

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

**REPORT OF THE COMMITTEE  
ON LIFE INSURANCE EXPECTED EXPERIENCE  
OF THE CANADIAN INSTITUTE OF ACTUARIES**

**MORTALITY UNDER CANADIAN  
STANDARD ORDINARY INSURANCE ISSUES STUDIED  
BETWEEN THE 1986 AND 1987 ANNIVERSARIES**

PREFACE

This report was prepared by the Committee on Life Insurance Expected Experience of the Canadian Institute of Actuaries. The Canadian Institute of Actuaries has given the Society of Actuaries permission to reproduce this report as part of the Society's expansion of its experience studies. Discussions of this report as well as of any experience study are encouraged. The Canadian Institute and the Society intend to cooperate in experience studies to benefit actuaries in both Canada and the United States.

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1. INTRODUCTION

This is the 38th annual report submitted by the Committee on Life Insurance Expected Experience (formerly Expenses, Morbidity and Mortality Committees) on the intercompany mortality experience for Canadian Standard Ordinary Life insurance policies. The CA 69-75 mortality tables are used to calculate the expected death claims separately for males and females. For data submitted without classification by sex, the male table was used.

2. TABLES

The following tables comprise the results of the 1986-87 mortality study:

Table 1	The total experience analyzed for the select period by groups of duration and by groups of ages at issue; for the ultimate period by groups of attained ages.
Table 2	As for Table 1, but further classified by: (a) males and (b) females.
Table 3	As for Table 1, but further classified as follows (select period only): (a) medical males, (b) medical females, (c) nonmedical males, (d) nonmedical females, (e) paramedical males, and (f) paramedical females.
Table 4	Mortality ratios by amount for policy years 1978-79 through 1986-87 based on the expected CA 69-75 Tables.
Table 5	The variation of the experience of the individual companies from the overall mortality ratio for the total intercompany experience.

Table 6	Analysis of the total intercompany experience for various classes in broad groups of policy years and ages at issue or attained ages.
Table 7	Analysis of the amount of death claims by cause of death.
Table 8	Analysis of data split by smoking habits.
Table 9	A table showing the total data split by type of insurance.

Additional detailed data, showing mortality ratios by quinquennial age groupings, are available and can be obtained by writing to the Chairman of the Committee on Life Insurance Expected Experience of the CIA.

### 3. COMMENTS ON DATA FROM CONTRIBUTING COMPANIES

The 1986-87 study is based on the data of 18 contributing companies, one fewer than last year; one new company has joined the study while two companies are temporarily unable to submit data.

Contributors	Exposures
Assurance-vie Desjardins	1.01%
Canada Life	4.12
Confederation Life	3.02
Crown Life	3.29
Equitable Life	0.64
Great-West Life	5.10
Industrial-Alliance	11.64
London Life	15.88
Manufacturers Life	4.50
Metropolitan Life	5.14
Mutual Life	14.79
National Life	3.64
New York Life	3.74
North American Life	5.13
North-West Life	0.70
Prudential Assurance	1.58
Prudential Insurance of America	4.13
Sun Life	<u>11.95</u>
Total exposures	100.00%

A comparison of total exposures and death claims with previous years is as follows:

	1984-85 Study	1985-86 Study	1986-87 Study
Exposures			
By Number	6,517,652	6,942,570	6,929,713
By Amount ('000)	133,534,383	158,094,377	164,875,777
Death Claims			
By Number	31,459	36,296	35,901
By Amount ('000)	260,212	285,830	285,047

#### 4. OTHER COMMENTS

(a) In Table 1, the column entitled S.D. provides estimates of the standard deviation of the ratios of actual to expected numbers of deaths. These numbers measure the degree of confidence which may be placed in the ratios experienced. The formula used to calculate the standard deviations is as follows:

$$\text{S.D.} = \frac{(\text{Actual \# of deaths})^{1/2}}{\text{Expected \# of deaths}}$$

(b) The average sum assured for the exposures has been steadily increasing as follows:

	1982-83	1983-84	1984-85	1985-86	1986-87
Males	20,226	21,539	23,400	25,700	26,493
Females	11,752	13,335	14,910	17,448	18,836
Combined	17,504	18,829	20,488	22,770	23,792

The following shows the trend in the average amount of claims over the last five years:

	1982-83	1983-84	1984-85	1985-86	1986-87
Average Claim	6,862	6,833	8,271	7,875	7,940

(c) In Table 2C, the number of policies with sex not known fell from 26,849 to 1,695.

