0.010	0.0094	0.0140	0.0098	0.013	0.0221	0.0441	0.0249	0.057
50-59	0.0144	0.0313	0.0117	0.026	0.0228	0.0527	0.0176	0.038	0.0565	0.1228	0.0450	0.114
60-69	0.0334	0.0299	0.0065	0.082	0.0589	0.0562	0.0129	0.126	0.1310	0.1306	0.0291	0.328

claim continuation rate for the twelfth month after the end of the elimination period. Therefore, such claim continuation rates are not included in these tables. Also included in these tables are the amount of monthly indemnity exposed and the claim rate for the appropriate sex/occupation/elimination/type of disability grouping.

Claim continuation rates for males tend to decrease as the elimination period lengthens. This appears to be primarily caused by differences in claim incidence rates rather than by differences in claim termination rates. Patterns of rates of claim continuation for Female I do not appear to decrease as consistently as for males, possibly because of the relatively smaller amounts of experience for this category.

To illustrate the relationships between claim continuation rates by elimination period, claim continuation rates for age group 40–49 for the 1982–85 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.

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

Tables 34–37 correspond to Tables 7–9 with one difference. The calculations were performed on the basis of policy years exposed, claim counts, and claim duration in terms of number of incurred claim months, rather than on exposures and claims in terms of amounts of monthly indemnities. This provides an overall indication of relative experience by policy size.

Table 37 provides ratios of claim costs from Tables 7, 8, and 9 to those given in Tables 34, 35, and 36, respectively. These ratios were calculated on the basis of decennial age groupings. Claim costs apparently are larger when measured by monthly indemnity, which indicates possible antiselection by insureds with larger policies.

F. Disability Loss-of-Time Experience Trends

Tables 38–43 show ratios of experience for the first benefit year for the 1984–85 exposure years to the 1978–85 exposure years combined. The claim rates, claim durations and claim costs given in Tables 38–42 are the aggregate values of the eight-year period. The values given for the 1984–85 exposure years are the ratios of the values for that period to the total of the combined experience of the eight-year period.

TABLE 28

ACCIDENT DISABILITY CLAIM CONTINUATION RATES, MALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1982-85 EXPERIENCE

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0-Day Elimination Period																			
Under 30 .	\$ 138,531	.05017	.05017	.03718	.01357	.03068	.01732	.00866	.00866	.00866	.00866	.00866	.00361	.00000	.00000	.00000	—	—	—
30-39	4,167,187	.03500	.03129	.02677	.02257	.01933	.00901	.00451	.00307	.00201	.00183	.00172	.00119	.00109	.00109	.00091	—	—	—
40-49	9,441,918	.02880	.02700	.02213	.01923	.01548	.00956	.00699	.00462	.00427	.00374	.00271	.00247	.00236	.00224	.00218	—	—	—
50-59	14,497,562	.02567	.02404	.02069	.01788	.01500	.00834	.00559	.00375	.00297	.00229	.00185	.00169	.00146	.00141	.00108	—	—	—
60-69	9,698,900	.02266	.02118	.01880	.01703	.01442	.00889	.00679	.00486	.00443	.00408	.00363	.00358	.00342	.00317	.00284	—	—	—
Total	\$37,944,098	.02679	.02494	.02129	.01857	.01550	.00889	.00614	.00417	.00356	.00306	.00251	.00232	.00214	.00201	.00178	—	—	—
7-Day Elimination Period																			
Under 30 .	\$ 207,012	.04082	—	.04082	.03454	.02415	.02415	.01642	.00676	.00676	.00676	.00483	.00483	.00483	.00483	.00290	—	—	—
30-39	2,507,126	.03068	—	.02882	.02488	.01825	.00914	.00564	.00413	.00392	.00263	.00227	.00209	.00164	.00148	.00116	—	—	—
40-49	4,879,235	.02505	—	.02398	.02127	.01649	.01087	.00719	.00541	.00445	.00376	.00263	.00263	.00220	.00202	.00185	—	—	—
50-59	6,734,683	.01984	—	.01905	.01745	.01407	.00824	.00620	.00442	.00400	.00360	.00320	.00247	.00232	.00223	.00201	—	—	—
60-69	3,255,590	.02040	—	.01929	.01781	.01356	.00751	.00546	.00351	.00291	.00256	.00195	.00195	.00195	.00179	.00162	—	—	—
Total	\$17,583,646	.02318	—	.02211	.01984	.01536	.00906	.00638	.00451	.00392	.00333	.00270	.00222	.00210	.00199	.00178	—	—	—
14-Day Elimination Period																			
Under 30 .	\$ 1,536,771	.02386	—	—	.02198	.01375	.00797	.00605	.00389	.00279	.00246	.00246	.00246	.00148	.00148	.00096	—	—	—
30-39	11,466,615	.01695	—	—	.01605	.01245	.00853	.00542	.00430	.00353	.00277	.00253	.00242	.00238	.00221	.00188	—	—	—
40-49	15,165,382	.01420	—	—	.01340	.00982	.00616	.00349	.00282	.00235	.00196	.00165	.00144	.00128	.00121	.00114	—	—	—
50-59	17,844,473	.01221	—	—	.01144	.00825	.00528	.00348	.00280	.00208	.00194	.00163	.00141	.00127	.00115	.00104	—	—	—
60-69	8,065,367	.01231	—	—	.01167	.00780	.00490	.00272	.00237	.00214	.00177	.00160	.00153	.00137	.00137	.00120	—	—	—
Total	\$54,078,608	.01412	—	—	.01330	.00967	.00623	.00385	.00309	.00249	.00211	.00182	.00165	.00153	.00139	.00127	—	—	—

TABLE 28—Continued

AGE AT DISABEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30-Day Elimination Period																			
Under 30	\$ 25,920,330	.00512	--	--	--	--	.00371	.00233	.00146	.00114	.00092	.00081	.00075	.00064	.00045	.00045	.00043	--	--
30-39	229,674,783	.00430	--	--	--	--	.00329	.00212	.00153	.00116	.00099	.00086	.00074	.00060	.00054	.00048	.00041	--	--
40-49	183,539,704	.00549	--	--	--	--	.00399	.00276	.00197	.00164	.00136	.00115	.00105	.00094	.00088	.00081	.00077	--	--
50-59	105,468,825	.00601	--	--	--	--	.00425	.00309	.00215	.00150	.00135	.00120	.00111	.00103	.00100	.00094	.00083	--	--
60-69	29,689,402	.00617	--	--	--	--	.00452	.00371	.00290	.00227	.00193	.00159	.00152	.00139	.00134	.00128	.00116	--	--
Total	\$574,293,044	.00513	--	--	--	--	.00378	.00259	.00185	.00143	.00122	.00105	.00095	.00083	.00077	.00071	.00064	--	--
60-Day Elimination Period																			
Under 30	\$ 10,689,240	.00083	--	--	--	--	.00025	.00023	.00023	.00023	.00023	.00016	.00016	.00016	.00016	.00016	.00004	--	--
30-39	111,094,800	.00116	--	--	--	--	.00080	.00057	.00044	.00040	.00032	.00020	.00019	.00013	.00011	.00011	.00011	--	--
40-49	77,626,701	.00134	--	--	--	--	.00113	.00083	.00062	.00056	.00044	.00041	.00038	.00036	.00033	.00032	.00026	--	--
50-59	29,661,681	.00196	--	--	--	--	.00171	.00124	.00108	.00105	.00100	.00088	.00087	.00082	.00079	.00074	.00068	--	--
60-69	5,144,028	.00264	--	--	--	--	.00264	.00220	.00220	.00111	.00111	.00111	.00111	.00111	.00111	.00057	--	--	
Total	\$234,216,450	.00134	--	--	--	--	.00103	.00076	.00058	.00054	.00044	.00036	.00034	.00030	.00028	.00027	.00024	--	--
90-Day Elimination Period																			
Under 30	\$ 17,351,682	.00060	--	--	--	--	--	.00060	.00060	.00060	.00060	.00036	.00036	.00036	.00036	.00036	.00036	.00007	--
30-39	231,242,995	.00047	--	--	--	--	--	.00030	.00025	.00019	.00012	.00010	.00008	.00008	.00008	.00008	.00007	.00006	--
40-49	246,171,540	.00070	--	--	--	--	--	.00055	.00046	.00039	.00034	.00031	.00029	.00029	.00028	.00027	.00026	.00023	--
50-59	117,529,573	.00099	--	--	--	--	--	.00084	.00079	.00069	.00066	.00061	.00055	.00054	.00053	.00049	.00048	.00045	--
60-69	23,179,231	.00131	--	--	--	--	--	.00113	.00103	.00097	.00097	.00071	.00070	.00061	.00044	.00044	.00042	.00032	--
Total	\$635,475,021	.00069	--	--	--	--	--	.00053	.00046	.00039	.00033	.00031	.00027	.00026	.00025	.00023	.00023	.00021	--

TABLE 29
SICKNESS DISABILITY CLAIM CONTINUATION RATES, MALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1982-85 EXPERIENCE

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																		
			Week				Month														
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14		
0-Day Elimination Period																					
Under 30 .	\$ 1,175	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	—	—	—
30-39	12,250	.60408	.23265	.23265	.23265	.23265	.23265	.23265	.23265	.23265	.23265	.23265	.23265	.23265	.23265	.00000	.06531	.00000	—	—	—
40-49	71,423	.22038	.07057	.07057	.04046	.02786	.01470	.01470	.00490	.00490	.00280	.00280	.00280	.00280	.00280	.00280	.00280	.00140	—	—	—
50-59	665,293	.13203	.11330	.08953	.07828	.06980	.03826	.02658	.01873	.01601	.01556	.01373	.01320	.01219	.01219	.01133	—	—	—	—	—
60-69	665,233	.13368	.12139	.10132	.08699	.07353	.04480	.03278	.02561	.02106	.01902	.01734	.01567	.01476	.01408	.01381	—	—	—	—	—
Total	\$1,415,374	.14124	.11589	.09231	.08029	.06934	.04035	.02782	.02165	.01813	.01696	.01524	.01421	.01330	.01258	.01189	—	—	—	—	—
7-Day Elimination Period																					
Under 30 .	\$ 309,849	.03590	—	.02977	.02719	.00629	.00403	.00403	.00403	.00403	.00403	.00339	.00161	.00000	.00000	.00000	—	—	—	—	—
30-39	3,945,781	.03794	—	.03467	.02987	.02117	.01291	.00847	.00611	.00552	.00435	.00370	.00306	.00273	.00267	.00204	—	—	—	—	—
40-49	8,471,687	.04544	—	.04217	.03704	.02741	.01669	.01164	.00859	.00649	.00501	.00407	.00354	.00333	.00275	.00236	—	—	—	—	—
50-59	13,043,466	.07027	—	.06640	.05905	.04699	.03077	.02177	.01670	.01391	.01189	.01041	.00963	.00888	.00822	.00760	—	—	—	—	—
60-69	7,680,061	.10042	—	.09443	.08574	.06904	.04606	.03461	.02730	.02287	.01957	.01784	.01596	.01472	.01371	.01314	—	—	—	—	—
Total	\$33,450,844	.06677	—	.06262	.05587	.04367	.02836	.02041	.01571	.01300	.01094	.00966	.00869	.00801	.00736	.00682	—	—	—	—	—
14-Day Elimination Period																					
Under 30 .	\$ 1,539,362	.01836	—	—	.01639	.01200	.00803	.00643	.00468	.00348	.00315	.00315	.00315	.00289	.00192	.00140	—	—	—	—	—
30-39	11,965,249	.01997	—	—	.01869	.01266	.00769	.00529	.00366	.00299	.00248	.00205	.00185	.00168	.00153	.00120	—	—	—	—	—
40-49	15,982,377	.02848	—	—	.02716	.01868	.01178	.00863	.00681	.00549	.00434	.00387	.00346	.00317	.00285	.00247	—	—	—	—	—
50-59	19,098,049	.04759	—	—	.04466	.03284	.02246	.01633	.01256	.01041	.00915	.00833	.00770	.00726	.00685	.00643	—	—	—	—	—
60-69	8,594,594	.07084	—	—	.06662	.04937	.03518	.02653	.02129	.01847	.01663	.01486	.01431	.01371	.01340	.01302	—	—	—	—	—
Total	\$57,179,631	.03918	—	—	.03687	.02658	.01791	.01313	.01019	.00850	.00737	.00661	.00616	.00580	.00547	.00508	—	—	—	—	—

TABLE 29—Continued

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30-Day Elimination Period																			
Under 30	\$ 26,025,776	.00517	—	—	—	—	.00360	.00212	.00149	.00115	.00104	.00090	.00079	.00077	.00075	.00071	.00066	—	—
30-39	231,688,999	.00630	—	—	—	—	.00451	.00307	.00245	.00202	.00178	.00162	.00151	.00140	.00129	.00122	.00111	—	—
40-49	187,493,068	.01007	—	—	—	—	.00733	.00529	.00413	.00337	.00274	.00240	.00209	.00191	.00183	.00171	.00160	—	—
50-59	109,575,775	.02212	—	—	—	—	.01657	.01269	.01002	.00814	.00712	.00636	.00590	.00548	.00520	.00491	.00467	—	—
60-69	31,428,060	.04070	—	—	—	—	.03039	.02328	.01860	.01622	.01439	.01346	.01284	.01214	.01150	.01086	.01017	—	—
Total	\$586,211,678	.01226	—	—	—	—	.00901	.00662	.00523	.00432	.00373	.00336	.00309	.00287	.00272	.00256	.00240	—	—
60-Day Elimination Period																			
Under 30	\$ 10,694,040	.00142	—	—	—	—	—	.00142	.00142	.00130	.00092	.00092	.00059	.00059	.00059	.00059	.00031	.00019	—
30-39	111,253,398	.00211	—	—	—	—	—	.00168	.00143	.00120	.00109	.00104	.00099	.00094	.00087	.00086	.00074	.00069	—
40-49	77,826,316	.00279	—	—	—	—	—	.00242	.00205	.00169	.00149	.00132	.00119	.00107	.00100	.00095	.00082	.00072	—
50-59	29,769,119	.00923	—	—	—	—	—	.00803	.00608	.00537	.00483	.00426	.00380	.00374	.00331	.00314	.00283	.00276	—
60-69	5,184,530	.01709	—	—	—	—	—	.01399	.01193	.01154	.01048	.01048	.01048	.00934	.00934	.00866	.00809	.00747	—
Total	\$234,727,403	.00353	—	—	—	—	—	.00298	.00245	.00212	.00190	.00171	.00158	.00149	.00137	.00133	.00117	.00109	—
90-Day Elimination Period																			
Under 30	\$ 17,356,473	.00100	—	—	—	—	—	—	.00100	.00100	.00092	.00092	.00069	.00064	.00064	.00064	.00064	.00064	.00063
30-39	231,545,083	.00114	—	—	—	—	—	—	.00092	.00081	.00070	.00062	.00057	.00051	.00045	.00042	.00036	.00034	.00032
40-49	246,719,089	.00235	—	—	—	—	—	—	.00202	.00173	.00160	.00148	.00136	.00129	.00123	.00115	.00106	.00100	.00094
50-59	118,436,972	.00669	—	—	—	—	—	—	.00582	.00492	.00447	.00405	.00378	.00359	.00337	.00321	.00304	.00280	.00249
60-69	23,523,692	.01318	—	—	—	—	—	—	.01185	.01080	.01043	.01009	.00973	.00938	.00912	.00892	.00839	.00816	.00785
Total	\$637,581,309	.00308	—	—	—	—	—	—	.00266	.00230	.00211	.00195	.00181	.00172	.00162	.00154	.00144	.00135	.00125

TABLE 30

ACCIDENT DISABILITY CLAIM CONTINUATION RATES, MALE OCCUPATION GROUP II
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1982-85 EXPERIENCE

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0-Day Elimination Period																			
Under 30 .	\$ 279,177	.10423	.08382	.06098	.04558	.03564	.01558	.00770	.00394	.00394	.00394	.00394	.00161	.00161	.00161	.00072	—	—	—
30-39	2,520,743	.07552	.06657	.05384	.04517	.03792	.02150	.01459	.00997	.00733	.00651	.00569	.00429	.00366	.00320	.00296	—	—	—
40-49	6,187,909	.06039	.05659	.04850	.04273	.03602	.02169	.01423	.01043	.00776	.00636	.00565	.00474	.00419	.00369	.00324	—	—	—
50-59	8,913,747	.05090	.04794	.04086	.03598	.03154	.01853	.01273	.00949	.00751	.00654	.00531	.00461	.00409	.00354	.00319	—	—	—
60-69	4,396,075	.04213	.03930	.03444	.03052	.02648	.01539	.01091	.00846	.00667	.00579	.00518	.00479	.00457	.00427	.00402	—	—	—
Total	\$22,297,651	.05526	.05119	.04343	.03793	.03256	.01908	.01293	.00953	.00732	.00628	.00538	.00461	.00412	.00365	.00331	—	—	—
7-Day Elimination Period																			
Under 30 .	\$ 704,297	.05598	—	.04896	.04015	.02650	.01228	.00667	.00667	.00369	.00369	.00327	.00327	.00327	.00284	.00185	—	—	—
30-39	3,169,531	.05107	—	.04628	.03994	.03017	.01840	.01143	.00721	.00563	.00448	.00353	.00287	.00234	.00206	.00206	—	—	—
40-49	5,713,233	.04421	—	.04117	.03549	.02787	.01636	0.1081	.00818	.00677	.00564	.00467	.00426	.00387	.00348	.00300	—	—	—
50-59	6,533,128	.03997	—	.03713	.03346	.02683	.01666	.01148	.00872	.00683	.00584	.00497	.00429	.00401	.00370	.00325	—	—	—
60-69	2,494,704	.03181	—	.02979	.02757	.02208	.01333	.00965	.00693	.00583	.00523	.00458	.00424	.00390	.00339	.00313	—	—	—
Total	\$18,614,893	.04267	—	.03939	.03465	.02707	.01625	.01084	.00787	.00635	.00537	.00451	.00398	.00362	.00328	.00290	—	—	—
14-Day Elimination Period																			
Under 30 .	\$ 3,302,822	.04418	—	—	.04111	.02858	.01469	.00941	.00766	.00661	.00538	.00410	.00342	.00333	.00256	.00223	—	—	—
30-39	11,073,405	.04155	—	—	.03867	.02659	.01700	.01200	.00922	.00773	.00656	.00531	.00477	.00428	.00376	.00359	—	—	—
40-49	10,799,126	.03760	—	—	.03591	.02597	.01705	.01240	.00952	.00835	.00736	.00627	.00532	.00477	.00437	.00397	—	—	—
50-59	8,242,708	.03289	—	—	.03083	.02189	.01414	.01033	.00816	.00667	.00543	.00476	.00451	.00433	.00410	.00375	—	—	—
60-69	2,611,205	.02561	—	—	.02411	.01789	.01196	.00907	.00739	.00687	.00582	.00533	.00444	.00418	.00385	.00364	—	—	—
Total	\$36,029,266	.03747	—	—	.03522	.02488	.01578	.01129	.00879	.00751	.00638	.00536	.00473	.00435	.00391	.00362	—	—	—

TABLE 30—Continued

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30-Day Elimination Period																			
Under 30 .	\$12,113,806	.02355	—	—	—	—	.01526	.00961	.00623	.00484	.00389	.00296	.00270	.00236	.00219	.00189	.00170	—	—
30-39	38,211,100	.02321	—	—	—	—	.01682	.01171	.00885	.00699	.00574	.00493	.00429	.00373	.00338	.00312	.00289	—	—
40-49	26,298,502	.02281	—	—	—	—	.01696	.01183	.00931	.00741	.00629	.00528	.00468	.00424	.00388	.00351	.00324	—	—
50-59	13,993,885	.01943	—	—	—	—	.01404	.01056	.00799	.00632	.00515	.00459	.00411	.00364	.00313	.00282	.00249	—	—
60-69	3,174,184	.01569	—	—	—	—	.01084	.00846	.00656	.00565	.00494	.00465	.00440	.00411	.00366	.00359	.00345	—	—
Total	\$93,791,477	.02232	—	—	—	—	.01604	.01119	.00843	.00668	.00554	.00471	.00417	.00370	.00334	.00304	.00279	—	—
60-Day Elimination Period																			
Under 30 .	\$1,150,881	.00936	—	—	—	—	—	.00836	.00717	.00479	.00479	.00457	.00292	.00292	.00292	.00292	.00165	.00165	—
30-39	4,395,145	.00535	—	—	—	—	—	.00380	.00364	.00317	.00234	.00234	.00202	.00202	.00172	.00172	.00127	.00118	—
40-49	2,660,529	.00514	—	—	—	—	—	.00463	.00463	.00420	.00326	.00304	.00304	.00304	.00266	.00228	.00191	.00086	—
50-59	916,701	.00995	—	—	—	—	—	.00769	.00665	.00622	.00622	.00595	.00595	.00595	.00595	.00567	.00480	—	—
60-69	137,235	.01476	—	—	—	—	—	.01476	.01476	.01476	.01476	.00874	.00874	.00874	.00874	.00874	.00510	—	—
Total	\$9,260,491	.00638	—	—	—	—	—	.00516	.00471	.00405	.00333	.00312	.00272	.00272	.00242	.00210	.00199	.00140	—
90-Day Elimination Period																			
Under 30 .	\$ 1,409,507	.00366	—	—	—	—	—	—	.00366	.00334	.00334	.00334	.00334	.00334	.00265	.00180	.00180	.00180	.00092
30-39	6,357,191	.00261	—	—	—	—	—	—	.00246	.00158	.00111	.00111	.00111	.00096	.00096	.00085	.00074	.00055	—
40-49	5,404,360	.00311	—	—	—	—	—	—	.00235	.00224	.00216	.00183	.00183	.00118	.00107	.00087	.00068	.00054	—
50-59	2,824,330	.00464	—	—	—	—	—	—	.00431	.00409	.00385	.00346	.00346	.00317	.00317	.00302	.00253	.00217	—
60-69	573,670	.00256	—	—	—	—	—	—	.00256	.00239	.00180	.00180	.00180	.00180	.00180	.00180	.00180	.00180	.00127
Total	\$16,569,058	.00321	—	—	—	—	—	—	.00285	.00240	.00213	.00182	.00182	.00156	.00146	.00132	.00110	.00106	.00088

TABLE 31

SICKNESS DISABILITY CLAIM CONTINUATION RATES, MALE OCCUPATION GROUP II
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1982-85 EXPERIENCE

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																	
			Week				Month													
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14	
0-Day Elimination Period																				
Under 30	\$ 200	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	—	—	—
30-39	4,415	.28766	.28766	.28766	.28766	.28766	.28766	.28766	.28766	.28766	.28766	.28766	.28766	.09060	.06795	.00000	.00000	—	—	—
40-49	92,921	.10143	.08421	.06161	.04547	.04439	.02341	.01103	.01103	.00511	.00377	.00377	.00377	.00377	.00377	.00377	.00215	—	—	—
50-59	354,291	.12678	.11426	.10013	.08734	.07532	.04727	.03779	.03001	.02726	.02532	.02306	.02179	.02109	.01768	.01323	—	—	—	
60-69	309,809	.14737	.13750	.12420	.11522	.09764	.06535	.04998	.03936	.03624	.03326	.03080	.02859	.02859	.02685	.02440	—	—	—	
Total	\$ 761,636	.13296	.11988	.10514	.09357	.08069	.05195	.03978	.03112	.02857	.02629	.02405	.02255	.02139	.01941	.01634	—	—	—	
7-Day Elimination Period																				
Under 30	\$ 815,563	.03711	—	.03350	.02356	.01020	.00646	.00382	.00333	.00333	.00278	.00235	.00235	.00235	.00192	.00131	—	—	—	
30-39	4,709,168	.04376	—	.03887	.03322	.02503	.01352	.00861	.00589	.00449	.00343	.00310	.00278	.00252	.00214	.00193	—	—	—	
40-49	10,180,509	.05844	—	.05308	.04540	.03459	.01980	.01350	.00964	.00767	.00654	.00573	.00487	.00427	.00378	.00363	—	—	—	
50-59	12,827,011	.08708	—	.08172	.07357	.05922	.03786	.02752	.02181	.01896	.01594	.01415	.01280	.01198	.01136	.01061	—	—	—	
60-69	5,449,051	.11052	—	.10536	.09741	.08045	.05459	.04236	.03538	.03076	.02801	.02594	.02346	.02174	.02092	.01994	—	—	—	
Total	\$33,981,302	.07505	—	.06984	.06216	.04933	.03101	.02251	.01769	.01508	.01301	.01170	.01049	.00969	.00912	.00859	—	—	—	
14-Day Elimination Period																				
Under 30	\$ 3,318,980	.02550	—	—	.02253	.01284	.00379	.00194	.00151	.00130	.00099	.00087	.00063	.00029	.00029	.00020	—	—	—	
30-39	11,324,121	.03149	—	—	.02916	.01854	.01072	.00702	.00488	.00381	.00325	.00277	.00249	.00223	.00198	.00185	—	—	—	
40-49	11,213,717	.04342	—	—	.04102	.02787	.01675	.01153	.00857	.00714	.00622	.00554	.00504	.00473	.00400	.00381	—	—	—	
50-59	8,636,587	.06358	—	—	.06079	.04476	.03035	.02316	.01873	.01596	.01358	.01192	.01096	.01011	.00904	.00842	—	—	—	
60-69	2,790,757	.08626	—	—	.08321	.06486	.04543	.03587	.03052	.02683	.02402	.02281	.02174	.02066	.01977	.01825	—	—	—	
Total	\$37,284,162	.04608	—	—	.04351	.03038	.01906	.01382	.01082	.00913	.00789	.00705	.00649	.00601	.00540	.00504	—	—	—	

TABLE 31—Continued

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																	
			Week				Month													
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14	
30-Day Elimination Period																				
Under 30 .	\$12,160,716	.01073	—	—	—	—	.00531	.00291	.00208	.00187	.00169	.00136	.00114	.00104	.00102	.00093	.00090	—	—	
30-39	38,723,798	.01433	—	—	—	—	.00919	.00601	.00429	.00343	.00282	.00236	.00197	.00177	.00159	.00144	.00126	—	—	
40-49	26,858,768	.02341	—	—	—	—	.01629	.01117	.00837	.00693	.00579	.00487	.00438	.00398	.00377	.00353	.00335	—	—	
50-59	14,584,454	.03923	—	—	—	—	.02802	.02034	.01617	.01402	.01228	.01107	.00974	.00885	.00834	.00777	.00721	—	—	
60-69	3,418,761	.06115	—	—	—	—	.04757	.03630	.02898	.02464	.02210	.02015	.01912	.01802	.01749	.01644	.01543	—	—	
Total	\$95,746,497	.02189	—	—	—	—	.01493	.01033	.00785	.00658	.00564	.00490	.00434	.00396	.00373	.00346	.00321	—	—	
60-Day Elimination Period																				
Under 30 .	\$1,152,356	.00022	—	—	—	—	—	.00022	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	—
30-39	4,398,342	.00262	—	—	—	—	—	.00219	.00219	.00178	.00178	.00130	.00119	.00119	.00119	.00119	.00119	.00119	.00102	—
40-49	2,667,526	.00557	—	—	—	—	—	.00470	.00309	.00236	.00236	.00236	.00109	.00109	.00109	.00109	.00090	.00075	—	—
50-59	918,266	.01098	—	—	—	—	—	.01070	.00877	.00877	.00790	.00751	.00730	.00555	.00545	.00545	.00545	.00457	—	—
60-69	139,185	.03592	—	—	—	—	—	.03233	.03233	.03233	.03233	.03053	.03053	.02910	.02910	.02910	.02910	.02730	—	—
Total	\$ 9,275,675	.00450	—	—	—	—	—	.00396	.00306	.00276	.00217	.00213	.00206	.00173	.00172	.00172	.00160	.00156	—	—
90-Day Elimination Period																				
Under 30 .	\$ 1,412,626	.00000	—	—	—	—	—	—	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00046
30-39	6,426,846	.00286	—	—	—	—	—	—	.00254	.00190	.00160	.00157	.00139	.00133	.00133	.00133	.00133	.00118	.00102	—
40-49	5,463,188	.00483	—	—	—	—	—	—	.00425	.00351	.00256	.00193	.00193	.00158	.00146	.00121	.00112	.00112	.00090	—
50-59	2,886,743	.01254	—	—	—	—	—	—	.01097	.00923	.00820	.00752	.00724	.00702	.00676	.00653	.00619	.00592	.00571	—
60-69	592,797	.01432	—	—	—	—	—	—	.01339	.01103	.00988	.00904	.00819	.00735	.00718	.00701	.00701	.00701	.00684	—
Total	\$16,782,200	.00537	—	—	—	—	—	—	.00476	.00389	.00324	.00288	.00262	.00253	.00238	.00225	.00216	.00204	.00195	—

TABLE 32
ACCIDENT DISABILITY CLAIM CONTINUATION RATES, FEMALE OCCUPATION GROUP 1
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1982-85 EXPERIENCE

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
0-Day Elimination Period																			
Under 30 .	\$ 39,287	.03054	.03054	.02036	.02036	.00509	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	—	—	—
30-39	397,783	.03049	.02886	.02883	.01855	.01546	.00811	.00603	.00603	.00453	.00377	.00377	.00377	.00377	.00277	.00151	—	—	—
40-49	495,046	.04191	.03953	.03640	.03201	.02494	.01212	.00909	.00687	.00475	.00475	.00475	.00333	.00333	.00172	.00141	—	—	—
50-59	563,972	.02422	.02333	.01995	.01745	.01475	.01064	.00798	.00585	.00514	.00514	.00479	.00319	.00319	.00284	.00213	—	—	—
60-69	340,865	.03399	.03164	.02580	.02219	.02005	.01328	.01093	.00752	.00452	.00364	.00276	.00276	.00276	.00138	.00079	—	—	—
Total	\$1,836,953	.03229	.03059	.02610	.02223	.01843	.01075	.00823	.00602	.00468	.00386	.00348	.00273	.00273	.00219	.00151	—	—	—
7-Day Elimination Period																			
Under 30 .	\$ 59,323	.00000	—	.00000	.00000	.00000	.00506	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	—	—	—
30-39	660,398	.01506	—	.01430	.01370	.00980	.00492	.00356	.00356	.00356	.00356	.00220	.00114	.00114	.00114	.00053	—	—	—
40-49	1,103,568	.02281	—	.02234	.01995	.01319	.00755	.00620	.00593	.00425	.00407	.00363	.00297	.00297	.00240	.00204	—	—	—
50-59	1,335,702	.02444	—	.02288	.01999	.01617	.00863	.00680	.00450	.00410	.00410	.00281	.00259	.00205	.00205	.00157	—	—	—
60-69	268,805	.02788	—	.02736	.02364	.01769	.01194	.00748	.00636	.00636	.00636	.00636	.00539	.00428	.00428	.00391	—	—	—
Total	\$3,427,796	.02204	—	.02109	.01879	.01391	.00777	.00592	.00467	.00389	.00325	.00311	.00261	.00201	.00180	.00168	—	—	—
14-Day Elimination Period																			
Under 30 .	\$ 595,398	.00932	—	—	.00848	.00655	.00588	.00571	.00571	.00403	.00386	.00386	.00386	.00386	.00218	.00084	—	—	—
30-39	2,348,150	.01331	—	—	.01211	.00967	.00622	.00473	.00422	.00300	.00279	.00266	.00236	.00215	.00172	.00085	—	—	—
40-49	2,148,464	.01800	—	—	.01767	.01338	.00799	.00487	.00376	.00212	.00193	.00154	.00084	.00070	.00070	.00061	—	—	—
50-59	1,847,197	.02201	—	—	.02063	.01476	.01045	.00827	.00619	.00464	.00364	.00280	.00280	.00264	.00237	.00186	—	—	—
60-69	541,056	.02189	—	—	.02171	.01755	.01496	.01048	.00776	.00712	.00712	.00573	.00573	.00425	.00347	.00311	—	—	—
Total	\$7,480,265	.01711	—	—	.01621	.01231	.00838	.00614	.00481	.00353	.00305	.00256	.00211	.00201	.00172	.00119	—	—	—

TABLE 32--Continued

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
30-Day Elimination Period																			
Under 30 .	\$ 6,493,638	.00412	—	—	—	—	.00298	.00232	.00212	.00212	.00212	.00212	.00212	.00212	.00188	.00159	.00130	—	—
30-39	24,133,151	.00731	—	—	—	—	.00582	.00435	.00306	.00244	.00193	.00157	.00138	.00123	.00104	.00096	.00091	—	—
40-49	13,959,848	.00738	—	—	—	—	.00520	.00398	.00339	.00292	.00256	.00198	.00176	.00168	.00144	.00127	.00111	—	—
50-59	6,658,840	.00783	—	—	—	—	.00543	.00356	.00258	.00196	.00188	.00140	.00134	.00100	.00096	.00076	.00064	—	—
60-69	1,628,203	.00739	—	—	—	—	.00567	.00313	.00172	.00095	.00095	.00095	.00095	.00095	.00095	.00095	.00034	—	—
Total	\$52,873,680	.00701	—	—	—	—	.00525	.00387	.00293	.00239	.00203	.00166	.00150	.00137	.00122	.00108	.00096	—	—
60-Day Elimination Period																			
Under 30 .	\$ 2,091,204	.00226	—	—	—	—	—	.00190	.00129	.00129	.00072	.00000	.00000	.00000	.00000	.00000	.00000	.00000	—
30-39	10,516,866	.00160	—	—	—	—	—	.00160	.00146	.00146	.00112	.00088	.00069	.00069	.00069	.00054	.00054	.00048	—
40-49	4,945,073	.00275	—	—	—	—	—	.00254	.00254	.00194	.00194	.00125	.00125	.00125	.00125	.00125	.00125	.00093	—
50-59	1,591,531	.00187	—	—	—	—	—	.00145	.00145	.00145	.00082	.00082	.00082	.00069	.00069	.00069	.00025	—	—
60-69	268,818	.00446	—	—	—	—	—	.00000	.00446	.00260	.00000	.00000	.00000	.00000	.00000	.00000	.00000	—	—
Total	\$19,413,492	.00203	—	—	—	—	—	.00190	.00155	.00128	.00107	.00085	.00067	.00067	.00059	.00055	.00055	.00051	—
90-Day Elimination Period																			
Under 30 .	\$ 3,770,367	.00027	—	—	—	—	—	—	.00027	.00016	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000	.00000
30-39	20,010,324	.00120	—	—	—	—	—	—	.00099	.00093	.00084	.00078	.00076	.00076	.00076	.00056	.00041	.00041	.00028
40-49	11,470,760	.00067	—	—	—	—	—	—	.00067	.00047	.00047	.00047	.00047	.00047	.00047	.00047	.00042	.00042	.00027
50-59	4,241,007	.00231	—	—	—	—	—	—	.00184	.00184	.00101	.00084	.00084	.00084	.00066	.00066	.00066	.00066	.00005
60-69	777,077	.00090	—	—	—	—	—	—	.00090	.00090	.00090	.00049	.00023	.00000	.00000	.00000	.00000	.00000	.00000
Total	\$40,269,535	.00107	—	—	—	—	—	—	.00085	.00073	.00065	.00061	.00057	.00057	.00047	.00040	.00033	.00033	.00022

TABLE 33
SICKNESS DISABILITY CLAIM CONTINUATION RATES, FEMALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1982-85 EXPERIENCE

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																
			Week				Month												
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14
7-Day Elimination Period																			
Under 30 .	\$ 78,615	.07855	—	.06964	.05438	.04039	.01049	.00668	.00668	.00668	.00668	.00286	.00000	.00000	.00000	.00101	—	—	
30-39	840,047	.05982	—	.05349	.04776	.03293	.01735	.01105	.00809	.00583	.00488	.00488	.00488	.00488	.00417	.00360	.00180	—	—
40-49	1,388,522	.07299	—	.06597	.05701	.04501	.02062	.01296	.00948	.00657	.00544	.00512	.00490	.00465	.00465	.00364	.00287	—	—
50-59	1,637,595	.07853	—	.07129	.06006	.04623	.02609	.01862	.01346	.01118	.01006	.00942	.00796	.00727	.00704	.00628	.00596	—	—
60-69	434,548	.09187	—	.08887	.07716	.05651	.03143	.02176	.01925	.01925	.01737	.01530	.01530	.01495	.01330	.01249	.00772	—	—
Total	\$4,379,327	.07451	—	.06790	.05833	.04420	.02293	.01547	.01156	.00916	.00820	.00751	.00687	.00648	.00591	.00543	.00270	—	—
14-Day Elimination Period																			
Under 30 .	\$ 597,728	.03488	—	—	.03237	.02100	.01029	.00669	.00510	.00293	.00293	.00243	.00243	.00243	.00243	.00167	—	—	—
30-39	2,425,999	.04678	—	—	.04341	.02775	.01457	.00999	.00817	.00600	.00516	.00454	.00413	.00351	.00314	.00275	—	—	—
40-49	2,256,795	.05725	—	—	.05449	.03872	.02051	.01450	.01120	.00940	.00834	.00761	.00594	.00580	.00567	.00545	—	—	—
50-59	1,936,936	.06343	—	—	.06018	.04357	.02575	.01859	.01479	.01327	.01255	.01090	.01000	.00905	.00763	.00694	—	—	—
60-69	571,109	.05955	—	—	.05546	.04341	.03290	.02493	.01628	.01406	.01327	.01126	.01080	.01063	.01028	.00861	—	—	—
Total	\$7,788,567	.05398	—	—	.05083	.03549	.02009	.01428	.01105	.00915	.00830	.00734	.00641	.00593	.00540	.00492	—	—	—
30-Day Elimination Period																			
Under 30 .	\$ 6,511,687	.02100	—	—	—	—	.01339	.00880	.00513	.00344	.00218	.00154	.00154	.00109	.00105	.00105	—	—	—
30-39	24,281,998	.02338	—	—	—	—	.01465	.00933	.00602	.00442	.00352	.00279	.00255	.00237	.00219	.00198	—	—	—
40-49	14,107,060	.02472	—	—	—	—	.01575	.00987	.00723	.00621	.00548	.00469	.00426	.00382	.00353	.00316	—	—	—
50-59	6,771,445	.02760	—	—	—	—	.01801	.01284	.01102	.00945	.00836	.00785	.00754	.00718	.00647	.00624	—	—	—
60-69	1,686,843	.03403	—	—	—	—	.02675	.02105	.01773	.01435	.01163	.01057	.01057	.00998	.00927	.00879	—	—	—
Total	\$53,359,033	.02432	—	—	—	—	.01560	.01022	.00724	.00573	.00475	.00403	.00369	.00345	.00318	.00293	—	—	—

TABLE 33--Continued

AGE AT DISABLEMENT	TOTAL MONTHLY INDEMNITY EXPOSED	CLAIM RATE	PERIOD SINCE DISABLEMENT																	
			Week				Month													
			1	2	3	4	2	3	4	5	6	7	8	9	10	11	12	13	14	
60-Day Elimination Period																				
Under 30 . . .	\$ 2,091,204	.00390	—	—	—	—	—	.00274	.00208	.00208	.00208	.00208	.00208	.00208	.00208	.00208	.00208	.00208	.00072	—
30-39	10,521,664	.00988	—	—	—	—	—	.00781	.00524	.00428	.00308	.00277	.00249	.00249	.00199	.00195	.00157	.00128	—	—
40-49	4,944,937	.00584	—	—	—	—	—	.00416	.00356	.00317	.00317	.00298	.00298	.00291	.00289	.00263	.00263	.00248	—	—
50-59	1,593,357	.00780	—	—	—	—	—	.00601	.00482	.00432	.00426	.00426	.00363	.00356	.00335	.00335	.00335	.00307	—	—
60-69	270,661	.00222	—	—	—	—	—	.00222	.00222	.00222	.00148	.00000	.00000	.00000	.00000	.00000	.00000	.00000	—	—
Total	\$19,421,823	.00793	—	—	—	—	—	.00611	.00439	.00358	.00287	.00263	.00246	.00219	.00217	.00206	.00181	.00165	—	—
90-Day Elimination Period																				
Under 30 . . .	\$ 3,772,000	.00334	—	—	—	—	—	—	.00251	.00225	.00225	.00211	.00174	.00174	.00146	.00131	.00131	.00117	.00064	—
30-39	20,022,960	.00267	—	—	—	—	—	—	.00266	.00240	.00191	.00175	.00162	.00103	.00101	.00101	.00088	.00088	.00086	—
40-49	11,495,114	.00396	—	—	—	—	—	—	.00342	.00245	.00219	.00196	.00185	.00181	.00177	.00174	.00174	.00174	.00156	—
50-59	4,261,931	.00737	—	—	—	—	—	—	.00610	.00563	.00520	.00480	.00422	.00419	.00419	.00388	.00359	.00304	.00287	—
60-69	785,939	.01104	—	—	—	—	—	—	.01104	.01047	.00954	.00687	.00687	.00687	.00687	.00560	.00560	.00560	.00423	—
Total	\$40,337,944	.00376	—	—	—	—	—	—	.00339	.00290	.00251	.00227	.00205	.00171	.00166	.00157	.00145	.00138	.00132	—

CHART I

ACCIDENT DISABILITY CLAIM CONTINUATION RATES BY ELIMINATION PERIOD
FOR MALE OCCUPATION GROUP I, AGES 40-49
1982-85 EXPERIENCE