(d) From Table 3, we note that paramedical results for males are slightly better than medical, which in turn are better than nonmedical.

(e) Table 4 shows the comparison of actual to expected ratios for the last nine years. The mortality rates generally have declined over this period.

(f) The following shows the percentage of death claims (by amount) for the main cause of death groupings:

	Policy Years		
	1-5	6-15	16 and over
Motor Vehicle and Other	21.9%	15.6%	4.0% (86-87)
Accidents and Homicides	22.4	12.6	3.8 (85-86)
	31.5	15.5	4.2 (84-85)
Diseases of the Heart	17.0	21.4	38.4 (86-87)
and Circulatory System	18.6	25.0	32.0 (85-86)
	15.9	28.9	35.1 (84-85)
Malignant Neoplasms	32.7	37.9	27.6 (86-87)
	28.8	32.4	24.1 (85-86)
	20.8	29.0	26.7 (84-85)
AIDS—No Report			

(g) The following select ratios by amount for smokers and nonsmokers were extracted from Table 8 of the 1986-87 study (with the comparable ratios from the previous year shown in brackets).

	A/E	Expected Deaths ('000)
	Male and Female	Male and Female
Smokers	94.4 (117.5)	\$23,861 (20,515)
Nonsmokers	58.6 (54.2)	66,075 (62,179)
Nonclassified	78.3 (75.7)	132,034 (126,121)

Also from Table 8, we find that the ratio of smokers to nonsmokers by number for total select is 211% compared with 190% last year, but by amount, the similar ratio is 162% compared with 216% last year.

(h) In Table 9, the ratio of actual to expected for Term Riders is less than for Term, which in turn is less than for Permanent in both the current and previous study years.

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TABLE 1

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987  
 MALES AND FEMALES COMBINED—EXPECTED CA 69-75 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Policy Years 1 to 15 from 18 Companies									
Select Experience by Policy Year									
1 .....	85.1	3.78	53.4	507	16,610	572,254	31,806,862	595.49	31,117.28
2 .....	82.8	3.78	64.2	481	19,922	535,188	27,694,366	580.96	31,019.65
3 .....	92.0	3.91	72.1	555	20,190	495,840	21,996,614	603.17	27,996.14
4 .....	98.7	3.93	82.6	632	21,787	453,581	18,045,354	640.08	26,387.51
5 .....	92.3	3.98	88.6	536	21,280	376,910	13,870,273	580.98	24,014.82
6-10 .....	88.2	2.16	78.6	1,671	42,569	1,161,772	27,472,546	1,894.05	54,136.31
11-15 .....	89.1	2.15	81.7	1,712	22,296	821,974	10,241,634	1,920.87	27,298.80
By Issuc Age									
0-4 .....	54.9	4.41	43.0	155	2,109	615,640	9,007,233	282.13	4,910.03
5-29 .....	79.9	2.25	67.6	1,264	28,618	2,037,308	58,155,996	1,581.69	42,311.99
30-44 .....	82.8	1.91	75.6	1,873	73,076	1,315,630	68,146,534	2,263.28	96,692.01
45-59 .....	96.5	2.18	74.0	1,956	49,421	387,703	14,739,111	2,026.40	66,772.35
60+ .....	127.8	4.39	101.3	846	11,430	61,238	1,078,775	662.11	11,284.15
Total Select ....	89.4	1.15	74.2	6,094	164,653	4,417,519	151,127,649	6,816.	221,971.
Policy Years 16 and Over from 18 Companies									
Ultimate Experience by Attained Age									
15-29 .....	78.4	4.62	73.6	288	1,311	364,485	1,666,471	367.26	1,780.41
30-44 .....	89.4	3.04	78.8	865	5,285	564,244	3,597,718	967.70	6,708.10
45-59 .....	80.8	1.20	75.6	4,558	27,777	823,822	5,304,899	5,640.05	36,733.43
60-74 .....	84.7	0.76	80.2	12,503	53,442	605,397	2,709,806	14,759.98	66,617.71
75+ .....	90.8	0.84	83.6	11,593	32,579	154,246	469,234	12,764.61	38,982.90
Total Ultimate ...	86.4	0.50	79.8	29,807	120,394	2,512,194	13,748,128	34,500.	150,823.
Grand Total ....	86.9	0.46	76.5	35,901	285,047	6,929,713	164,875,777	41,315.	372,793.

\*Shown in \$1,000 units.