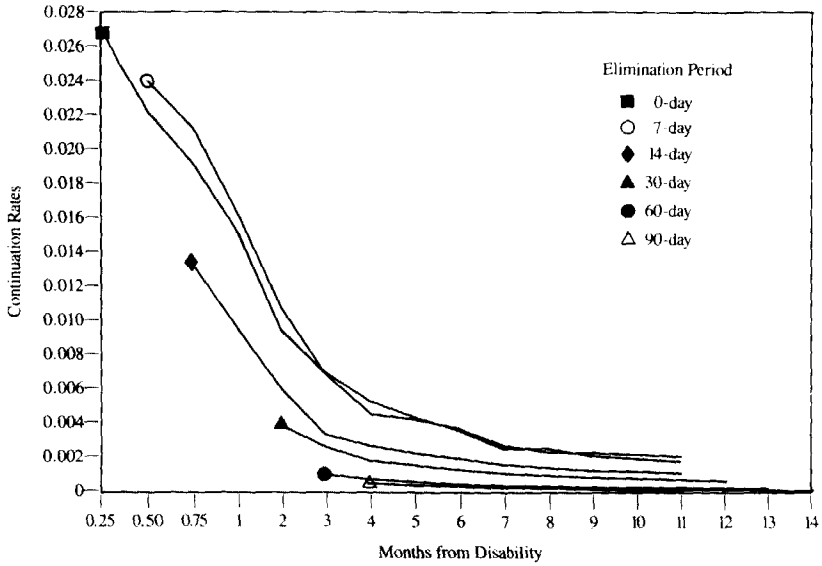


CHART II

ACCIDENT DISABILITY CLAIM CONTINUATION RATES BY ELIMINATION PERIOD
FOR MALE OCCUPATION GROUP II, AGES 40-49
1982-85 EXPERIENCE

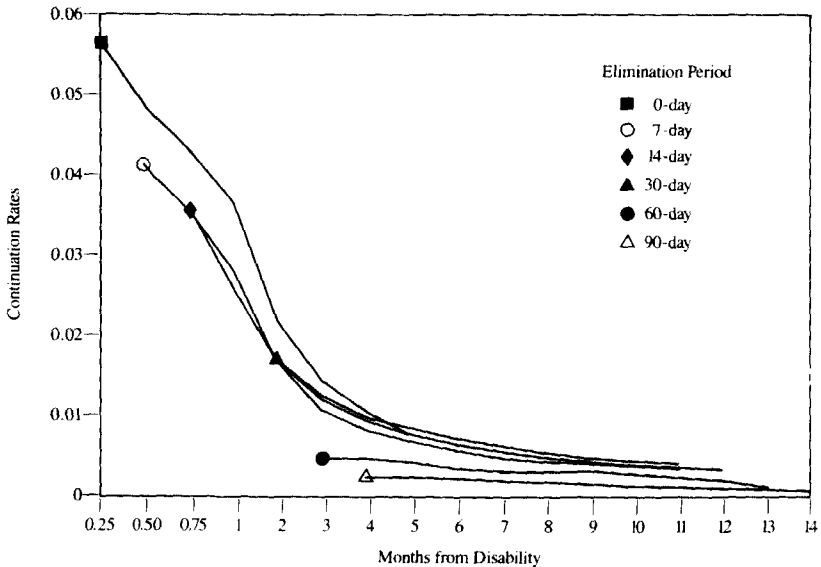


CHART III

ACCIDENT DISABILITY CLAIM CONTINUATION RATES BY ELIMINATION PERIOD
FOR FEMALE OCCUPATION GROUP I, AGES 40-49
1982-85 EXPERIENCE

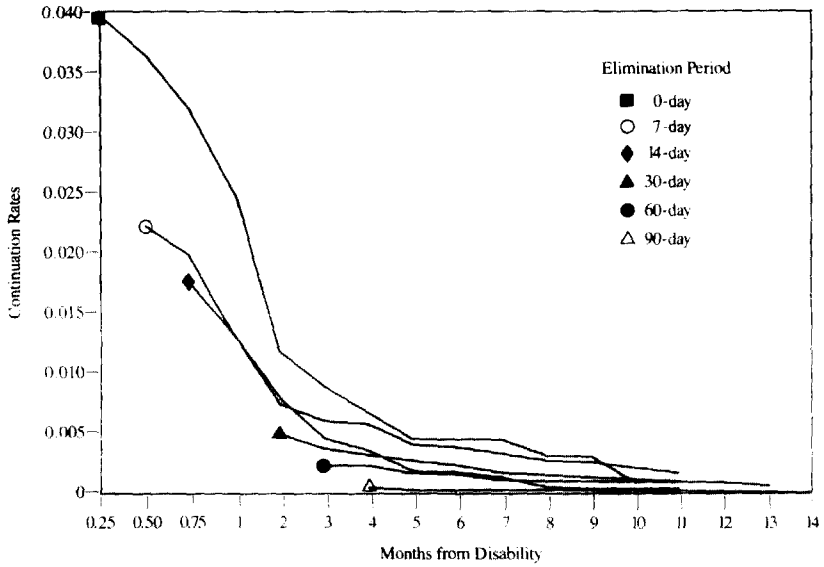


CHART IV

SICKNESS DISABILITY CLAIM CONTINUATION RATES BY ELIMINATION PERIOD
FOR MALE OCCUPATION GROUP I, AGES 40-49
1982-85 EXPERIENCE

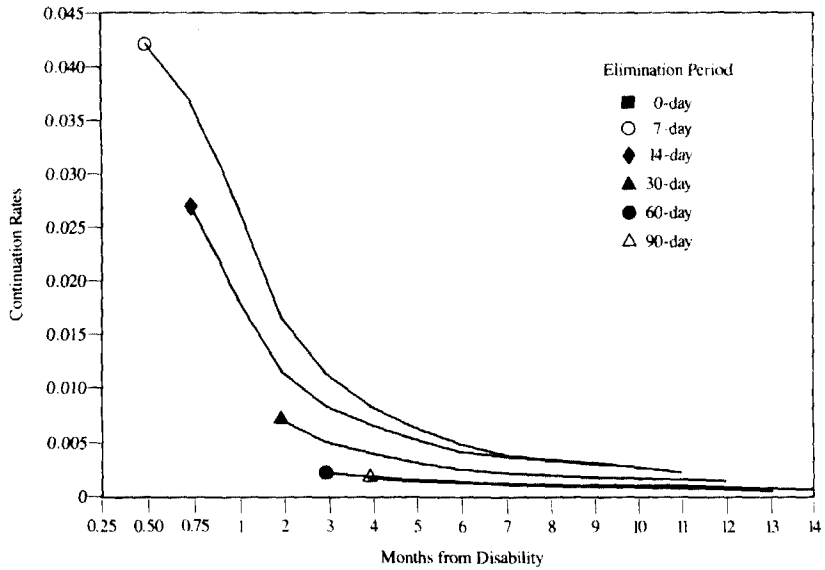


CHART V
 SICKNESS DISABILITY CLAIM CONTINUATION RATES BY ELIMINATION PERIOD
 FOR MALE OCCUPATION GROUP II, AGES 40-49
 1982-85 EXPERIENCE

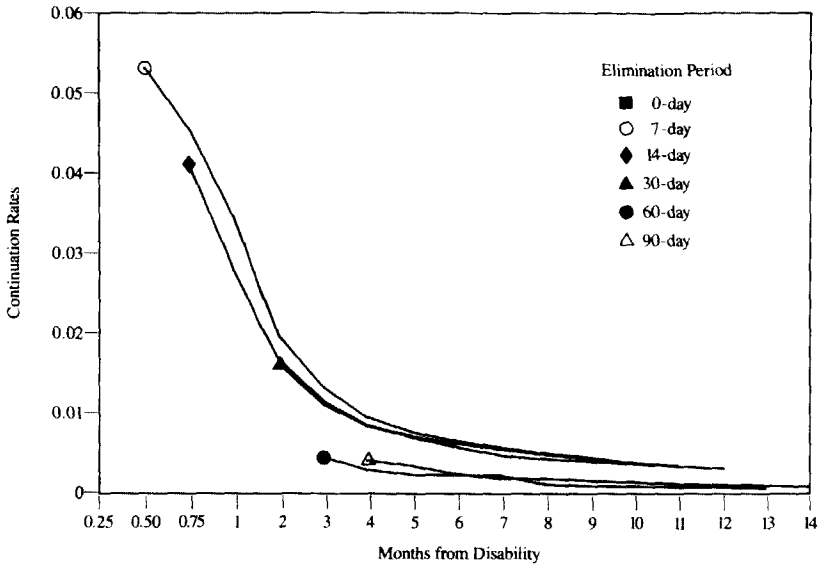


CHART VI
 SICKNESS DISABILITY CLAIM CONTINUATION RATES BY ELIMINATION PERIOD
 FOR FEMALE OCCUPATION GROUP I, AGES 40-49
 1982-85 EXPERIENCE

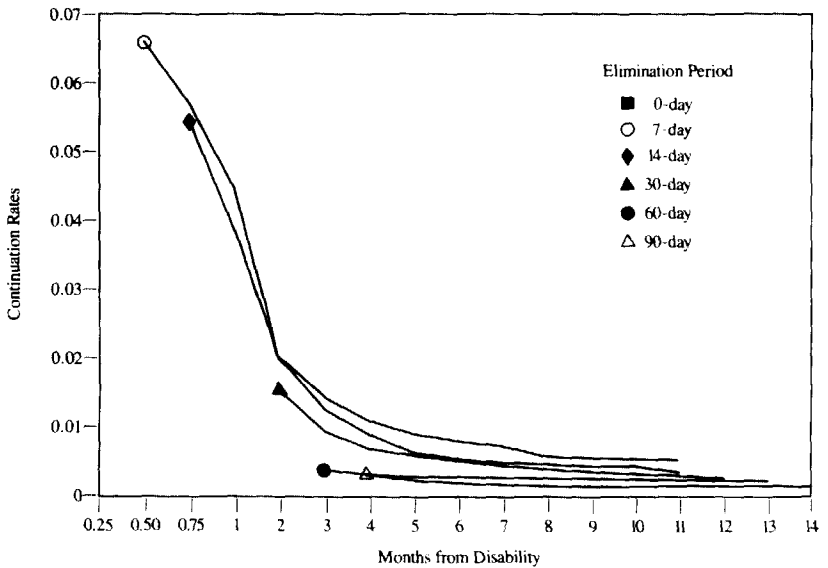


Table 38 shows these experience trends for a 0-day elimination period for accident coverage and for a 7-day elimination period for sickness coverage, and the total of these two, for claim rate, claim duration, and claim cost. Tables 39, 40, 41, and 42 show these same trends for experience for 14-, 30-, 60-, and 90-day elimination periods, respectively. The ratios for all attained ages combined for claim rates and claim costs were calculated by using monthly indemnity exposed as weights for the attained age group ratios, while ratios for all attained ages combined for claim durations were calculated by using monthly indemnity on claims as weights for the attained age group ratios.

Table 43 shows the ratio of these values for the 1984-85 exposure year to the corresponding values for the 1978-1985 exposure years, for all elimination periods combined, weighted over all elimination periods and age groups in a manner comparable to the weighting used in Tables 38-42. For all elimination periods combined for total disability, claim duration tends to be longer for males and approximately equal for females for the 1984-85 exposure year compared to 1978-85. Claim rates tend to be smaller for males and larger for females for 1984-85. Overall, claim costs were approximately 102 percent for Male I, 101 percent for Male II, and 112 percent for Female I for 1984-85 when compared to 1978-85.

The following table (taken from Table 43) includes the weighted ratios (by monthly indemnity exposed) of claim costs of 1978-79, 1980-81, 1982-83, and 1984-85, as well as for 1984 and 1985 separately, for accident and sickness disability combined.

WEIGHTED RATIOS OF CLAIM COSTS TO 1978-1985

Exposure Years	Male I	Male II	Female I
1978-79	0.997	1.048	0.986
1980-81	1.019	1.034	0.832
1982-83	0.949	0.984	1.022
1984	0.888	0.934	1.001
1985	1.177	0.894	1.178
1984-85	1.027	0.914	1.096

Trends for the ratios of experience of Male II to Male I for the periods 1978-79, 1980-81, 1982-83, and 1984-85 are given in Tables 44, 45, and 46 for claim rate, claim duration, and claim cost, respectively. These trends are provided for all elimination periods included in this report. No consistent trend in these ratios is apparent over this eight-year period, although there

TABLE 34
ACCIDENT DISABILITY MEASURED BY POLICY YEARS EXPOSED
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1984-85 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period															
Under 30 ..	82	1	0.0122	8.20	0.1005	311	30	0.0964	1.43	0.1385	28	1	0.0351	1.03	0.0362
30-34	1,121	51	0.0454	1.49	0.0679	1,199	103	0.0859	1.56	0.1346	211	3	0.0142	1.77	0.0252
35-39	2,749	79	0.0287	1.97	0.0567	2,237	135	0.0603	2.26	0.1364	368	10	0.0271	3.19	0.0868
40-44	4,187	113	0.0269	2.55	0.0690	3,815	238	0.0623	2.31	0.1445	422	11	0.0260	1.07	0.0281
45-49	4,975	113	0.0227	3.23	0.0735	4,699	266	0.0566	2.90	0.1643	438	18	0.0411	2.93	0.1206
50-54	6,496	152	0.0233	2.85	0.0669	5,784	314	0.0542	2.26	0.1231	449	7	0.0156	1.41	0.0220
55-59	10,399	284	0.0273	2.54	0.0696	8,092	414	0.0511	2.44	0.1250	679	17	0.0250	2.30	0.0575
60-64	13,001	297	0.0228	2.78	0.0635	8,071	351	0.0434	2.67	0.1163	826	30	0.0363	2.37	0.0860
65-69	2,665	53	0.0198	3.48	0.0692	1,772	56	0.0316	3.00	0.0950	225	5	0.0222	1.57	0.0350
Total	45,676	1,143				35,980	1,907				3,646	102			
7-Day Elimination Period															
Under 30 ..	104	5	0.0481	1.13	0.0545	375	18	0.0480	2.90	0.1393	42	0	0.0000	—	0.0000
30-34	640	13	0.0203	1.65	0.0337	1,158	53	0.0457	1.86	0.0855	130	1	0.0076	0.93	0.0071
35-39	1,689	44	0.0260	2.84	0.0740	2,236	110	0.0491	2.75	0.1355	512	4	0.0078	3.77	0.0294
40-44	2,613	53	0.0202	3.00	0.0608	3,495	149	0.0426	2.76	0.1178	654	11	0.0168	2.21	0.0372
45-49	3,088	59	0.0191	2.75	0.0526	4,223	167	0.0395	2.50	0.0990	731	13	0.0177	4.15	0.0738
50-54	3,725	59	0.0158	2.88	0.0457	4,829	202	0.0418	3.22	0.1347	901	20	0.0221	2.48	0.0551
55-59	5,032	95	0.0188	2.61	0.0494	5,840	206	0.0352	2.74	0.0969	1,061	22	0.0207	2.36	0.0490
60-64	4,304	79	0.0183	2.86	0.0525	4,391	125	0.0284	3.02	0.0861	587	13	0.0221	3.61	0.0799
65-69	756	15	0.0198	3.49	0.0693	509	12	0.0235	5.40	0.1273	96	0	0.0000	—	0.0000
Total	21,951	422				27,056	1,042				4,714	84			

TABLE 34—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
14-Day Elimination Period															
Under 30..	1,498	25	0.0166	1.96	0.0327	2,827	93	0.0328	2.36	0.0777	740	5	0.0067	6.98	0.0471
30-34.....	3,418	51	0.0149	3.02	0.0451	4,090	142	0.0347	2.13	0.0741	987	8	0.0081	3.27	0.0265
35-39.....	5,907	89	0.0150	3.35	0.0506	4,843	156	0.0322	3.30	0.1064	1,350	12	0.0088	2.35	0.0208
40-44.....	6,554	83	0.0126	3.41	0.0433	5,653	179	0.0316	3.30	0.1046	1,354	22	0.0162	2.15	0.0349
45-49.....	7,088	92	0.0129	2.60	0.0337	5,351	184	0.0343	3.21	0.1106	1,135	29	0.0255	3.17	0.0811
50-54.....	8,437	100	0.0118	2.60	0.0308	5,201	166	0.0319	3.08	0.0984	1,193	18	0.0150	3.62	0.0546
55-59.....	10,269	119	0.0115	2.66	0.0308	5,347	154	0.0288	2.83	0.0815	1,262	27	0.0213	3.88	0.0831
60-64.....	8,475	122	0.0143	3.15	0.0453	4,161	109	0.0261	3.34	0.0875	882	20	0.0226	4.56	0.1034
65-69.....	1,693	10	0.0059	2.50	0.0148	503	13	0.0258	3.10	0.0801	158	5	0.0316	6.56	0.2075
Total.....	53,339	691				37,976	1,196				9,061	146			
30-Day Elimination Period															
Under 30..	13,841	84	0.0060	3.54	0.0215	10,280	192	0.0186	3.07	0.0574	5,818	20	0.0034	4.74	0.0163
30-34.....	45,168	201	0.0044	3.84	0.0171	15,839	333	0.0210	3.87	0.0813	9,842	64	0.0065	3.87	0.0251
35-39.....	66,925	277	0.0041	3.62	0.0150	16,810	350	0.0208	3.76	0.0784	10,153	74	0.0072	4.04	0.0294
40-44.....	56,072	268	0.0047	3.34	0.0159	14,133	276	0.0195	3.76	0.0734	7,793	57	0.0073	3.95	0.0289
45-49.....	42,308	234	0.0055	4.05	0.0224	10,719	222	0.0207	3.83	0.0793	5,436	51	0.0093	4.97	0.0467
50-54.....	38,086	180	0.0047	3.67	0.0173	8,619	166	0.0192	3.82	0.0737	4,199	31	0.0073	3.40	0.0251
55-59.....	31,145	196	0.0062	3.77	0.0237	7,487	134	0.0178	4.03	0.0722	3,362	35	0.0104	2.96	0.0308
60-64.....	21,841	135	0.0061	4.63	0.0286	4,623	69	0.0149	5.47	0.0816	2,031	20	0.0098	3.23	0.0318
65-69.....	4,049	24	0.0059	2.05	0.0122	556	10	0.0179	7.15	0.1287	300	1	0.0033	5.00	0.0166
Total.....	319,434	1,599				89,066	1,752				48,934	353			

TABLE 34—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
60-Day Elimination Period															
Under 30..	5,139	3	0.0005	0.91	0.0005	1,273	11	0.0086	2.76	0.0239	1,608	2	0.0012	0.70	0.0008
30-34.....	18,316	17	0.0009	2.71	0.0025	2,151	8	0.0037	7.09	0.0263	3,445	4	0.0011	7.83	0.0090
35-39.....	27,804	41	0.0014	3.69	0.0054	2,083	11	0.0052	4.08	0.0215	3,467	3	0.0008	3.56	0.0030
40-44.....	20,884	28	0.0013	5.34	0.0071	1,522	10	0.0065	7.70	0.0506	2,378	2	0.0008	2.76	0.0023
45-49.....	12,990	20	0.0015	6.33	0.0097	913	4	0.0043	3.27	0.0143	1,349	7	0.0051	6.12	0.0317
50-54.....	8,606	10	0.0011	6.60	0.0076	595	8	0.0134	4.62	0.0622	861	2	0.0023	8.58	0.0199
55-59.....	5,539	12	0.0021	6.47	0.0140	368	5	0.0135	7.45	0.1013	620	2	0.0032	5.15	0.0166
60-64.....	2,825	10	0.0035	6.10	0.0216	178	2	0.0112	3.93	0.0442	269	3	0.0111	2.90	0.0323
65-69.....	388	0	0.0000	—	0.0000	9	0	0.0000	—	0.0000	21	0	0.0000	—	0.0000
Total.....	102,491	141				9,093	59				14,017	25			
90-Day Elimination Period															
Under 30..	8,491	3	0.0003	7.92	0.0027	1,324	3	0.0022	10.50	0.0237	2,737	2	0.0007	2.00	0.0014
30-34.....	30,656	12	0.0003	3.06	0.0012	2,425	4	0.0016	7.10	0.0117	5,561	5	0.0008	3.63	0.0032
35-39.....	56,173	19	0.0003	3.76	0.0012	2,708	5	0.0018	9.62	0.0177	6,236	4	0.0006	6.90	0.0044
40-44.....	54,734	39	0.0007	7.15	0.0050	2,494	6	0.0024	6.85	0.0164	4,627	5	0.0010	7.28	0.0078
45-49.....	41,489	23	0.0005	7.19	0.0039	1,759	8	0.0045	5.70	0.0259	2,914	2	0.0006	5.93	0.0040
50-54.....	31,667	35	0.0011	6.85	0.0075	1,366	6	0.0043	8.91	0.0391	2,024	6	0.0029	2.80	0.0083
55-59.....	22,143	17	0.0007	6.79	0.0052	1,035	1	0.0009	12.00	0.0115	1,426	0	0.0000	—	0.0000
60-64.....	11,543	16	0.0013	7.13	0.0098	646	3	0.0046	8.66	0.0402	662	1	0.0015	0.00	0.0000
65-69.....	1,967	1	0.0005	2.43	0.0012	84	0	0.0000	—	0.0000	118	0	0.0000	—	0.0000
Total.....	258,863	165				13,840	36				26,305	25			

TABLE 34—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
180-Day Elimination Period															
Under 30 ..	1,266	0	0.0000	—	0.0000	474	0	0.0000	—	0.0000	426	0	0.0000	—	0.0000
30-34	3,925	1	0.0002	12.00	0.0030	695	1	0.0014	12.00	0.0172	753	0	0.0000	—	0.0000
35-39	7,625	1	0.0001	12.00	0.0015	752	0	0.0000	—	0.0000	883	0	0.0000	—	0.0000
40-44	8,378	3	0.0003	6.18	0.0022	660	3	0.0045	5.20	0.0236	668	0	0.0000	—	0.0000
45-49	6,600	7	0.0010	8.20	0.0086	465	3	0.0064	4.74	0.0306	434	0	0.0000	—	0.0000
50-54	5,156	1	0.0001	12.00	0.0023	359	1	0.0027	4.10	0.0114	337	1	0.0029	12.00	0.0356
55-59	3,609	2	0.0005	12.00	0.0066	283	1	0.0035	12.00	0.0424	250	0	0.0000	—	0.0000
60-64	1,995	3	0.0015	12.00	0.0184	129	0	0.0000	—	0.0000	136	0	0.0000	—	0.0000
65-69	321	0	0.0000	—	0.0000	10	0	0.0000	—	0.0000	22	0	0.0000	—	0.0000
Total	38,834	18				3,827	9				3,909	1			

TABLE 35

SICKNESS DISABILITY MEASURED BY POLICY YEARS EXPOSED
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1984-85 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
0-Day Elimination Period															
Under 30 ..	—	—	—	—	—	0	0	0.0000	—	0.0000	1	1	0.0000	0.03	0.0333
30-34	7	3	0.4109	4.06	0.6712	2	3	0.5306	5.66	0.6734	1	0	0.0000	—	0.0000
35-39	9	6	0.6960	0.10	0.0696	5	1	0.2183	0.13	0.0291	4	2	0.5000	0.03	0.0166
40-44	28	8	0.2857	0.92	0.2642	60	5	0.0833	0.68	0.0566	5	2	0.4115	1.66	0.6858
45-49	112	12	0.1072	0.90	0.0970	193	19	0.0984	1.80	0.1774	19	3	0.1578	0.92	0.1456
50-54	353	41	0.1161	2.16	0.2510	382	31	0.0811	2.79	0.2263	49	6	0.1224	0.64	0.0789
55-59	1,411	149	0.1056	2.16	0.2285	807	95	0.1176	3.66	0.4310	96	11	0.1145	2.52	0.2895
60-64	2,151	221	0.1027	2.89	0.2979	1,176	131	0.1113	3.54	0.3951	175	20	0.1142	1.44	0.1650
65-69	491	25	0.0508	3.03	0.1541	215	13	0.0603	2.22	0.1342	36	1	0.0274	0.63	0.1074
Total	4,562	465				2,841	298				386	46			
7-Day Elimination Period															
Under 30 ..	145	5	0.0345	2.14	0.0738	475	24	0.0505	1.21	0.0612	58	3	0.0519	3.41	0.1770
30-34	1,021	34	0.0333	0.98	0.0329	1,582	64	0.0404	2.34	0.0947	210	8	0.0381	3.42	0.1305
35-39	2,688	81	0.0301	2.41	0.0728	3,392	127	0.0374	2.16	0.0811	694	32	0.0461	2.46	0.1136
40-44	4,253	142	0.0333	2.39	0.0800	5,853	279	0.0476	2.28	0.1091	870	60	0.0689	2.09	0.1445
45-49	4,978	211	0.0423	2.48	0.1053	7,041	388	0.0551	2.32	0.1283	948	55	0.0580	2.57	0.1496
50-54	6,519	358	0.0549	2.99	0.1646	8,321	564	0.0677	3.14	0.2129	1,096	74	0.0675	2.78	0.1878
55-59	9,446	697	0.0737	3.28	0.2423	10,519	897	0.0852	3.25	0.2776	1,402	98	0.0699	3.34	0.2341
60-64	9,590	908	0.0946	3.50	0.3313	8,734	884	0.1012	3.65	0.3704	940	96	0.1021	3.27	0.3343
65-69	1,828	166	0.0908	3.14	0.2860	1,110	101	0.0909	4.72	0.4294	144	8	0.0554	4.87	0.2705
Total	40,467	2,602				47,026	3,328				6,362	434			

TABLE 35—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
14-Day Elimination Period															
Under 30 ..	1,503	21	0.0139	2.50	0.0349	2,872	48	0.0167	1.29	0.0216	742	23	0.0309	1.98	0.0613
30-34	3,576	50	0.0139	2.15	0.0301	4,275	102	0.0238	2.24	0.0535	1,040	36	0.0346	1.67	0.0580
35-39	6,286	90	0.0143	2.75	0.0394	5,114	123	0.0240	2.54	0.0612	1,431	66	0.0461	3.13	0.1446
40-44	6,942	141	0.0203	2.83	0.0576	6,023	194	0.0322	2.72	0.0878	1,460	64	0.0438	2.75	0.1208
45-49	7,627	187	0.0245	2.99	0.0735	5,734	224	0.0390	2.83	0.1107	1,227	74	0.0603	3.31	0.1997
50-54	9,005	360	0.0399	3.26	0.1306	5,587	280	0.0501	3.30	0.1658	1,294	75	0.0579	3.15	0.1829
55-59	10,987	552	0.0502	3.59	0.1808	5,740	352	0.0613	3.90	0.2394	1,346	94	0.0698	3.45	0.2413
60-64	9,060	612	0.0675	4.10	0.2773	4,478	369	0.0823	4.67	0.3852	957	55	0.0574	3.27	0.1880
65-69	1,751	116	0.0662	3.83	0.2538	532	33	0.0619	4.72	0.2926	159	7	0.0438	3.18	0.1398
Total	56,737	2,129				40,355	1,725				9,655	494			
30-Day Elimination Period															
Under 30 ..	13,871	66	0.0047	3.52	0.0167	10,399	100	0.0096	2.11	0.0203	5,849	134	0.0229	2.08	0.0477
30-34	45,716	219	0.0047	4.17	0.0199	16,367	155	0.0094	3.26	0.0309	9,963	279	0.0280	2.43	0.0682
35-39	68,118	411	0.0060	4.05	0.0244	17,513	197	0.0112	3.44	0.0387	10,295	212	0.0205	2.99	0.0616
40-44	57,773	512	0.0088	4.21	0.0373	14,819	228	0.0153	3.34	0.0515	7,916	194	0.0245	3.31	0.0812
45-49	44,162	525	0.0118	3.94	0.0468	11,297	271	0.0239	3.89	0.0934	5,571	139	0.0249	3.06	0.0764
50-54	39,958	685	0.0171	4.56	0.0782	9,198	267	0.0290	3.34	0.0971	4,317	123	0.0284	3.67	0.1045
55-59	33,001	912	0.0276	4.46	0.1234	8,150	345	0.0423	4.46	0.1891	3,485	95	0.0272	4.24	0.1156
60-64	23,399	934	0.0399	5.03	0.2010	5,086	302	0.0593	4.99	0.2967	2,138	68	0.0318	5.35	0.1704
65-69	4,215	219	0.0519	4.42	0.2298	605	33	0.0545	4.95	0.2705	312	5	0.0160	3.48	0.0559
Total	330,213	4,483				93,434	1,898				49,846	1,249			

TABLE 35—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
60-Day Elimination Period															
Under 30..	5,145	9	0.0017	4.67	0.0081	1,271	1	0.0007	2.03	0.0016	1,608	8	0.0049	1.62	0.0080
30-34.....	18,337	29	0.0015	5.67	0.0089	2,151	2	0.0009	6.21	0.0057	3,453	33	0.0095	5.09	0.0486
35-39.....	27,843	51	0.0018	6.20	0.0113	2,081	14	0.0067	6.76	0.0455	3,466	35	0.0100	4.29	0.0434
40-44.....	20,945	52	0.0024	5.95	0.0147	1,525	7	0.0045	4.98	0.0228	2,378	17	0.0071	6.60	0.0472
45-49.....	13,026	36	0.0027	6.71	0.0185	918	7	0.0076	3.42	0.0261	1,350	5	0.0037	5.97	0.0221
50-54.....	8,630	74	0.0085	5.64	0.0484	595	9	0.0151	6.08	0.0920	861	9	0.0104	4.17	0.0436
55-59.....	5,569	64	0.0114	6.29	0.0723	366	8	0.0218	8.72	0.1907	624	2	0.0032	8.43	0.0270
60-64.....	2,841	45	0.0158	7.92	0.1254	180	3	0.0166	9.23	0.1538	271	0	0.0000	—	0.0000
65-69.....	393	8	0.0203	4.10	0.0835	9	2	0.2143	11.26	0.4151	21	0	0.0000	—	0.0000
Total.....	102,729	368				9,096	53				14,031	109			
90-Day Elimination Period															
Under 30..	8,492	3	0.0003	9.60	0.0033	1,325	0	0.0000	—	0.0000	2,739	12	0.0043	4.92	0.0215
30-34.....	30,688	21	0.0006	5.36	0.0036	2,437	4	0.0016	9.35	0.0153	5,571	20	0.0035	4.80	0.0172
35-39.....	56,294	88	0.0015	6.06	0.0094	2,736	6	0.0021	7.21	0.0158	6,251	14	0.0022	5.63	0.0126
40-44.....	54,895	92	0.0016	7.88	0.0132	2,526	12	0.0047	6.28	0.0298	4,639	12	0.0025	6.39	0.0165
45-49.....	41,683	120	0.0028	7.65	0.0220	1,785	9	0.0050	5.61	0.0283	2,927	11	0.0037	8.36	0.0314
50-54.....	31,926	182	0.0057	6.81	0.0388	1,385	10	0.0072	7.33	0.0529	2,029	7	0.0034	6.26	0.0216
55-59.....	22,478	191	0.0084	7.23	0.0614	1,076	20	0.0185	8.04	0.1495	1,433	7	0.0048	8.27	0.0404
60-64.....	11,697	162	0.0138	8.93	0.1237	685	12	0.0175	7.64	0.1340	666	4	0.0060	7.03	0.0422
65-69.....	1,991	25	0.0125	9.12	0.1145	91	0	0.0000	—	0.0000	117	0	0.0000	—	0.0000
Total.....	260,144	884				14,045	73				26,372	87			

TABLE 35--Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
180-Day Elimination Period															
Under 30 ..	1,266	0	0.0000	—	0.0000	475	0	0.0000	—	0.0000	424	0	0.0000	—	0.0000
30-34	3,926	6	0.0015	7.38	0.0112	697	1	0.0014	12.00	0.0172	752	0	0.0000	—	0.0000
35-39	7,634	4	0.0005	9.33	0.0048	752	1	0.0013	9.50	0.0126	881	2	0.0022	2.16	0.0049
40-44	8,384	9	0.0010	10.27	0.0110	663	0	0.0000	—	0.0000	667	2	0.0030	7.96	0.0239
45-49	6,611	7	0.0010	8.65	0.0091	466	1	0.0021	12.00	0.0257	435	1	0.0022	12.00	0.0275
50-54	5,168	15	0.0029	9.82	0.0285	361	1	0.0027	12.00	0.0332	338	4	0.0118	9.13	0.1081
55-59	3,624	16	0.0044	10.47	0.0462	284	6	0.0211	9.76	0.2062	251	1	0.0039	2.50	0.0099
60-64	1,962	14	0.0071	10.46	0.0746	129	0	0.0000	—	0.0000	137	3	0.0218	4.66	0.1018
65-69	320	0	0.0000	—	0.0000	10	0	0.0000	—	0.0000	2	0	0.0000	—	0.0000
Total	38,894	71				3,837	10				3,907	13			

TABLE 36

TOTAL DISABILITY MEASURED BY POLICY YEARS EXPOSED
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1984-85 EXPERIENCE

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
7-Day Elimination Period															
Under 30...	249	10	0.0826	1.55	0.1284	850	42	0.0985	2.03	0.2006	100	3	0.0519	3.41	0.1770
30-34.....	1,661	47	0.0536	1.24	0.0666	2,740	117	0.0862	2.09	0.1802	340	9	0.0458	3.00	0.1377
35-39.....	4,377	125	0.0561	2.61	0.1468	5,628	237	0.0866	2.50	0.2167	1,206	36	0.0539	2.65	0.1431
40-44.....	6,866	195	0.0536	2.62	0.1409	9,349	428	0.0902	2.51	0.2269	1,524	71	0.0857	2.11	0.1818
45-49.....	8,066	270	0.0614	2.57	0.1580	11,264	555	0.0946	2.40	0.2273	1,679	68	0.0758	2.94	0.2234
50-54.....	10,244	417	0.0707	2.97	0.2103	13,150	766	0.1096	3.17	0.3476	1,997	94	0.0897	2.70	0.2430
55-59.....	14,478	792	0.0926	3.14	0.2917	16,359	1,103	0.1205	3.10	0.3745	2,463	120	0.0906	3.12	0.2832
60-64.....	13,895	987	0.1130	3.39	0.3839	13,125	1,009	0.1296	3.52	0.4566	1,527	109	0.1242	3.33	0.4143
65-69.....	2,583	181	0.1106	3.21	0.3554	1,619	113	0.1145	4.86	0.5567	240	8	0.0554	4.87	0.2705
Total.....	62,418	3,024				74,082	4,370				11,076	518			
14-Day Elimination Period															
Under 30...	3,001	46	0.0306	2.20	0.0677	5,699	141	0.0496	2.00	0.0993	1,482	28	0.0377	2.87	0.1085
30-34.....	6,994	101	0.0289	2.60	0.0753	8,365	244	0.0585	2.17	0.1276	2,027	44	0.0427	1.97	0.0845
35-39.....	12,193	179	0.0293	3.06	0.0900	9,957	279	0.0562	2.98	0.1677	2,781	78	0.0550	3.00	0.1654
40-44.....	13,496	224	0.0329	3.06	0.1009	11,675	373	0.0638	3.01	0.1924	2,815	86	0.0600	2.59	0.1558
45-49.....	14,715	279	0.0374	2.86	0.1073	11,085	408	0.0734	3.01	0.2214	2,362	103	0.0858	3.27	0.2808
50-54.....	17,442	460	0.0518	3.11	0.1615	10,789	446	0.0820	3.22	0.2643	2,486	93	0.0730	3.25	0.2375
55-59.....	21,256	671	0.0618	3.42	0.2116	11,086	506	0.0901	3.56	0.3209	2,608	121	0.0912	3.55	0.3245
60-64.....	17,535	734	0.0819	3.93	0.3227	8,640	478	0.1085	4.35	0.4728	1,838	75	0.0801	3.63	0.2914
65-69.....	3,444	126	0.0721	3.72	0.2686	1,035	46	0.0878	4.24	0.3727	318	12	0.0755	4.60	0.3474
Total.....	110,076	2,820				78,331	2,921				18,717	640			

TABLE 36—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
30-Day Elimination Period															
Under 30 ..	27,712	150	0.0108	3.53	0.0382	20,679	292	0.0282	2.74	0.0777	11,668	154	0.0263	2.43	0.0640
30-34	90,884	420	0.0092	4.01	0.0370	32,206	488	0.0304	3.68	0.1123	19,805	343	0.0345	2.70	0.0934
35-39	135,043	688	0.0101	3.87	0.0394	34,323	547	0.0320	3.65	0.1171	20,448	286	0.0278	3.26	0.0911
40-44	113,844	780	0.0136	3.90	0.0533	28,952	504	0.0349	3.57	0.1249	15,708	251	0.0318	3.46	0.1101
45-49	86,470	759	0.0174	3.97	0.0693	22,016	493	0.0447	3.86	0.1728	11,008	190	0.0343	3.58	0.1231
50-54	78,044	865	0.0218	4.37	0.0956	17,818	433	0.0482	3.53	0.1709	8,516	154	0.0358	3.61	0.1297
55-59	64,146	1,108	0.0339	4.33	0.1472	15,637	479	0.0602	4.33	0.2613	6,847	130	0.0376	3.88	0.1465
60-64	45,240	1,069	0.0460	4.98	0.2296	9,709	371	0.0743	5.09	0.3783	4,169	88	0.0416	4.85	0.2022
65-69	8,264	243	0.0578	4.18	0.2420	1,161	43	0.0725	5.50	0.3992	612	6	0.0193	3.74	0.0725
Total	649,646	6,082				182,501	3,650				98,780	1,602			
60-Day Elimination Period															
Under 30 ..	10,285	12	0.0023	3.72	0.0087	2,543	12	0.0094	2.70	0.0255	3,216	10	0.0062	1.44	0.0089
30-34	36,652	46	0.0025	4.57	0.0114	4,302	10	0.0046	6.91	0.0321	6,898	37	0.0107	5.38	0.0577
35-39	55,646	92	0.0033	5.08	0.0168	4,165	25	0.0120	5.58	0.0670	6,932	38	0.0109	4.24	0.0464
40-44	41,828	80	0.0038	5.73	0.0219	3,047	17	0.0111	6.58	0.0735	4,756	19	0.0079	6.20	0.0495
45-49	26,017	56	0.0043	6.57	0.0283	1,831	11	0.0120	3.36	0.0404	2,700	12	0.0088	6.06	0.0538
50-54	17,236	84	0.0097	5.76	0.0560	1,190	17	0.0285	5.40	0.1542	1,722	11	0.0127	4.97	0.0636
55-59	11,108	76	0.0136	6.32	0.0863	733	13	0.0354	8.23	0.2921	1,244	4	0.0064	6.78	0.0436
60-64	5,666	55	0.0193	7.58	0.1470	358	5	0.0279	7.09	0.1981	540	3	0.0111	2.90	0.0323
65-69	781	8	0.0203	4.10	0.0835	19	2	0.2143	11.26	0.4151	42	0	0.0000	—	0.0000
Total	205,220	509				18,189	112				28,049	134			

TABLE 36—Continued

ATTAINED AGE	MALE OCCUPATION GROUP I					MALE OCCUPATION GROUP II					FEMALE OCCUPATION GROUP I				
	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost	Number of Policy Years Exposed	Number of Claims	Annual Claim Rate	Claim Duration (Months)	Annual Claim Cost
90-Day Elimination Period															
Under 30..	16,983	6	0.0007	8.76	0.0061	2,650	3	0.0022	10.50	0.0237	5,477	14	0.0051	4.50	0.0230
30-34.....	61,344	33	0.0010	4.52	0.0048	4,861	8	0.0032	8.23	0.0270	11,132	25	0.0044	4.57	0.0205
35-39.....	112,468	107	0.0019	5.65	0.0107	5,444	11	0.0040	8.31	0.0335	12,488	18	0.0028	5.91	0.0170
40-44.....	109,629	131	0.0023	7.66	0.0183	5,019	18	0.0071	6.47	0.0463	9,265	17	0.0036	6.65	0.0244
45-49.....	83,172	143	0.0034	7.58	0.0260	3,543	17	0.0095	5.65	0.0542	5,840	13	0.0044	7.98	0.0355
50-54.....	63,593	217	0.0068	6.82	0.0464	2,751	16	0.0116	7.92	0.0920	4,053	13	0.0064	4.66	0.0299
55-59.....	44,620	208	0.0092	7.19	0.0666	2,110	21	0.0195	8.23	0.1611	2,858	7	0.0048	8.27	0.0404
60-64.....	23,240	178	0.0152	8.77	0.1336	1,330	15	0.0221	7.86	0.1743	1,328	5	0.0075	5.61	0.0422
65-69.....	3,958	26	0.0130	8.86	0.1158	176	0	0.0000	—	0.0000	235	0	0.0000	—	0.0000
Total.....	519,007	1,049				27,885	109				52,677	112			
180-Day Elimination Period															
Under 30..	2,531	0	0.0000	—	0.0000	948	0	0.0000	—	0.0000	849	0	0.0000	—	0.0000
30-34.....	7,850	7	0.0017	8.04	0.0143	1,393	2	0.0028	12.00	0.0344	1,505	0	0.0000	—	0.0000
35-39.....	15,258	5	0.0006	9.86	0.0064	1,505	1	0.0013	9.50	0.0126	1,763	2	0.0022	2.16	0.0049
40-44.....	16,762	12	0.0014	9.24	0.0132	1,324	3	0.0045	5.20	0.0236	1,334	2	0.0030	7.96	0.0239
45-49.....	13,211	14	0.0021	8.42	0.0178	931	4	0.0085	6.55	0.0563	870	1	0.0022	12.00	0.0275
50-54.....	10,324	16	0.0030	9.95	0.0308	721	2	0.0055	8.03	0.0446	675	5	0.0148	9.70	0.1437
55-59.....	7,233	18	0.0049	10.64	0.0528	567	7	0.0246	10.08	0.2486	502	1	0.0039	2.50	0.0099
60-64.....	3,918	17	0.0086	10.73	0.0930	257	0	0.0000	—	0.0000	274	3	0.0218	4.66	0.1018
65-69.....	641	0	0.0000	—	0.0000	19	0	0.0000	—	0.0000	44	0	0.0000	—	0.0000
Total.....	77,729	89				7,665	19				7,816	14			