**TABLE 2A**  
**CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987**  
**MALE LIVES ONLY—EXPECTED CA 69-75 TABLES**

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Policy Years 1 to 15 from 18 Companies								
Select Experience by Policy Year								
1.....	96.5	56.4	403	14,035	329,301	21,496,840	417.71	24,896.50
2.....	85.0	65.5	354	16,848	310,156	19,140,637	416.60	25,720.58
3.....	91.6	73.8	397	17,321	284,073	15,369,473	433.62	23,469.35
4.....	92.1	83.4	430	18,573	262,653	12,797,340	466.81	22,270.24
5.....	89.2	90.0	376	18,615	217,491	10,046,840	421.57	20,688.47
6-10.....	86.1	76.9	1,161	35,975	687,219	20,276,885	1,348.67	46,764.19
11-15.....	88.0	80.1	1,288	19,297	532,142	7,978,334	1,463.98	24,100.84
By Issue Age								
0-4.....	58.7	47.5	103	1,411	328,523	4,806,189	175.56	2,971.41
5-29.....	82.6	69.0	967	23,027	1,187,120	37,327,186	1,170.25	33,390.38
30-44.....	83.2	77.3	1,389	62,958	837,343	51,881,173	1,668.93	81,426.64
45-59.....	91.3	71.5	1,379	43,240	238,501	12,285,747	1,510.14	60,466.09
60+.....	128.6	103.9	571	10,029	31,548	806,054	444.07	9,655.65
Total Select.....	88.7	74.9	4,409	140,665	2,623,035	107,106,349	4,969.	187,910.
Policy Years 16 and Over from 18 Companies								
Ultimate Experience by Attained Age								
15-29.....	84.1	74.8	244	1,121	217,847	1,124,500	290.26	1,498.24
30-44.....	91.3	78.5	695	4,709	398,953	3,039,564	761.54	5,998.55
45-59.....	79.3	75.2	3,905	26,083	656,456	4,806,738	4,926.66	34,700.23
60-74.....	84.0	80.0	10,745	50,318	474,399	2,453,152	12,794.30	62,912.18
75+.....	92.3	84.9	9,721	30,082	119,030	413,817	10,530.36	35,424.61
Total Ultimate.....	86.4	79.9	25,310	112,313	1,866,685	11,837,771	29,303.	140,534.
Grand Total.....	86.7	77.0	29,719	252,978	4,489,720	118,944,121	34,272.	328,444.

\*Shown in \$1,000 units.

TABLE 2B  
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987  
 FEMALE LIVES ONLY—EXPECTED CA 69-75 TABLES

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Policy Years 1 to 15 from 18 Companies								
Select Experience by Policy Year								
1 .....	58.5	41.4	104	2,574	242,953	10,310,022	177.79	6,220.78
2 .....	77.3	58.0	127	3,074	225,032	8,553,729	164.36	5,299.07
3 .....	93.2	63.4	158	2,868	211,767	6,627,141	169.55	4,526.79
4 .....	116.6	78.1	202	3,214	190,928	5,248,014	173.27	4,117.27
5 .....	100.4	80.1	160	2,665	159,419	3,823,433	159.41	3,326.36
6-10 .....	93.5	89.4	510	6,594	474,553	7,195,661	545.39	7,372.12
11-15 .....	92.8	93.8	424	2,998	289,832	2,265,301	456.89	3,197.96
By Issue Age								
0-4 .....	48.8	36.0	52	698	287,117	4,201,044	106.56	1,938.62
5-29 .....	72.2	62.7	297	5,590	850,188	20,828,810	411.44	8,921.61
30-44 .....	81.4	66.3	484	10,117	478,287	16,265,361	594.35	15,265.37
45-59 .....	111.8	98.0	577	6,181	149,202	2,453,364	516.27	6,306.25
60+ .....	126.1	86.0	275	1,401	29,690	272,721	218.05	1,628.50
Total Select .....	91.2	70.4	1,685	23,987	1,794,484	44,021,300	1,847.	34,060.
Policy Years 16 and Over from 18 Companies								
Ultimate Experience by Attained Age								
15-29 .....	57.1	67.4	44	190	146,638	541,970	77.00	282.16
30-44 .....	82.5	81.2	170	576	165,291	558,154	206.16	709.55
45-59 .....	91.5	83.3	653	1,694	167,366	498,161	713.38	2,033.20
60-74 .....	89.4	84.3	1,741	3,103	130,593	256,059	1,948.35	3,680.19
75+ .....	85.3	71.8	1,785	2,365	33,926	53,166	2,092.75	3,296.37
Total Ultimate .....	87.2	79.3	4,393	7,929	643,814	1,907,511	5,038.	10,001.
Grand Total .....	88.3	72.4	6,078	31,916	2,438,298	45,928,811	6,884.	44,062.