TABLE 37

RATIOS OF CLAIM COST WITH EXPOSURES AND CLAIMS
 MEASURED IN TERMS OF MONTHLY INDEMNITY
 TO CLAIM COST WITH EXPOSURES AND CLAIMS
 MEASURED IN TERMS OF POLICY YEARS
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1984-85 EXPERIENCE

ATTAINED AGE	ACCIDENT			SICKNESS			TOTAL		
	Male I	Male II	Female I	Male I	Male II	Female I	Male I	Male II	Female I
0-Day Elimination Period									
Under 30.....	1.41	0.98	0.86	—	—	3.96	—	—	—
30-39.....	1.09	1.16	1.30	1.05	0.81	4.58	—	—	—
40-49.....	1.01	1.09	1.62	0.78	0.97	1.34	—	—	—
50-59.....	1.09	1.21	0.99	1.07	1.00	1.10	—	—	—
60-69.....	1.41	1.18	1.25	1.07	1.20	1.12	—	—	—
Total.....	1.15	1.16	1.29	1.06	1.09	1.29	—	—	—
7-Day Elimination Period									
Under 30.....	0.79	1.07	—	1.41	1.07	0.86	0.87	0.93	1.16
30-39.....	1.09	0.98	1.13	1.12	1.08	1.23	0.90	0.98	0.83
40-49.....	1.20	1.09	1.16	1.16	1.06	1.20	0.85	0.93	0.84
50-59.....	1.18	1.11	1.05	1.06	1.04	1.06	0.93	0.94	0.94
60-69.....	1.07	1.18	0.95	1.05	1.07	0.96	0.95	0.92	1.05
Total.....	1.15	1.09	1.08	1.09	1.06	1.12	0.91	0.94	0.91
14-Day Elimination Period									
Under 30.....	1.33	1.23	1.39	1.15	1.10	1.42	0.81	0.83	0.71
30-39.....	0.95	1.06	0.96	0.98	1.10	1.04	1.04	0.93	0.98
40-49.....	0.96	1.14	1.16	1.15	1.08	1.09	0.92	0.90	0.90
50-59.....	0.92	1.09	1.28	1.01	1.05	1.01	1.00	0.94	0.93
60-69.....	1.00	1.09	1.13	0.98	1.00	0.98	1.01	0.99	0.96
Total.....	0.96	1.11	1.15	1.04	1.07	1.08	0.99	0.92	0.92
30-Day Elimination Period									
Under 30.....	0.79	1.05	1.78	1.01	1.24	1.19	1.13	0.91	0.75
30-39.....	0.99	1.08	1.05	1.10	1.15	1.10	0.95	0.91	0.92
40-49.....	1.14	1.09	0.88	0.93	1.12	1.00	1.00	0.91	1.04
50-59.....	1.34	1.01	0.94	1.02	1.01	0.96	0.93	0.99	1.05
60-69.....	1.17	1.06	0.65	0.95	1.01	0.96	1.02	0.98	1.10
Total.....	1.10	1.07	1.07	1.02	1.12	1.07	0.97	0.92	0.95

TABLE 37—Continued

ATTAINED AGE	ACCIDENT			SICKNESS			TOTAL		
	Male I	Male II	Female I	Male I	Male II	Female I	Male I	Male II	Female I
60-Day Elimination Period									
Under 30.....	1.31	0.98	1.49	0.98	0.45	0.92	1.00	1.06	1.02
30-39	0.79	1.58	1.69	1.20	0.96	1.10	0.93	0.79	0.85
40-49	0.86	1.14	1.59	0.90	0.79	0.72	1.12	1.00	1.06
50-59	0.94	1.52	0.74	0.99	0.76	1.33	1.02	0.96	0.89
60-69	1.03	1.27	0.65	0.99	1.86	—	1.00	0.56	1.54
Total	0.86	1.37	1.55	1.05	0.84	0.98	1.01	0.90	0.94
90-Day Elimination Period									
Under 30.....	1.57	1.48	0.48	2.17	—	0.81	0.53	0.68	1.26
30-39	1.23	0.88	1.74	1.06	0.68	1.45	0.92	1.28	0.66
40-49	1.03	0.91	0.85	1.02	0.88	0.88	0.98	1.12	1.15
50-59	1.11	1.46	0.90	1.02	0.87	1.38	0.97	1.00	0.76
60-69	1.31	0.71	—	0.98	0.89	0.81	1.00	1.18	1.24
Total	1.14	1.02	1.25	1.06	0.73	1.21	0.95	1.13	0.88
180-Day Elimination Period									
Under 30.....	—	—	—	—	—	—	—	—	—
30-39	1.32	1.99	—	1.00	1.11	1.19	0.94	0.70	0.84
40-49	0.58	0.99	—	0.88	0.72	0.78	1.28	1.09	1.29
50-59	1.36	0.87	0.47	0.97	0.55	1.64	0.99	1.63	0.73
60-69	0.59	—	—	1.05	—	0.37	1.04	—	2.68
Total	0.96	1.22	0.06	0.92	0.74	1.00	1.07	0.86	0.92

TABLE 38

RATIOS OF 1984-1985 EXPERIENCE TO 1978-85 EXPERIENCE
0-DAY ELIMINATION PERIOD FOR ACCIDENT AND 7-DAY ELIMINATION PERIOD FOR SICKNESS
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCCUPATION GROUP I						MALE OCCUPATION GROUP II						FEMALE OCCUPATION GROUP I					
	Rate		Duration		Cost		Rate		Duration		Cost		Rate		Duration		Cost	
	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost
Accident																		
Under 30.....	0.291	0.0594	4.355	1.883	1.267	0.1119	0.874	0.1202	0.865	1.492	0.756	0.1794	0.932	0.0322	0.779	1.328	0.727	0.0428
30-39	0.802	0.0431	0.942	2.015	0.755	0.0869	0.735	0.1023	1.024	2.053	0.752	0.2102	0.838	0.0318	1.268	2.469	1.062	0.0787
40-49	0.836	0.0310	1.274	2.184	1.065	0.0678	1.038	0.0641	1.112	2.295	1.154	0.1472	1.566	0.0307	1.192	2.124	1.868	0.0652
50-59	1.082	0.0255	1.200	2.251	1.298	0.0574	1.140	0.0517	1.041	2.445	1.186	0.1265	0.765	0.0261	0.906	2.383	0.693	0.0623
69-69	1.066	0.0234	1.311	2.783	1.398	0.0651	1.078	0.0422	1.059	2.755	1.142	0.1164	1.072	0.0332	1.104	2.387	1.184	0.0793
Total	0.980		1.211		1.202		1.037		1.059		1.100		1.069		1.132		1.202	
Sickness																		
Under 30.....	0.937	0.0364	1.876	1.625	1.758	0.0593	1.969	0.0340	0.624	1.566	1.230	0.0532	0.661	0.0688	2.460	1.358	1.626	0.0935
30-39	0.786	0.0413	0.970	2.199	0.762	0.0910	0.830	0.0497	1.117	2.006	0.927	0.0997	0.641	0.0754	1.388	2.153	0.889	0.1624
40-49	0.826	0.0509	1.014	2.547	0.838	0.1297	0.875	0.0620	0.932	2.498	0.816	0.1550	0.764	0.0891	1.139	2.282	0.871	0.2034
50-59	0.945	0.0738	0.999	3.188	0.944	0.2355	0.881	0.0911	0.967	3.352	0.852	0.3055	0.823	0.0878	1.196	2.624	0.984	0.2306
60-69	0.937	0.1051	0.988	3.485	0.926	0.3663	0.937	0.1129	0.926	4.125	0.867	0.4659	0.915	0.0982	1.032	3.362	0.944	0.3303
Total	0.896		0.997		0.896		0.898		0.955		0.859		0.783		1.181		0.933	
Total																		
Under 30.....	0.537	0.0959	2.677	1.785	1.437	0.1712	1.115	0.1542	0.775	1.508	0.864	0.2327	0.748	0.1010	1.797	1.348	1.344	0.1363
30-39	0.794	0.0845	0.956	2.105	0.759	0.1780	0.766	0.1521	1.056	2.038	0.808	0.3100	0.699	0.1073	1.352	2.247	0.945	0.2411
40-49	0.830	0.0819	1.103	2.410	0.916	0.1975	0.958	0.1261	1.024	2.395	0.980	0.3022	0.970	0.1198	1.148	2.241	1.113	0.2687
50-59	0.980	0.0994	1.034	2.947	1.013	0.2930	0.974	0.1428	0.975	3.024	0.950	0.4321	0.810	0.1140	1.139	2.569	0.922	0.2929
60-69	0.961	0.1285	1.038	3.357	0.997	0.4315	0.975	0.1551	0.946	3.752	0.922	0.5823	0.954	0.1314	1.038	3.116	0.990	0.4097
Total	0.915		1.044		0.957		0.943		0.986		0.933		0.860		1.156		1.000	

TABLE 39

RATIOS OF 1984-1985 EXPERIENCE TO 1978-85 EXPERIENCE
14-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCCUPATION GROUP I						MALE OCCUPATION GROUP II						FEMALE OCCUPATION GROUP I					
	Rate		Duration		Cost		Rate		Duration		Cost		Rate		Duration		Cost	
	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost
Accident																		
Under 30.....	0.785	0.0261	0.866	2.459	0.680	0.0642	0.734	0.0520	1.050	2.381	0.771	0.1238	0.633	0.0135	2.621	2.920	1.659	0.0395
30-39.....	0.724	0.0197	1.154	2.809	0.835	0.0553	0.770	0.0470	0.912	2.933	0.702	0.1380	0.559	0.0154	0.848	3.064	0.474	0.0472
40-49.....	0.790	0.0160	0.977	2.974	0.772	0.0478	0.867	0.0398	1.120	3.162	0.970	0.1260	1.315	0.0175	0.927	3.039	1.219	0.0532
50-59.....	0.815	0.0131	0.908	2.900	0.740	0.0382	0.954	0.0329	1.014	3.073	0.967	0.1014	1.059	0.0206	1.396	2.905	1.479	0.0598
60-69.....	0.922	0.0132	1.276	2.582	1.177	0.0341	1.057	0.0253	0.999	3.522	1.056	0.0892	1.032	0.0246	1.221	4.337	1.261	0.1067
Total.....	0.807		1.043		0.840		0.867		1.018		0.885		0.943		1.169		1.103	
Sickness																		
Under 30.....	0.712	0.0205	1.164	2.365	0.829	0.0486	0.697	0.0264	0.676	1.915	0.471	0.0505	1.045	0.0392	1.059	2.002	1.106	0.0785
30-39.....	0.658	0.0224	0.915	2.619	0.602	0.0587	0.724	0.0351	1.049	2.381	0.759	0.0838	0.764	0.0539	1.059	2.575	0.809	0.1389
40-49.....	0.785	0.0305	1.093	2.898	0.858	0.0885	0.814	0.0466	0.981	2.877	0.799	0.1341	0.903	0.0622	1.132	2.695	1.022	0.1676
50-59.....	0.899	0.0499	1.079	3.304	0.969	0.1650	0.866	0.0677	0.975	3.735	0.844	0.2532	1.066	0.0640	0.986	3.184	1.051	0.2039
60-69.....	0.855	0.0761	1.062	3.893	0.908	0.2966	0.872	0.0908	1.036	4.556	0.904	0.4139	0.955	0.0655	0.787	3.617	0.751	0.2371
Total.....	0.807		1.063		0.851		0.797		0.988		0.780		0.917		1.033		0.951	
Total																		
Under 30.....	0.753	0.0466	0.989	2.418	0.744	0.1128	0.722	0.0784	0.948	2.224	0.684	0.1744	0.939	0.0527	1.375	2.238	1.291	0.1181
30-39.....	0.689	0.0421	1.038	2.708	0.715	0.1141	0.750	0.0822	0.965	2.697	0.724	0.2218	0.718	0.0693	1.008	2.684	0.724	0.1861
40-49.....	0.787	0.0466	1.052	2.924	0.828	0.1364	0.838	0.0864	1.052	3.009	0.882	0.2602	0.993	0.0797	1.077	2.770	1.070	0.2209
50-59.....	0.881	0.0631	1.051	3.219	0.926	0.2032	0.895	0.1007	0.983	3.519	0.879	0.3546	1.064	0.0846	1.079	3.116	1.148	0.2638
60-69.....	0.865	0.0894	1.082	3.699	0.936	0.3308	0.913	0.1161	1.020	4.330	0.931	0.5032	0.976	0.0901	0.932	3.814	0.909	0.3439
Total.....	0.810		1.057		0.853		0.824		1.001		0.824		0.922		1.067		0.993	

TABLE 40

RATIOS OF 1984-1985 EXPERIENCE TO 1978-85 EXPERIENCE
30-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCCUPATION GROUP I						MALE OCCUPATION GROUP II						FEMALE OCCUPATION GROUP I					
	Rate		Duration		Cost		Rate		Duration		Cost		Rate		Duration		Cost	
	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost
Accident																		
Under 30	0.872	0.0057	1.231	2.744	1.074	0.0158	0.781	0.0257	1.040	2.894	0.812	0.0746	0.770	0.0052	1.498	4.799	1.155	0.0251
30-39	0.841	0.0048	1.162	3.343	0.977	0.0160	0.884	0.0245	1.169	3.393	1.033	0.0831	1.039	0.0072	0.990	3.850	1.030	0.0279
40-49	1.026	0.0054	1.094	3.479	1.123	0.0190	0.931	0.0230	1.012	3.812	0.942	0.0878	1.047	0.0076	1.012	3.907	1.060	0.0299
50-59	1.147	0.0059	1.137	3.524	1.304	0.0208	0.966	0.0197	1.016	3.803	0.981	0.0750	0.989	0.0090	0.805	3.635	0.796	0.0327
60-69	0.968	0.0065	1.204	3.990	1.166	0.0262	0.982	0.0156	1.327	4.503	1.304	0.0706	0.698	0.0093	0.876	3.401	0.612	0.0318
Total	0.963		1.138		1.096		0.900		1.091		0.982		0.994		1.001		1.014	
Sickness																		
Under 30	0.827	0.0056	1.0174	3.097	0.971	0.0174	0.842	0.0115	1.073	2.415	0.904	0.0278	1.502	0.0170	0.918	2.415	1.379	0.0412
30-39	0.903	0.0063	1.146	3.829	1.035	0.0241	0.693	0.0159	1.189	3.054	0.824	0.0487	1.223	0.0215	0.995	2.728	1.217	0.0587
40-49	0.820	0.0110	1.106	3.858	0.907	0.0426	0.757	0.0252	1.118	3.640	0.847	0.0919	0.854	0.0259	1.121	3.200	0.957	0.0830
50-59	0.886	0.0231	1.128	4.353	0.999	0.1006	0.832	0.0418	0.942	4.331	0.784	0.1813	0.843	0.0299	1.010	4.124	0.851	0.1235
60-69	0.990	0.0406	1.024	4.754	1.014	0.1933	0.915	0.0641	0.983	5.149	0.899	0.3304	0.786	0.0367	1.087	4.777	0.855	0.1755
Total	0.874		1.107		0.983		0.760		1.065		0.837		1.100		1.021		1.114	
Total																		
Under 30	0.850	0.0113	1.200	2.919	1.020	0.0332	0.800	0.0372	1.046	2.746	0.837	0.1024	1.330	0.0222	0.973	2.975	1.294	0.0663
30-39	0.876	0.0111	1.155	3.619	1.012	0.0402	0.809	0.0404	1.182	3.260	0.956	0.1319	1.177	0.0287	0.983	3.011	1.157	0.0866
40-49	0.888	0.0165	1.096	3.733	0.974	0.0617	0.840	0.0483	1.063	3.722	0.893	0.1798	0.898	0.0336	1.096	3.361	0.984	0.1130
50-59	0.939	0.0290	1.120	4.185	1.051	0.1215	0.875	0.0616	0.962	4.162	0.841	0.2564	0.877	0.0389	0.958	4.011	0.839	0.1563
60-69	0.987	0.0472	1.046	4.647	1.032	0.2195	0.929	0.0798	1.045	5.022	0.971	0.4010	0.768	0.0461	1.064	4.497	0.817	0.2073
Total	0.896		1.112		1.008		0.831		1.079		0.907		1.074		1.010		1.081	

TABLE 41

RATIOS OF 1984-85 EXPERIENCE TO 1978-85 EXPERIENCE
60-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCCUPATION GROUP I						MALE OCCUPATION GROUP II						FEMALE OCCUPATION GROUP I					
	Rate		Duration		Cost		Rate		Duration		Cost		Rate		Duration		Cost	
	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost
	Accident																	
Under 30	1.215	0.0008	0.202	3.395	0.245	0.0028	0.927	0.0078	0.718	4.456	0.666	0.0351	1.131	0.0014	0.367	2.130	0.415	0.0031
30-39	0.922	0.0011	0.858	3.732	0.791	0.0042	1.193	0.0056	1.297	4.331	1.548	0.0244	0.754	0.0017	1.286	6.134	0.971	0.0105
40-49	0.956	0.0013	1.131	4.696	1.081	0.0064	1.316	0.0046	1.025	6.655	1.350	0.0312	1.173	0.0026	1.131	5.823	1.327	0.0155
50-59	0.707	0.0020	1.260	5.219	0.891	0.0106	1.122	0.0125	1.512	5.513	1.697	0.0691	1.601	0.0014	1.336	4.362	2.139	0.0063
60-69	1.300	0.0029	1.473	3.531	1.914	0.0102	1.239	0.0120	0.623	5.744	0.722	0.0690	1.687	0.0041	1.025	2.750	1.730	0.0112
Total	0.927		1.036		0.907		1.188		1.179		1.380		0.986		1.136		1.115	
Sickness																		
Under 30	1.384	0.0010	1.187	4.760	1.642	0.0048	0.363	0.0009	0.653	3.063	0.237	0.0030	1.441	0.0033	0.411	3.762	0.592	0.0126
30-39	0.911	0.0021	1.082	5.819	0.986	0.0126	1.064	0.0029	1.191	6.399	1.267	0.0191	1.386	0.0084	1.078	4.036	1.494	0.0339
40-49	0.626	0.0035	1.154	5.733	0.722	0.0203	0.734	0.0065	1.083	3.659	0.795	0.0240	0.848	0.0059	0.909	5.995	0.770	0.0356
50-59	0.977	0.0093	1.092	5.724	1.068	0.0536	1.080	0.0123	0.912	8.065	0.985	0.0997	0.764	0.0104	1.033	5.915	0.789	0.0615
60-69	0.771	0.0207	1.052	7.101	0.811	0.1475	1.423	0.0316	1.205	9.073	1.715	0.2875	—	0.0026	—	4.335	—	0.0113
Total	0.837		1.101		0.928		0.887		1.086		0.980		1.177		1.011		1.131	
Total																		
Under 30	1.308	0.0018	0.862	4.145	1.127	0.0077	0.865	0.0088	0.731	4.301	0.632	0.0381	1.347	0.0048	0.413	3.266	0.557	0.0157
30-39	0.915	0.0033	1.024	5.097	0.937	0.0169	1.148	0.0086	1.240	5.048	1.424	0.0436	1.279	0.0101	1.071	4.393	1.369	0.0445
40-49	0.719	0.0049	1.126	5.442	0.809	0.0267	0.977	0.0112	1.135	4.908	1.108	0.0552	0.949	0.0086	0.990	5.941	0.939	0.0511
50-59	0.929	0.0114	1.118	5.633	1.038	0.0643	1.101	0.0249	1.159	6.780	1.277	0.1689	0.867	0.0118	1.057	5.723	0.916	0.0679
60-69	0.836	0.0236	1.056	6.663	0.883	0.1578	1.372	0.0437	1.117	8.158	1.532	0.3565	1.032	0.0067	0.838	3.365	0.865	0.0226
Total	0.863		1.079		0.912		1.062		1.147		1.220		1.160		1.012		1.129	

TABLE 42

RATIOS OF 1984-85 EXPERIENCE TO 1978-85 EXPERIENCE
90-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCCUPATION GROUP I						MALE OCCUPATION GROUP II						FEMALE OCCUPATION GROUP I					
	Rate		Duration		Cost		Rate		Duration		Cost		Rate		Duration		Cost	
	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost	Ratio 1984-85 to 1978-85	1978-85 Rate	Ratio 1984-85 to 1978-85	1978-85 Dur.	Ratio 1984-85 to 1978-85	1978-85 Cost
	Accident																	
Under 30.....	0.976	0.0006	1.441	4.871	1.407	0.0031	0.939	0.0038	1.478	6.658	1.387	0.0253	0.918	0.0003	0.379	5.616	0.348	0.0020
30-39.....	0.613	0.0005	1.070	4.314	0.656	0.0023	0.490	0.0034	1.470	5.279	0.721	0.0182	1.072	0.0009	1.043	6.390	1.118	0.0060
40-49.....	1.053	0.0007	1.115	5.487	1.173	0.0040	0.996	0.0030	1.213	4.956	1.208	0.0152	1.154	0.0006	1.288	5.716	1.485	0.0036
50-59.....	0.929	0.0010	1.198	6.191	1.113	0.0065	0.804	0.0047	1.506	6.896	1.210	0.0328	0.549	0.0025	0.678	4.592	0.372	0.0117
60-69.....	1.142	0.0012	1.328	6.157	1.517	0.0074	0.682	0.0045	1.494	5.491	1.019	0.0249	0.376	0.0009	—	3.491	—	0.0034
Total.....	0.874		1.153		0.995		0.750		1.381		1.022		1.017		1.014		1.060	
Sickness																		
Under 30.....	0.836	0.0008	1.414	7.721	1.182	0.0062	—	0.0017	—	6.107	—	0.0107	0.967	0.0028	1.239	5.222	1.198	0.0146
30-39.....	1.122	0.0011	1.062	5.851	1.192	0.0066	0.499	0.0027	1.222	6.460	0.610	0.0174	1.465	0.0024	0.994	6.153	1.456	0.0147
40-49.....	0.900	0.0024	1.239	6.330	1.114	0.0156	0.987	0.0052	1.068	4.646	1.054	0.0243	0.901	0.0036	0.909	6.498	0.819	0.0238
50-59.....	1.060	0.0065	1.024	6.946	1.085	0.0453	0.760	0.0138	1.099	7.161	0.835	0.0995	0.589	0.0083	1.152	7.180	0.678	0.0599
60-69.....	1.013	0.0126	1.086	8.613	1.100	0.1088	0.688	0.0202	1.016	7.431	0.699	0.1505	0.316	0.0119	0.931	8.302	0.294	0.0988
Total.....	1.011		1.102		1.138		0.669		1.093		0.747		1.146		1.009		1.148	
Total																		
Under 30.....	0.898	0.0014	1.400	6.456	1.257	0.0093	0.641	0.0055	1.518	6.483	0.973	0.0361	0.962	0.0031	1.138	5.267	1.095	0.0166
30-39.....	0.957	0.0016	1.099	5.353	1.052	0.0089	0.494	0.0061	1.349	5.798	0.667	0.0356	1.354	0.0033	1.003	6.220	1.358	0.0208
40-49.....	0.935	0.0032	1.205	6.136	1.127	0.0196	0.990	0.0083	1.124	4.761	1.113	0.0396	0.939	0.0043	0.967	6.382	0.908	0.0274
50-59.....	1.042	0.0075	1.045	6.840	1.088	0.0518	0.771	0.0186	1.203	7.094	0.928	0.1323	0.579	0.0109	1.084	6.571	0.628	0.0717
60-69.....	1.024	0.0138	1.100	8.398	1.127	0.1162	0.687	0.0248	1.084	7.076	0.744	0.1755	0.320	0.0128	0.887	7.934	0.284	0.1022
Total.....	0.965		1.115		1.096		0.721		1.200		0.883		1.100		1.012		1.110	

TABLE 43
 RATIOS OF 1984-85 EXPERIENCE TO 1978-85 EXPERIENCE
 ALL ELIMINATION PERIODS COMBINED
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS

ATTAINED AGE	MALE OCCUPATION GROUP I			MALE OCCUPATION GROUP II			FEMALE OCCUPATION GROUP I		
	Rate	Duration	Cost	Rate	Duration	Cost	Rate	Duration	Cost
Accident									
Under 30.....	0.972	1.146	1.019	0.803	1.029	0.845	0.872	1.466	0.793
30-39	0.762	1.112	0.809	0.843	1.103	0.991	0.985	1.014	1.037
40-49	1.021	1.108	1.133	0.968	1.067	1.033	1.125	1.039	1.280
50-59	0.982	1.133	1.144	0.987	1.042	1.070	0.921	0.986	0.881
60-69	1.055	1.274	1.362	1.018	1.095	1.161	0.778	1.057	0.687
Total	0.915	1.134	1.018	0.912	1.072	1.013	1.000	1.046	1.053
Sickness									
Under 30.....	0.935	1.206	1.171	0.723	0.912	0.704	1.301	0.934	1.184
30-39	0.988	1.105	1.081	0.714	1.141	0.835	1.326	1.019	1.344
40-49	0.827	1.127	0.976	0.810	1.025	0.858	0.870	1.096	0.877
50-59	0.975	1.082	1.041	0.854	0.964	0.825	0.774	1.049	0.817
60-69	0.963	1.032	1.010	0.909	0.970	0.891	0.642	0.989	0.645
Total	0.925	1.088	1.036	0.783	1.008	0.831	1.115	1.034	1.118
Total									
Under 30.....	0.953	1.161	1.116	0.779	1.016	0.808	1.199	0.990	1.110
30-39	0.913	1.125	1.009	0.793	1.128	0.934	1.250	0.997	1.260
40-49	0.882	1.114	1.019	0.873	1.063	0.941	0.926	1.075	0.952
50-59	0.981	1.093	1.060	0.879	0.983	0.884	0.794	1.010	0.808
60-69	0.975	1.063	1.044	0.913	1.035	0.951	0.703	1.002	0.693
Total	0.918	1.102	1.027	0.834	1.056	0.914	1.092	1.019	1.096

has been a decrease in the 90-day elimination period. The ratios between Male II and Male I claim rates and claim costs are larger for accident disability than for sickness disability.

Tables 47-49 include comparable trends in ratios of Female I to Male I experience. The ratios for all attained ages combined are weighted on the basis of the monthly income exposed for claim rates and claim costs and the monthly income on claims for claim durations. The ratios between Female I and Male I claim rates and claim costs tend to increase as the elimination period increases. Although no consistent overall trend over the entire eight-year period is apparent (as different trends occur in different elimination periods, types of disability, and attained age groupings), the ratios of Female I to Male I claim costs appear to have increased during the eight years included in this review. Overall, claim rates and claim costs are larger for

TABLE 44
RATIOS OF ANNUAL CLAIM RATES OF MALE OCCUPATION GROUP II TO MALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1978-1985 EXPERIENCE

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
0-Day Elimination Period												
Under 30	2.208	1.734	1.765	6.076	0.000	0.000	0.000	0.000	2.208	1.737	1.782	6.076
30-39	2.479	2.335	2.146	2.175	0.669	0.000	0.000	1.077	2.472	2.326	2.143	1.975
40-49	1.950	2.223	1.862	2.563	1.113	0.953	0.765	0.445	1.945	2.198	1.847	2.349
50-59	1.918	2.252	1.944	2.136	1.087	1.020	1.096	0.797	1.764	1.996	1.756	1.875
60-69	1.870	1.689	1.918	1.826	0.869	1.119	1.032	1.146	1.755	1.549	1.674	1.654
Total	2.038	2.153	1.934	2.247	1.017	1.025	1.019	0.924	1.962	2.016	1.802	2.020
7-Day Elimination Period												
Under 30	1.760	1.179	1.415	1.170	0.888	0.953	0.839	1.958	1.245	1.080	1.133	1.574
30-39	1.594	1.816	1.640	1.713	1.283	1.138	1.103	1.268	1.396	1.357	1.284	1.430
40-49	1.519	1.520	1.730	1.816	1.203	1.193	1.275	1.290	1.273	1.274	1.384	1.425
50-59	1.761	2.134	1.911	2.207	1.173	1.299	1.277	1.149	1.227	1.397	1.366	1.277
60-69	1.365	1.357	1.507	1.627	1.067	1.043	1.112	1.073	1.061	1.056	1.133	1.086
Total	1.620	1.748	1.734	1.901	1.179	1.193	1.215	1.204	1.266	1.299	1.318	1.313
14-Day Elimination Period												
Under 30	1.980	2.213	1.807	1.864	1.223	1.320	1.393	1.257	1.655	1.807	1.623	1.608
30-39	2.346	2.435	2.311	2.540	1.518	1.641	1.433	1.724	1.905	2.006	1.816	2.116
40-49	2.400	2.377	2.551	2.714	1.469	1.615	1.446	1.583	1.763	1.884	1.790	1.963
50-59	2.496	2.263	2.516	2.933	1.334	1.402	1.333	1.308	1.547	1.565	1.560	1.608
60-69	1.816	1.694	1.990	2.194	1.130	1.185	1.202	1.217	1.209	1.239	1.303	1.369
Total	2.308	2.323	2.364	2.589	1.408	1.525	1.396	1.489	1.732	1.824	1.702	1.829

TABLE 44--Continued

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
30-Day Elimination Period												
Under 30	3.907	4.968	4.971	4.006	2.088	1.973	2.019	2.081	3.058	3.429	3.432	3.076
30-39	4.790	4.875	5.253	5.365	2.574	2.894	2.381	1.942	3.597	3.785	3.514	3.347
40-49	4.256	4.259	4.501	3.810	2.048	2.407	2.345	2.109	2.696	2.982	3.016	2.752
50-59	3.197	3.696	3.825	2.812	1.816	1.857	1.778	1.701	2.081	2.177	2.121	1.979
60-69	1.941	2.346	2.688	2.421	1.601	1.725	1.541	1.458	1.641	1.815	1.673	1.603
Total	4.211	4.504	4.714	4.266	2.224	2.443	2.205	1.950	3.023	3.244	3.096	2.871
60-Day Elimination Period												
Under 30	19.12	4.316	20.18	7.167	1.334	10.46	0.000	0.252	5.883	5.355	6.127	3.145
30-39	5.733	5.419	2.563	6.377	1.607	1.646	0.795	1.613	3.090	2.757	1.439	3.273
40-49	3.018	2.223	2.711	4.674	3.336	0.965	1.801	2.174	3.258	1.227	2.047	3.107
50-59	6.378	9.218	1.576	9.720	1.704	1.465	0.828	1.459	2.701	2.758	0.996	2.585
60-69	1.974	1.587	15.07	3.938	0.000	1.330	1.031	2.814	0.226	1.351	1.712	3.032
Total	7.644	4.737	4.751	6.279	1.929	2.786	1.001	1.603	3.571	2.733	2.130	3.139
90-Day Elimination Period												
Under 30	11.3	2.929	6.586	5.691	4.476	6.203	0.632	0.000	7.084	3.940	2.312	2.746
30-39	7.027	6.800	5.690	5.092	2.322	2.205	4.802	1.064	4.031	3.908	5.163	1.899
40-49	2.872	4.493	5.483	3.959	2.195	2.159	1.747	2.330	2.367	2.672	2.437	2.755
50-59	2.805	5.208	5.417	3.863	1.477	3.326	2.236	1.528	1.699	3.630	2.669	1.824
60-69	7.488	7.125	1.673	2.234	2.215	2.598	1.072	1.090	2.475	3.045	1.119	1.214
Total	5.834	5.416	5.507	4.479	2.463	2.833	2.839	1.474	3.591	3.462	3.423	2.219

TABLE 45

RATIOS OF CLAIM DURATIONS OF MALE OCCUPATION GROUP II TO MALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1978-1985 EXPERIENCE

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
0-Day Elimination Period												
Under 30	0.878	0.746	0.769	0.157	0.000	0.000	0.000	0.000	0.878	0.746	0.769	0.157
30-39	0.943	1.068	1.171	1.107	0.325	0.000	0.000	2.348	0.943	1.069	1.171	1.154
40-49	1.046	1.129	1.043	0.917	1.180	0.929	1.260	3.180	1.045	1.127	1.046	0.994
50-59	1.059	1.022	1.355	0.942	1.133	1.241	1.168	1.841	1.057	1.033	1.326	1.041
60-69	1.079	1.089	0.943	0.800	1.292	1.205	1.212	1.271	1.101	1.104	1.005	0.905
Total	1.009	1.064	1.158	0.926	1.179	1.193	1.193	1.743	1.011	1.069	1.158	1.005
7-Day Elimination Period												
Under 30	0.864	0.814	0.479	2.950	1.029	0.809	1.573	0.321	0.986	0.834	0.811	0.835
30-39	0.981	0.974	1.090	0.982	0.880	0.978	0.831	1.050	0.937	0.996	0.907	1.032
40-49	1.043	0.905	0.901	0.951	0.947	1.016	1.008	0.902	0.973	0.986	0.982	0.927
50-59	1.093	1.076	0.886	1.011	1.022	1.075	1.074	1.019	1.018	1.064	1.043	1.010
60-69	1.019	1.565	1.187	1.113	1.269	1.145	1.186	1.110	1.236	1.156	1.175	1.104
Total	1.015	1.015	0.937	1.045	1.018	1.059	1.068	1.010	1.017	1.042	1.032	1.011
14-Day Elimination Period												
Under 30	0.991	0.882	0.995	1.173	0.929	1.011	0.454	0.470	0.983	0.943	0.738	0.881
30-39	1.176	1.078	0.881	0.825	0.895	0.938	0.803	1.042	1.066	1.014	0.867	0.928
40-49	1.077	0.967	1.103	1.219	1.005	1.065	0.953	0.892	1.036	1.033	1.015	1.024
50-59	1.016	1.067	1.015	1.183	1.221	1.188	1.051	1.022	1.143	1.145	1.030	1.022
60-69	1.509	1.352	1.629	1.068	1.241	1.191	1.119	1.141	1.239	1.183	1.158	1.105
Total	1.103	1.023	1.015	1.078	1.049	1.076	0.943	0.991	1.073	1.052	0.967	1.003

TABLE 45—Continued

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1982-83	1984-85
30-Day Elimination Period												
Under 30	1.238	1.057	0.969	0.891	0.820	0.803	0.764	0.713	1.030	0.971	0.897	0.820
30-39	1.030	0.945	1.143	1.020	0.923	0.796	0.747	0.827	0.972	0.867	0.920	0.921
40-49	1.135	1.128	1.139	1.013	1.014	0.932	0.920	0.953	1.045	0.995	1.007	0.967
50-59	1.144	1.070	1.222	0.964	1.054	1.052	1.047	0.831	1.045	1.035	1.058	0.854
60-69	1.514	1.236	0.767	1.244	1.295	1.101	0.981	1.039	1.309	1.110	0.933	1.078
Total	1.116	1.030	1.119	1.001	1.001	0.924	0.901	0.885	1.028	0.957	0.971	0.923
60-Day Elimination Period												
Under 30	1.331	0.435	1.124	4.671	1.643	9.106	0.000	0.354	2.203	0.621	1.019	0.880
30-39	1.376	0.377	0.949	1.755	1.255	1.236	0.480	1.210	1.081	0.738	0.633	1.200
40-49	1.509	1.075	1.814	1.285	0.594	0.823	0.651	0.599	0.803	0.864	0.970	0.909
50-59	1.501	0.864	0.175	1.268	1.437	1.519	1.726	1.177	1.253	1.048	1.132	1.248
60-69	1.408	0.870	32.74	0.689	0.000	1.067	0.482	1.464	0.321	1.044	1.082	1.296
Total	1.412	0.649	2.355	1.886	1.005	1.810	0.823	1.063	1.132	0.857	0.911	1.119
90-Day Elimination Period												
Under 30	1.992	0.635	21.33	1.401	0.986	2.081	1.480	0.000	1.310	0.864	1.163	1.089
30-39	1.464	0.737	1.413	1.681	1.155	1.084	1.162	1.271	1.226	0.857	1.211	1.330
40-49	1.063	0.839	0.839	0.983	1.109	0.644	0.802	0.632	1.097	0.689	0.800	0.723
50-59	1.315	1.098	0.948	1.401	1.202	0.907	1.061	1.107	1.171	0.912	1.048	1.193
60-69	2.313	0.582	1.690	1.003	0.962	0.882	0.874	0.807	0.973	0.802	0.898	0.829
Total	1.508	0.829	2.911	1.296	1.112	0.907	1.021	0.906	1.164	0.834	1.034	0.999

TABLE 46

RATIOS OF CLAIM COSTS OF MALE OCCUPATION GROUP II TO MALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1978-1985 EXPERIENCE

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984 85	1978-79	1980-81	1982-83	1984-85
0-Day Elimination Period												
Under 30	1.939	1.294	1.356	0.956	0.000	0.000	0.000	0.000	1.940	1.296	1.370	0.956
30-39	2.339	2.493	2.514	2.408	0.218	0.000	0.000	2.528	2.330	2.486	2.510	2.279
40-49	2.040	2.509	1.942	2.351	1.313	0.886	0.964	1.414	2.032	2.476	1.932	2.335
50-59	2.032	2.301	2.634	2.012	1.232	1.265	1.280	1.467	1.864	2.061	2.328	1.951
60-69	2.018	1.839	1.809	1.460	1.123	1.348	1.250	1.456	1.932	1.711	1.682	1.497
Total	2.088	2.293	2.255	2.041	1.181	1.214	1.216	1.462	2.012	2.162	2.097	1.992
7-Day Elimination Period												
Under 30	1.522	0.959	0.677	3.453	0.913	0.771	1.320	0.628	1.228	0.900	0.918	1.315
30-39	1.564	1.769	1.788	1.683	1.129	1.113	0.916	1.332	1.309	1.351	1.165	1.475
40-49	1.583	1.376	1.560	1.728	1.139	1.212	1.285	1.163	1.239	1.256	1.359	1.321
50-59	1.925	2.295	1.693	2.231	1.199	1.398	1.372	1.171	1.249	1.487	1.425	1.290
60-69	1.391	2.124	1.789	1.811	1.355	1.194	1.319	1.191	1.311	1.221	1.331	1.199
Total	1.659	1.806	1.633	1.954	1.164	1.242	1.271	1.185	1.265	1.335	1.334	1.309
14-Day Elimination Period												
Under 30	1.962	1.952	1.798	2.187	1.135	1.334	0.632	0.591	1.626	1.703	1.198	1.416
30-39	2.759	2.626	2.036	2.096	1.359	1.539	1.150	1.797	2.032	2.034	1.574	1.963
40-49	2.585	2.299	2.814	3.309	1.476	1.720	1.379	1.412	1.827	1.945	1.818	2.011
50-59	2.536	2.416	2.553	3.469	1.629	1.666	1.401	1.337	1.768	1.792	1.608	1.643
60-69	2.739	2.290	3.241	2.343	1.402	1.412	1.344	1.389	1.498	1.466	1.509	1.513
Total	2.548	2.395	2.439	2.813	1.408	1.584	1.242	1.423	1.843	1.894	1.618	1.805

TABLE 46—Continued

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
30-Day Elimination Period												
Under 30	4.836	5.250	4.818	3.568	1.712	1.584	1.543	1.483	3.150	3.330	3.078	2.522
30-39	4.934	4.607	6.007	5.475	2.377	2.305	1.779	1.606	3.495	3.282	3.234	3.082
40-49	4.833	4.805	5.127	3.859	2.078	2.244	2.156	2.011	2.817	2.967	3.036	2.661
50-59	3.658	3.954	4.674	2.711	1.914	1.953	1.861	1.413	2.175	2.253	2.245	1.689
60-69	2.939	2.900	2.063	3.012	2.073	1.898	1.512	1.516	2.149	2.015	1.562	1.727
Total	4.675	4.627	5.284	4.278	2.105	2.113	1.857	1.673	3.054	3.031	2.956	2.632
60-Day Elimination Period												
Under 30	25.44	1.878	22.69	33.47	2.192	95.24	0.000	0.089	12.96	3.326	6.241	2.768
30-39	7.888	2.043	2.431	11.19	2.018	2.034	0.382	1.952	3.341	2.036	0.911	3.927
40-49	4.554	2.388	4.920	6.007	1.980	0.795	1.173	1.303	2.616	1.060	1.986	2.825
50-59	9.573	7.963	0.276	12.33	2.447	2.225	1.429	1.717	3.386	2.890	1.128	3.227
60-69	2.778	1.381	493.3	2.711	0.000	1.418	0.498	4.119	0.072	1.411	1.852	3.930
Total	10.53	2.680	11.57	12.55	2.057	15.9	0.675	1.541	4.935	2.052	1.890	3.396
90-Day Elimination Period												
Under 30	22.52	1.861	140.5	7.975	4.415	12.91	0.935	0.000	9.278	3.402	2.688	2.989
30-39	10.29	5.009	8.038	8.562	2.683	2.389	5.580	1.352	4.942	3.350	6.254	2.526
40-49	3.052	3.768	4.601	3.891	2.433	1.390	1.402	1.473	2.597	1.842	1.948	1.993
50-59	3.689	5.718	5.136	5.411	1.775	3.016	2.371	1.691	1.989	3.309	2.796	2.176
60-69	17.32	4.145	2.827	2.242	2.130	2.292	0.938	0.879	2.409	2.442	1.005	1.007
Total	9.253	4.409	18.1	6.261	2.703	3.307	3.063	1.320	4.372	2.868	3.723	2.280

TABLE 47
 RATIOS OF CLAIM RATES OF FEMALE OCCUPATION GROUP I TO MALE OCCUPATION GROUP I
 FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
 1978-1985 EXPERIENCE

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
0-Day Elimination Period												
Under 30	0.583	0.431	0.521	1.737	0.000	0.000	0.000	0.000	0.583	0.432	0.526	3.767
30-39	0.780	0.560	0.946	0.772	0.000	0.000	0.000	0.730	0.778	0.560	0.945	0.810
40-49	0.717	0.915	1.198	1.852	1.492	0.603	0.623	1.050	0.790	0.923	1.202	1.836
50-59	1.033	1.081	1.106	0.725	0.936	1.336	0.848	0.896	1.022	1.175	1.133	0.809
60-69	1.496	1.236	1.543	1.427	1.111	1.118	1.111	1.220	1.665	1.371	1.807	1.451
Total	0.913	0.916	1.153	1.202	1.075	1.134	0.930	1.059	0.955	0.978	1.218	1.251
7-Day Elimination Period												
Under 30	0.903	0.432	0.156	0.000	1.770	2.036	2.401	1.331	1.413	1.242	1.377	0.695
30-39	0.606	0.691	0.547	0.313	2.053	1.682	1.599	1.485	1.442	1.283	1.170	1.036
40-49	0.810	0.802	0.935	0.838	1.787	1.842	1.598	1.619	1.420	1.439	1.324	1.351
50-59	1.112	1.109	1.203	1.282	1.177	1.271	1.156	1.036	1.048	1.102	1.033	0.990
60-69	0.929	0.764	1.625	1.071	0.914	0.982	0.921	0.912	0.852	0.879	0.908	0.855
Total	0.859	0.868	0.986	0.939	1.619	1.548	1.393	1.287	1.282	1.239	1.152	1.094
14-Day Elimination Period												
Under 30	0.660	0.394	0.382	0.418	2.218	1.453	1.412	2.799	1.350	0.883	0.841	1.412
30-39	0.781	0.791	0.853	0.604	2.599	2.262	2.111	2.789	1.754	1.588	1.559	1.741
40-49	1.053	0.935	0.953	1.811	2.121	1.983	1.822	2.342	1.764	1.598	1.541	2.172
50-59	1.707	1.139	1.656	2.032	1.183	1.304	1.215	1.521	1.268	1.254	1.293	1.615
60-69	1.736	2.063	1.526	2.082	0.907	0.841	0.747	0.961	1.004	0.998	0.845	1.130
Total	1.051	0.927	1.097	1.396	2.074	1.815	1.660	2.204	1.569	1.412	1.389	1.757

TABLE 47—Continued

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
30-Day Elimination Period												
Under 30	1.036	1.060	0.810	0.804	2.196	2.147	2.688	5.496	1.584	1.620	1.789	3.066
39-39	1.534	1.212	1.507	1.865	2.812	3.112	2.682	4.629	2.224	2.258	2.216	3.486
40-49	1.512	1.459	1.215	1.428	2.407	2.193	2.491	2.441	2.136	1.957	2.086	2.052
50-59	1.570	1.980	1.289	1.315	1.402	1.298	1.261	1.233	1.427	1.411	1.256	1.247
60-69	1.374	1.928	1.423	1.028	1.060	0.953	0.978	0.717	1.080	1.085	1.022	0.754
Total.....	1.447	1.385	1.307	1.537	2.338	2.408	2.370	3.640	1.938	1.929	1.949	2.717
60-Day Elimination Period												
Under 30	0.000	0.000	5.003	1.626	5.378	2.980	1.805	3.415	4.002	0.503	2.777	2.666
30-39	1.934	1.961	1.616	1.230	1.388	2.253	3.027	5.902	1.583	2.165	2.512	4.273
40-49	3.868	0.458	1.448	2.368	0.906	1.336	2.035	2.274	1.649	1.152	1.876	2.308
50-59	0.134	0.415	0.407	1.620	1.877	1.489	0.810	0.869	1.504	1.307	0.719	0.970
60-69	0.000	1.274	0.000	1.834	0.000	0.213	0.330	0.000	0.000	0.320	0.315	0.350
Total.....	1.784	1.172	1.864	1.616	2.028	2.058	2.425	4.189	1.997	1.588	2.215	3.263
90-Day Elimination Period												
Under 30	3.435	0.000	0.263	0.531	0.819	5.887	3.104	4.032	1.826	1.817	2.302	2.343
30-39	0.931	0.179	2.378	3.045	1.871	1.329	1.126	2.775	1.526	0.899	1.629	2.831
40-49	0.695	0.712	0.911	0.949	1.648	0.762	2.077	1.489	1.411	0.751	1.861	1.350
50-59	1.329	3.482	3.749	1.424	1.704	1.565	1.746	0.711	1.636	1.862	2.011	0.800
60-69	2.407	0.724	1.475	0.268	1.285	1.138	1.669	0.294	1.316	1.082	1.654	0.291
Total.....	1.242	0.770	1.923	1.987	1.655	1.734	1.656	2.266	1.541	1.104	1.801	2.105

TABLE 48

RATIOS OF CLAIM DURATIONS OF FEMALE OCCUPATION GROUP I TO MALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1978-1985 EXPERIENCE

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
0-Day Elimination Period												
Under 30	0.915	0.392	0.376	0.126	0.000	0.000	0.000	0.000	0.915	0.392	0.376	0.065
30-39	0.987	1.790	1.051	1.649	0.000	0.000	0.000	0.099	0.988	1.792	1.051	1.450
40-49	1.099	0.828	0.883	0.911	1.020	0.689	0.893	3.193	1.038	0.820	0.877	0.944
50-59	1.024	0.988	1.527	0.799	0.601	0.685	1.425	1.069	0.958	0.911	1.508	0.834
60-69	0.813	1.099	0.781	0.723	0.522	0.675	0.667	0.441	0.735	0.961	0.713	0.639
Total	0.989	1.101	1.062	0.975	0.661	0.681	0.948	1.047	0.940	1.030	1.036	0.914
7-Day Elimination Period												
Under 30	0.724	0.730	0.796	0.000	0.827	0.829	0.879	1.096	0.751	0.741	0.547	1.574
30-39	0.943	0.838	1.205	1.309	1.100	0.878	0.731	1.401	1.028	0.850	0.830	1.344
40-49	1.033	0.786	0.951	1.150	0.933	0.884	0.784	1.007	0.949	0.861	0.820	1.025
50-59	0.965	0.908	0.837	0.753	0.840	0.819	0.727	0.986	0.847	0.825	0.752	0.935
60-69	0.594	1.131	1.468	1.039	1.185	0.902	0.763	1.008	1.123	0.909	0.828	1.007
Total	0.945	0.855	0.989	0.960	0.954	0.858	0.752	1.048	0.934	0.845	0.789	1.026
14-Day Elimination Period												
Under 30	1.072	0.862	1.028	3.592	0.864	0.971	0.667	0.770	0.901	0.887	0.804	1.286
30-39	1.010	1.221	1.096	0.801	1.039	1.037	0.776	1.138	1.020	1.083	0.836	0.965
40-49	1.202	1.007	0.838	0.970	0.977	0.885	0.880	0.964	1.021	0.894	0.875	0.970
50-59	0.973	0.914	0.838	1.540	1.003	1.003	0.941	0.881	0.985	0.989	0.912	0.988
60-69	1.381	2.133	1.471	1.607	0.903	0.877	1.267	0.688	0.937	1.046	1.248	0.879
Total	1.074	1.147	0.972	1.314	0.988	0.971	0.885	0.938	0.995	0.990	0.898	0.985

TABLE 48—Continued

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
30-Day Elimination Period												
Under 30	1.426	1.661	1.572	2.128	0.744	0.900	0.918	0.610	0.987	1.143	1.066	0.826
30-39	1.211	1.099	1.374	0.981	0.770	0.750	0.733	0.619	0.913	0.845	0.903	0.708
40-49	0.922	1.213	1.299	1.038	0.908	0.779	0.779	0.841	0.920	0.879	0.876	0.900
50-59	1.323	1.076	1.181	0.731	1.023	0.897	1.049	0.848	1.067	0.925	1.067	0.819
60-69	0.977	1.288	0.510	0.620	1.074	0.966	0.952	1.067	1.048	1.009	0.882	0.987
Total	1.182	1.201	1.306	1.028	0.887	0.813	0.835	0.712	0.963	0.908	0.937	0.791
60-Day Elimination Period												
Under 30	0.000	0.000	0.597	1.140	1.593	33.77	1.367	0.273	1.152	3.101	0.940	0.378
30-39	1.384	0.960	1.478	2.465	0.494	0.408	0.692	0.691	0.717	0.572	0.864	0.902
40-49	1.343	0.774	0.936	1.240	1.163	0.855	1.377	0.824	1.260	0.877	1.326	0.960
50-59	0.771	0.866	0.034	0.886	1.448	0.661	1.301	0.978	1.577	0.695	1.085	0.960
60-69	0.000	1.032	0.000	0.542	0.000	0.875	0.496	0.000	0.000	0.703	0.520	0.401
Total	1.357	0.931	1.136	1.593	1.114	1.301	0.961	0.709	1.115	0.728	1.001	0.882
90-Day Elimination Period												
Under 30	2.689	0.000	6.486	0.303	0.200	0.766	0.715	0.593	1.434	0.346	0.962	0.663
30-39	0.648	2.260	2.293	1.444	0.832	0.709	1.836	0.984	0.833	0.827	1.828	1.061
40-49	0.426	1.779	0.172	1.204	1.376	1.598	1.095	0.753	1.248	1.634	1.027	0.835
50-59	1.567	1.272	0.507	0.420	1.061	0.974	0.992	1.163	1.118	0.980	0.873	0.997
60-69	0.396	1.814	0.701	0.000	1.340	1.141	0.897	0.826	1.266	1.185	0.896	0.761
Total	1.273	1.459	1.516	1.177	1.112	1.017	1.096	0.914	1.117	1.034	1.147	0.961

TABLE 49
RATIOS OF CLAIM COSTS OF FEMALE OCCUPATION GROUP I TO MALE OCCUPATION GROUP I
FIRST YEAR OF BENEFIT PERIOD—ALL POLICY DURATIONS
1978-1985 EXPERIENCE

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1983-83	1984-85	1978-79	1980-81	1982-83	1984-85
0-Day Elimination Period												
Under 30	0.534	0.169	0.196	0.219	0.000	0.000	0.000	0.000	0.534	0.169	0.198	0.245
30-39	0.770	1.003	0.994	1.273	0.000	0.000	0.000	0.073	0.768	1.003	0.993	1.175
40-49	0.788	0.757	1.058	1.687	1.522	0.415	0.556	3.352	0.820	0.757	1.054	1.733
50-59	1.058	1.068	1.690	0.579	0.563	0.916	1.208	0.958	0.979	1.070	1.709	0.675
60-69	1.216	1.358	1.205	1.031	0.580	0.755	0.741	0.538	1.223	1.317	1.289	0.928
Total	0.897	0.974	1.245	1.129	0.727	0.773	0.922	0.920	0.886	0.974	1.273	1.116
7-Day Elimination Period												
Under 30	0.654	0.315	0.124	0.000	1.464	1.689	2.110	1.458	1.061	0.920	0.753	1.094
30-39	0.572	0.579	0.659	0.410	2.260	1.476	1.170	2.080	1.483	1.091	0.971	1.392
40-49	0.837	0.631	0.889	0.964	1.667	1.628	1.253	1.630	1.347	1.239	1.085	1.385
50-59	1.074	1.007	1.007	0.965	0.989	1.041	0.840	1.021	0.888	0.909	0.777	0.926
60-69	0.552	0.864	2.385	1.112	1.084	0.886	0.703	0.919	0.957	0.799	0.752	0.861
Total	0.812	0.752	0.962	0.880	1.569	1.334	1.053	1.391	1.200	1.046	0.912	1.147
14-Day Elimination Period												
Under 30	0.708	0.340	0.393	1.503	1.915	1.410	0.941	2.155	1.216	0.782	0.676	1.816
30-39	0.789	0.967	0.936	0.484	2.699	2.345	1.638	3.174	1.789	1.720	1.303	1.680
40-49	1.265	0.942	0.799	1.756	2.071	1.755	1.603	2.257	1.801	1.429	1.349	2.107
50-59	1.661	1.041	1.388	3.130	1.186	1.309	1.143	1.340	1.250	1.239	1.179	1.596
60-69	2.399	4.402	2.245	3.345	0.819	0.738	0.945	0.661	0.940	1.043	1.054	0.994
Total	1.130	1.071	1.059	1.810	2.048	1.774	1.407	2.168	1.564	1.401	1.224	1.741

TABLE 49—Continued

ATTAINED AGE	ACCIDENT				SICKNESS				TOTAL			
	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1982-83	1984-85	1978-79	1980-81	1982-83	1984-85
30-Day Elimination Period												
Under 30	1.477	1.761	1.272	1.710	1.634	1.933	2.466	3.352	1.563	1.851	1.906	2.532
30-39	1.858	1.333	2.070	1.830	2.165	2.334	1.966	2.864	2.031	1.909	2.000	2.466
40-49	1.394	1.769	1.579	1.482	2.187	1.707	1.940	2.053	1.965	1.720	1.829	1.848
50-59	2.078	2.131	1.523	0.961	1.434	1.164	1.323	1.045	1.522	1.305	1.339	1.022
60-69	1.342	2.484	0.726	0.637	1.138	0.921	0.931	0.765	1.132	1.094	0.901	0.744
Total	1.701	1.654	1.716	1.590	1.937	1.904	1.896	2.433	1.832	1.740	1.812	2.093
60-Day Elimination Period												
Under 30	0.000	0.000	2.985	1.854	8.567	100.6	2.468	0.934	4.609	1.561	2.610	1.007
30-39	2.678	1.882	2.390	3.032	0.686	0.918	2.094	4.076	1.135	1.239	2.169	3.852
40-49	5.195	0.355	1.356	2.936	1.053	1.143	2.803	1.873	2.077	1.010	2.486	2.217
50-59	0.103	0.359	0.014	1.436	2.718	0.983	1.054	0.849	2.372	0.909	0.780	0.932
60-69	0.000	1.315	0.000	0.995	0.000	0.186	0.164	0.000	0.000	0.225	0.163	0.140
Total	2.426	1.103	1.990	2.732	2.379	15.75	2.186	2.853	2.080	1.191	2.149	2.841
90-Day Elimination Period												
Under 30	9.239	0.000	1.704	0.161	0.163	4.509	2.219	2.390	2.619	0.629	2.214	1.554
30-39	0.604	0.405	5.451	4.396	1.557	0.942	2.067	2.732	1.271	0.744	2.976	3.002
40-49	0.296	1.266	0.156	1.142	2.268	1.218	2.275	1.122	1.761	1.226	1.912	1.127
50-59	2.083	4.428	1.902	0.598	1.808	1.524	1.732	0.827	1.828	1.824	1.755	0.797
60-69	0.953	1.313	1.033	0.000	1.722	1.299	1.498	0.243	1.665	1.281	1.482	0.221
Total	1.726	1.164	3.150	2.596	1.634	1.514	2.086	1.995	1.649	1.019	2.440	2.051

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. Ratios for claim rates and claim costs tend to be larger for accident disability than for sickness disability.

G. Persistency

Three companies contributed policy termination experience for calendar year 1985. As a result of this limited exposure, results for this part of the study should be viewed with caution.

Policy termination rates are defined as the number of policies that terminated from all causes (including nonpayment of premiums, death, and expiry of coverage) divided by the number of policies exposed during the calendar year. Both the numerator and denominator include a full policy count for policies that terminated during the year and for policies issued during the year.

Experience was separated by decennial issue age grouping, in contrast to the separation of experience for the rest of this report, which is by attained age group. Experience for policy duration zero (policies issued during 1985) is included. Because only a portion of a policy year is exposed during this policy duration, the policy termination rate is relatively low compared to that of policy duration one.

Certain companies could not separate policies whose policy period expires from policy withdrawals. As a result, policy termination rates at the older issue ages/policy durations appear high relative to other issue age/policy duration combinations.

Table 50 shows policy termination experience by policy duration (1, 2, 3, 4, 5, 6–10, and 11 and later) and by Male I, Male II, Female I, and all sexes and occupational groups combined.

The overall policy termination rate was 9.7 percent. The three contributing companies experienced overall policy termination rates of 7.2 percent, 9.5 percent and 10.9 percent. Policy termination rates are impacted by many factors, including mix of business and method of distribution. Therefore, comparisons of overall company policy termination rates should be made with caution.

II. EXPERIENCE IN SECOND AND THIRD YEARS OF BENEFIT PERIOD

Seven 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

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TABLE 50
POLICY TERMINATION RATES BY POLICY DURATION
MEASURED BY POLICIES
1985 EXPERIENCE

Issue Age	Policy Duration								
	0	1	2	3	4	5	6-10	11+	Total
Male Occupation Group I									
Under 30.....	5.4%	14.5%	22.3%	23.1%	10.1%	14.0%	9.9%	4.8%	11.0%
30-39.....	3.8	12.4	16.7	15.9	11.8	10.5	7.7	4.3	8.8
40-49.....	3.7	10.3	13.0	11.2	8.7	6.9	5.9	8.3	8.7
50-59.....	1.9	8.2	13.4	10.4	8.1	8.7	11.1	25.7	9.7
60-69.....	3.4	5.3	17.6	21.3	5.6	42.9	23.1	-	13.3
Total.....	3.9%	12.5%	17.2%	16.2%	12.0%	10.6%	4.6%	6.0%	9.5%
Male Occupation Group II									
Under 30.....	7.8%	18.8%	18.9%	16.1%	14.3%	14.6%	8.9%	5.0%	9.8%
30-39.....	6.0	14.4	13.7	11.2	11.6	8.7	6.4	4.9	7.4
40-49.....	3.7	11.6	9.1	11.1	8.3	9.9	5.1	13.3	10.0
50-59.....	3.6	14.5	9.9	9.4	7.7	6.2	11.1	30.2	13.3
60-69.....	-	-	-	-	-	-	-	-	-
Total.....	6.1%	15.9%	15.2%	13.1%	12.0%	11.2%	7.5%	7.0%	9.0%
Female Occupation Group I									
Under 30.....	7.6%	19.4%	23.9%	25.7%	18.0%	15.3%	8.4%	4.8%	14.3%
30-39.....	4.6	16.4	19.7	18.9	11.2	14.1	6.4	5.6	11.3
40-49.....	3.3	11.2	14.0	15.2	13.1	10.2	7.5	13.0	9.7
50-59.....	4.7	12.6	5.6	7.3	14.1	13.5	6.9	22.6	8.7
60-69.....	-	-	-	-	-	-	-	-	-
Total.....	5.1%	16.7%	19.4%	19.3%	13.8%	13.5%	7.4%	7.4%	11.9%
Combined Occupation Groups									
Under 30.....	6.8%	16.7%	21.8%	21.5%	16.7%	14.2%	9.5%	4.9%	11.1%
30-39.....	4.4	13.5	16.8	15.4	11.8	10.6	7.2	4.6	8.8
40-49.....	3.7	11.0	12.6	12.1	9.3	7.9	5.9	12.3	9.2
50-59.....	2.7	10.2	12.5	9.4	8.4	10.0	10.8	27.5	10.5
60-69.....	2.8	4.3	17.5	21.7	9.1	45.8	31.3	-	13.1
Total.....	4.7%	14.0%	17.3%	16.1%	12.3%	11.0%	8.0%	6.5%	9.7%

incurred during 1983 and of the third year of the benefit period with respect to claims incurred during 1982. 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 1982 *TSA Reports*. Experience on policies having maximum benefit periods less than two years is omitted in the second-year study and less than three years in the third-year study. Caution should be used in interpreting the results of certain sex/age/occupation/elimination period cells because of a scarcity of claims and in interpreting

trends because of a change in the companies that contributed to this and previous studies.

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 monthly income benefit, have been calculated by dividing the aggregate benefits incurred on claims during the second or third year of the benefit period, depending on the study, by the corresponding exposures. 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 reported in two sections. The first is comparable to that of most of the previous studies, including experience under policies with a 0-day accident elimination period and under policies with a 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 third time, second-benefit-year experience under policies with other than a 0-day accident elimination period and a 7-day sickness elimination period, and third-benefit-year experience for policies with all elimination periods combined. Six companies contributed to this section of the study. As a result of the differences in companies contributing to these two sections, caution must be used in comparing their results.

For this section for the study, there were 55 claims reported in Male I, 78 claims in Male II, 8 claims in Female I, and 2 claims in Female II.

Tables 51, 52, and 53 report on second-year Male I, Male II, and Female I experience, respectively, for a 0-day elimination period for accident, a 7-day elimination period for sickness, and combined 0-day accident and 7-day sickness elimination period. These displays include experience for claims incurred in 1979–80, 1981–82, and 1983.

Included in Tables 51–53 are corresponding claims costs from the 1964 Commissioners Disability Table (CDT). The 1964 CDT provides a useful basis of comparison with second-year claim costs, even though it was developed to provide valuation net premiums and not to provide net premiums that might be considered appropriate in developing gross premiums. In comparing claim costs, keep in mind that the 1964 CDT claim costs were derived from data not broken down by either sex or occupation group.

TABLE 51
 DISABILITY EXPERIENCE FOR MALE OCCUPATION GROUP I
 0-DAY ELIMINATION PERIOD FOR ACCIDENT AND 7-DAY ELIMINATION PERIOD FOR SICKNESS
 SECOND YEAR OF BENEFIT PERIOD
 CLAIMS INCURRED DURING 1979-80, 1981-82, AND 1983

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST			1964 CDT ANNUAL CLAIM COST
	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	
0-Day Accident Elimination Period													
Under 30	1	0	0	0.00079	0.00000	0.00000	2.9	-	-	0.0023	0.0000	0.0000	0.0034
30-39	16	5	0	0.00177	0.00110	0.00000	7.7	11.0	-	0.0137	0.0121	0.0000	0.0040
40-49	32	5	3	0.00172	0.00056	0.00068	7.3	6.8	11.9	0.0126	0.0038	0.0081	0.0069
50-59	62	24	5	0.00143	0.00168	0.00102	8.1	5.8	9.9	0.0116	0.0097	0.0101	0.0141
60-69	67	12	3	0.00287	0.00108	0.00160	8.3	8.0	11.9	0.0238	0.0086	0.0191	0.0255
7-Day Sickness Elimination Period													
Under 30	4	0	0	0.00057	0.00000	0.00000	10.5	-	-	0.0060	0.0000	0.0000	0.0036
30-39	54	6	1	0.00120	0.00445	0.00066	8.3	6.1	12.0	0.0099	0.0273	0.0080	0.0066
40-49	89	25	4	0.00202	0.00399	0.00842	8.2	11.4	7.0	0.0166	0.0456	0.0586	0.0169
50-59	251	64	24	0.00658	0.00805	0.01311	8.3	11.0	9.0	0.0548	0.0884	0.1175	0.0573
60-69	154	57	15	0.01617	0.01311	0.08500	9.2	10.9	1.2	0.1481	0.1423	0.0984	0.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Periods													
Under 30	5	0	0	0.00136	0.00000	0.00000	6.1	-	-	0.0083	0.0000	0.0000	0.0070
30-39	70	11	1	0.00297	0.00555	0.00066	7.9	7.1	12.0	0.0236	0.0394	0.0080	0.0106
40-49	121	30	7	0.00374	0.00455	0.00910	7.8	10.9	7.3	0.0292	0.0494	0.0667	0.0238
50-59	313	88	29	0.00801	0.00973	0.01413	8.3	10.1	9.0	0.0664	0.0981	0.1276	0.0714
60-69	221	69	18	0.01904	0.01419	0.08660	9.0	10.6	1.4	0.1719	0.1509	0.1175	0.1648

TABLE 52
 DISABILITY EXPERIENCE FOR MALE OCCUPATION GROUP II
 0-DAY ELIMINATION PERIOD FOR ACCIDENT AND 7-DAY ELIMINATION PERIOD FOR SICKNESS
 SECOND YEAR OF BENEFIT PERIOD
 CLAIMS INCURRED DURING 1979-80, 1981-82, AND 1983

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST			1964 CDT ANNUAL CLAIM COST
	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	
0-Day Accident Elimination Period													
Under 30	2	1	3	0.00092	0.00703	0.01153	6.4	12.0	6.1	0.0059	0.0844	0.0707	0.0034
30-39	31	12	10	0.00242	0.00726	0.00637	9.7	9.9	9.7	0.0234	0.0722	0.0616	0.0040
40-49	84	23	10	0.00389	0.00527	0.00368	6.4	7.2	7.9	0.0249	0.0381	0.0289	0.0069
50-59	122	31	8	0.00471	0.00448	0.00369	6.2	9.5	8.3	0.0291	0.0425	0.0305	0.0141
60-69	63	9	3	0.00566	0.00311	0.00188	7.3	9.0	7.4	0.0412	0.0279	0.0139	0.0255
7-Day Sickness Elimination Period													
Under 30	8	0	0	0.00111	0.00000	0.00000	10.5	-	-	0.0116	0.0000	0.0000	0.0036
30-39	58	7	2	0.00247	0.00231	0.00190	5.5	10.4	-	0.0136	0.0240	0.0226	0.0066
40-49	162	20	9	0.00470	0.00289	0.00477	8.6	8.5	7.0	0.0402	0.0247	0.0336	0.0169
50-59	328	72	22	0.01245	0.01145	0.01332	9.7	9.7	10.7	0.1206	0.1105	0.1431	0.0573
60-69	156	39	11	0.01961	0.01802	0.01538	8.5	11.0	10.6	0.1666	0.1980	0.1624	0.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Periods													
Under 30	10	1	3	0.00203	0.00703	0.01153	8.6	12.0	6.1	0.0175	0.0844	0.0707	0.0070
30-39	89	19	12	0.00489	0.00957	0.00827	7.6	10.1	10.2	0.0370	0.0962	0.0842	0.0106
40-49	246	43	19	0.00859	0.00816	0.00845	7.6	7.7	7.4	0.0651	0.0628	0.0625	0.0238
50-59	450	103	30	0.01716	0.01593	0.01701	8.7	9.6	10.2	0.1497	0.1530	0.1736	0.0714
60-69	219	48	14	0.02527	0.02113	0.01726	8.2	10.7	10.2	0.2078	0.2259	0.1763	0.1648

TABLE 53
 DISABILITY EXPERIENCE FOR FEMALE OCCUPATION GROUP I
 0-DAY ELIMINATION PERIOD FOR ACCIDENT AND 7-DAY ELIMINATION PERIOD FOR SICKNESS
 SECOND YEAR OF BENEFIT PERIOD
 CLAIMS INCURRED DURING 1979-80, 1981-82, AND 1983

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST			1964 CDT ANNUAL CLAIM COST
	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	
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	0	1	1	0.00000	0.00734	0.03730	-	12.0	11.8	0.0000	0.0880	0.4414	0.0040
40-49	2	1	2	0.00197	0.00273	0.01224	6.7	5.9	5.2	0.0132	0.0160	0.0642	0.0069
50-59	4	1	1	0.00158	0.00094	0.00357	6.1	11.3	12.0	0.0096	0.0106	0.0428	0.0141
60-69	6	2	0	0.00533	0.00611	0.00000	4.3	1.1	--	0.0228	0.0065	0.0000	0.0255
7-Day Sickness Elimination Period													
Under 30	0	0	0	0.00000	0.00000	0.00000	-	-	-	0.0000	0.0000	0.0000	0.0036
30-39	6	4	0	0.00183	0.00538	0.00000	7.9	11.9	-	0.0144	0.0641	0.0000	0.0066
40-49	16	6	3	0.00362	0.00483	0.00377	8.3	10.8	12.0	0.0300	0.0522	0.0452	0.0169
50-59	27	12	1	0.00863	0.00877	0.00167	10.6	11.0	12.0	0.0917	0.0961	0.0200	0.0573
60-69	2	4	0	0.00905	0.01348	0.00000	12.0	12.0	-	0.1086	0.1612	0.0000	0.1393
Total of 0-Day Accident and 7-Day Sickness Elimination Periods													
Under 30	0	0	0	0.00000	0.00000	0.00000	-	-	-	0.0000	0.0000	0.0000	0.0070
30-39	6	5	1	0.00183	0.01272	0.03730	7.9	12.0	11.8	0.0144	0.1521	0.4414	0.0106
40-49	18	7	5	0.00559	0.00756	0.01601	7.7	9.0	6.8	0.0432	0.0682	0.1094	0.0238
50-59	31	13	2	0.01021	0.00971	0.00524	9.9	11.0	12.0	0.1013	0.1067	0.0628	0.0714
60-69	8	6	0	0.01438	0.01959	0.00000	9.1	8.6	-	0.1314	0.1677	0.0000	0.1648

Tables 54, 55 and 56 report on second-year Male I experience for 30-day elimination period, Male II experience for 30-day elimination period, and Male I experience for 90-day elimination period, respectively. The data in these tables and Tables 51–53 indicate that the initial elimination period still has a significant impact on claim costs in the second benefit year. Claim costs that are smaller 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. Also, Male I claim costs are smaller than those for Male II for this experience.

Tables 57 and 58 report on experience for Male I and Male II, respectively, for all elimination periods combined during the third benefit year for claims incurred during 1980 and 1981. Studies have shown that there are differences in experience by elimination period in the third benefit year. The number of claims for females was insufficient to report on their experience for this study.

TABLE 54
 DISABILITY EXPERIENCE FOR MALE OCCUPATION GROUP I
 30-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
 SECOND YEAR OF BENEFIT PERIOD
 CLAIMS INCURRED DURING 1979-80, 1981-82, AND 1983

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST		
	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983
30-Day Accident Elimination Period												
Under 30	6	1	0	0.00062	0.00008	0.00000	9.8	11.2	-	0.0061	0.0009	0.0000
30-39	32	13	9	0.00073	0.00065	0.00028	9.6	10.9	11.8	0.0070	0.0071	0.0033
40-49	21	8	9	0.00043	0.00028	0.00048	9.1	9.6	11.5	0.0039	0.0027	0.0055
50-59	13	6	9	0.00064	0.00038	0.00092	10.2	11.3	11.7	0.0065	0.0043	0.0108
60-69	2	4	5	0.00022	0.00130	0.00142	12.0	9.0	10.6	0.0027	0.0117	0.0151
30-Day Sickness Elimination Period												
Under 30	3	5	3	0.00014	0.00063	0.00085	12.0	6.7	11.1	0.0017	0.0042	0.0094
30-39	20	28	15	0.00041	0.00061	0.00036	11.1	9.3	6.4	0.0045	0.0057	0.0023
40-49	31	21	15	0.00089	0.00072	0.00043	10.7	9.9	10.7	0.0095	0.0071	0.0046
50-59	47	27	18	0.00159	0.00190	0.00179	10.6	11.5	11.2	0.0169	0.0218	0.0200
60-69	18	6	25	0.00410	0.00120	0.01173	11.4	9.9	11.1	0.0466	0.0119	0.1304
Total of 30-Day Accident and 30-Day Sickness Elimination Periods												
Under 30	9	6	3	0.00076	0.00071	0.00085	10.3	7.2	11.1	0.0078	0.0051	0.0094
30-39	52	41	24	0.00114	0.00126	0.00064	10.1	10.2	8.8	0.0115	0.0128	0.0056
40-49	52	29	24	0.00132	0.00100	0.00091	10.2	9.8	11.1	0.0134	0.0098	0.0101
50-59	60	33	27	0.00223	0.00228	0.00271	10.5	11.4	11.4	0.0234	0.0261	0.0308
60-69	20	10	30	0.00432	0.00250	0.01315	11.4	9.4	11.1	0.0493	0.0236	0.1455

TABLE 55

DISABILITY EXPERIENCE FOR MALE OCCUPATION GROUP II
 30-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
 SECOND YEAR OF BENEFIT PERIOD
 CLAIMS INCURRED DURING 1979-80, 1981-82, AND 1983

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST		
	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983
30-Day Accident Elimination Period												
Under 30	4	4	5	0.00085	0.00141	0.00166	12.0	5.6	9.6	0.0133	0.0079	0.0159
30-39	24	8	14	0.00183	0.00128	0.00218	7.3	5.8	10.1	0.0133	0.0074	0.0220
40-49	12	12	7	0.00135	0.00250	0.00149	11.9	11.0	9.7	0.0160	0.0274	0.0144
50-59	13	6	12	0.00364	0.00178	0.00291	5.2	11.2	11.8	0.0191	0.0200	0.0344
60-69	2	1	2	0.00226	0.00147	0.00156	12.0	1.2	8.6	0.0271	0.0018	0.0134
30-Day Sickness Elimination Period												
Under 30	2	1	5	0.00062	0.00028	0.00259	8.1	11.8	0.8	0.0050	0.0033	0.0022
30-39	13	15	5	0.00103	0.00188	0.00050	10.8	8.4	12.0	0.0111	0.0157	0.0060
40-49	9	14	9	0.00087	0.00264	0.00175	10.8	10.1	12.0	0.0094	0.0266	0.0210
50-59	30	13	19	0.00749	0.00739	0.00504	10.4	10.7	10.4	0.0782	0.0788	0.0524
60-69	7	4	9	0.00624	0.00440	0.01068	9.5	7.2	9.5	0.0591	0.0319	0.1018
Total of 30-Day Accident and 30-Day Sickness Elimination Periods												
Under 30	6	5	10	0.00147	0.00169	0.00425	10.4	6.6	4.3	0.0153	0.0112	0.0181
30-39	37	23	19	0.00286	0.00316	0.00268	8.5	7.3	10.4	0.0244	0.0231	0.0280
40-49	21	26	16	0.00222	0.00514	0.00324	11.4	10.5	10.9	0.0254	0.0540	0.0354
50-59	43	19	31	0.01113	0.00917	0.00795	8.7	10.8	10.9	0.0973	0.0988	0.0868
60-69	9	5	11	0.00850	0.00587	0.01224	10.1	5.7	9.4	0.0862	0.0337	0.1152

TABLE 56
 DISABILITY EXPERIENCE FOR MALE OCCUPATION GROUP I
 90-DAY ELIMINATION PERIOD FOR ACCIDENT AND SICKNESS
 SECOND YEAR OF BENEFIT PERIOD
 CLAIMS INCURRED DURING 1979-80, 1981-82, AND 1983

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST		
	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983	1979-80	1981-82	1983
90-Day Accident Elimination Period												
Under 30	1	2	0	0.00023	0.00023	0.00000	2.2	12.2	-	0.0005	0.0028	0.0000
30-39	9	2	1	0.00026	0.00005	0.00006	8.1	12.0	11.7	0.0021	0.0006	0.0007
40-49	4	0	7	0.00060	0.00000	0.00039	1.0	-	11.8	0.0006	0.0002	0.0046
50-59	3	3	2	0.00026	0.00060	0.00005	11.9	12.0	8.0	0.0031	0.0072	0.0004
60-69	1	0	0	0.00014	0.00000	0.00000	12.0	-	-	0.0017	0.0018	0.0000
90-Day Sickness Elimination Period												
Under 30	1	2	0	0.00025	0.00095	0.00000	5.6	5.7	-	0.0014	0.0054	0.0000
30-39	5	7	3	0.00017	0.00034	0.00024	8.8	9.7	12.1	0.0015	0.0033	0.0029
40-49	6	8	6	0.00036	0.00020	0.00064	8.3	10.5	11.7	0.0030	0.0021	0.0075
50-59	11	14	7	0.00116	0.00215	0.00102	9.5	9.8	10.9	0.0110	0.0211	0.0111
60-69	3	3	10	0.00225	0.00175	0.01039	12.0	12.0	11.0	0.0270	0.0210	0.1141
Total of 90-Day Accident and 90-Day Sickness Elimination Periods												
Under 30	2	4	0	0.00048	0.00118	0.00000	4.0	6.9	-	0.0019	0.0082	0.0000
30-39	14	9	4	0.00043	0.00039	0.00030	8.4	10.0	12.0	0.0036	0.0039	0.0036
40-49	10	8	13	0.00096	0.00020	0.00103	3.8	11.5	11.7	0.0036	0.0023	0.0121
50-59	14	17	9	0.00142	0.00275	0.00107	9.9	10.3	10.7	0.0141	0.0283	0.0115
60-69	4	3	10	0.00239	0.00175	0.01039	12.0	12.0	11.0	0.0287	0.0228	0.1141

TABLE 57
 DISABILITY EXPERIENCE FOR MALE OCCUPATION GROUP I
 ALL ELIMINATION PERIODS COMBINED
 THIRD YEAR OF BENEFIT PERIOD
 CLAIMS INCURRED DURING 1978-79, 1980-81, AND 1982

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST		
	1978-79	1980-81	1982	1978-79	1980-81	1982	1978-79	1980-81	1982	1978-79	1980-81	1982
All Accident Elimination Periods Combined												
Under 30	0	1	0	0.00000	0.00006	0.00000	-	11.7	-	0.0000	0.0007	0.0000
30-39	22	7	7	0.00050	0.00017	0.00012	10.4	11.2	9.2	0.0052	0.0019	0.0011
40-49	23	5	14	0.00055	0.00015	0.00040	7.5	6.0	11.5	0.0041	0.0009	0.0046
50-59	33	4	12	0.00079	0.00019	0.00055	6.8	11.6	12.0	0.0054	0.0022	0.0066
60-69	12	3	3	0.00092	0.00018	0.00056	7.4	9.4	16.1	0.0068	0.0017	0.0090
All Sickness Elimination Periods Combined												
Under 30	3	1	0	0.00027	0.00169	0.00000	12.0	0.6	-	0.0033	0.0010	0.0000
30-39	15	9	12	0.00025	0.00042	0.00034	11.6	9.0	9.7	0.0029	0.0038	0.0033
40-49	21	19	21	0.00046	0.00078	0.00081	10.7	11.5	11.1	0.0049	0.0090	0.0090
50-59	35	28	13	0.00083	0.00118	0.00159	10.6	8.0	11.0	0.0088	0.0094	0.0175
60-69	15	13	14	0.00159	0.00321	0.00843	7.5	9.1	11.5	0.0119	0.0291	0.0970
All Accident and Sickness Elimination Periods Combined												
Under 30	3	2	0	0.00027	0.00175	0.00000	12.0	1.0	-	0.0033	0.0017	0.0000
30-39	37	16	19	0.00075	0.00059	0.00046	10.8	9.7	9.6	0.0081	0.0057	0.0044
40-49	44	24	35	0.00101	0.00093	0.00121	8.9	10.6	11.2	0.0090	0.0099	0.0136
50-59	68	32	25	0.00162	0.00137	0.00214	8.8	8.5	11.3	0.0142	0.0116	0.0241
60-69	27	16	17	0.00251	0.00339	0.00899	7.5	9.1	11.8	0.0187	0.0308	0.1060

TABLE 58
 DISABILITY EXPERIENCE FOR MALE OCCUPATION GROUP II
 ALL ELIMINATION PERIODS COMBINED
 THIRD YEAR OF BENEFIT PERIOD
 CLAIMS INCURRED DURING 1978-79, 1980-81, AND 1982

ATTAINED AGE	NUMBER OF CLAIMS			ANNUAL CLAIM RATE			CLAIM DURATION (MONTHS)			ANNUAL CLAIM COST		
	1978-79	1980-81	1982	1978-79	1980-81	1982	1978-79	1980-81	1982	1978-79	1980-81	1982
All Accident Elimination Periods Combined												
Under 30	3	0	1	0.00045	0.00000	0.00047	11.8	-	30.2	0.0053	0.0000	0.0142
30-39	6	1	1	0.00033	0.00012	0.00011	10.6	0.8	11.8	0.0035	0.0001	0.0013
40-49	21	4	4	0.00136	0.00056	0.00113	8.8	11.6	8.7	0.0119	0.0065	0.0098
50-59	22	5	8	0.00243	0.00044	0.00369	8.6	11.8	11.6	0.0210	0.0052	0.0429
60-69	7	0	1	0.00342	0.00000	0.00050	8.8	-	9.6	0.0302	0.0025	0.0048
All Sickness Elimination Periods Combined												
Under 30	1	1	3	0.00007	0.00074	0.00321	11.4	12.0	1.0	0.0008	0.0089	0.0032
30-39	11	2	2	0.00100	0.00035	0.00037	7.6	12.0	10.3	0.0076	0.0042	0.0038
40-49	9	12	3	0.00096	0.00178	0.00080	10.2	6.5	11.0	0.0098	0.0116	0.0088
50-59	27	9	8	0.00765	0.00282	0.00663	8.4	9.8	8.3	0.0645	0.0275	0.0548
60-69	6	4	1	0.00449	0.00252	0.00135	9.1	9.3	12.0	0.0410	0.0235	0.0162
All Accident and Sickness Elimination Periods Combined												
Under 30	4	1	4	0.00052	0.00074	0.00368	11.7	12.0	4.7	0.0061	0.0089	0.0174
30-39	17	3	3	0.00133	0.00047	0.00048	8.3	9.1	10.6	0.0111	0.0043	0.0051
40-49	30	16	7	0.00232	0.00234	0.00193	9.4	7.7	9.6	0.0217	0.0181	0.0186
50-59	49	14	16	0.01008	0.00326	0.01032	8.5	10.0	9.5	0.0855	0.0327	0.0977
60-69	13	4	2	0.00791	0.00252	0.00185	9.0	10.3	11.4	0.0712	0.0260	0.0210