\*Shown in \$1,000 units.



TABLE 2C  
 CANADIAN STANDARD ORDINARY EXPERIENCE  
 BETWEEN POLICY ANIVERSARIES IN 1986 AND 1987  
 SEX NOT KNOWN—EXPECTED CA 69-75 TABLES

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Policy Years 1 to 15 from 18 Companies								
Select Experience by Policy Year								
1.....	0.0	0.0	0	0	0	0	0.00	0.00
2.....	0.0	0.0	0	0	0	0	0.00	0.00
3.....	0.0	0.0	0	0	0	0	0.00	0.00
4.....	0.0	0.0	0	0	0	0	0.00	0.00
5.....	0.0	0.0	0	0	0	0	0.00	0.00
6-10.....	0.0	0.0	0	0	0	0	0.00	0.00
11-15.....	0.0	0.0	0	0	0	0	0.00	0.00
By Issue Age								
0-4.....	0.0	0.0	0	0	0	0	0.00	0.00
5-29.....	0.0	0.0	0	0	0	0	0.00	0.00
30-44.....	0.0	0.0	0	0	0	0	0.00	0.00
45-59.....	0.0	0.0	0	0	0	0	0.00	0.00
60+.....	0.0	0.0	0	0	0	0	0.00	0.00
Total Select.....	0.0	0.0	0	0	0	0	0.	0.
Policy Years 16 and Over from 18 Companies								
Ultimate Experi- ence by Attained Age								
15-29.....	0.0	0.0	0	0	0	0	0.00	0.00
30-44.....	0.0	0.0	0	0	0	0	0.00	0.00
45-59.....	0.0	0.0	0	0	0	0	0.00	0.00
60-74.....	98.1	80.9	17	21	405	595	17.33	25.34
75+.....	61.5	50.3	87	132	1,290	2,250	141.50	261.92
Total Ultimate ..	65.5	53.0	104	152	1,695	2,846	159.	287.
Grand Total ....	65.5	53.0	104	152	1,695	2,846	159.	287.

\*Shown in \$1,000 units.

TABLE 3  
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987  
 EXPECTED CA 69-75 TABLES  
 POLICY YEARS 1 TO 15 FROM 18 COMPANIES

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Medical Males								
Select Experience by Policy Year								
1.....	107.1	45.5	47	2,688	16,863	3,082,133	43.88	5,913.28
2.....	106.7	72.4	59	5,511	17,191	3,282,166	55.30	7,613.70
3.....	110.4	79.3	64	5,705	15,481	2,693,506	58.00	7,197.55
4.....	111.6	115.4	85	8,187	17,372	2,293,183	76.17	7,095.51
5.....	101.2	102.3	87	8,218	18,703	2,380,215	85.98	8,030.46
6-10.....	83.4	62.4	308	14,025	80,635	6,013,721	369.14	22,475.56
11-15.....	80.1	80.0	513	11,238	106,179	2,826,765	640.14	14,050.80
By Issue Age								
0-4.....	176.0	106.6	6	73	7,784	145,570	3.41	68.48
5-29.....	75.7	52.4	51	1,562	54,723	2,793,311	67.35	2,977.83
30-44.....	78.1	89.8	324	24,331	125,164	12,694,304	414.92	27,107.67
45-59.....	86.0	61.5	530	21,777	71,314	6,399,967	616.13	35,396.50
60+.....	111.1	114.7	252	7,829	13,439	538,538	226.80	6,826.39
Total Select.....	87.5	76.8	1,163	55,572	272,424	22,571,689	1,329.	72,377.
Medical Females								
Select Experience by Policy Year								
1.....	63.8	53.7	10	340	7,398	528,445	15.67	632.69
2.....	124.1	83.8	17	467	6,031	418,469	13.70	557.10
3.....	102.0	25.4	13	113	5,008	280,724	12.75	445.56
4.....	133.8	81.5	22	397	6,026	282,381	16.45	486.70
5.....	144.4	74.8	27	334	6,338	259,598	18.70	446.05
6-10.....	117.3	118.6	113	1,814	26,982	694,802	96.37	1,529.51
11-15.....	98.4	114.0	126	1,171	26,166	317,034	128.05	1,027.57
By Issue Age								
0-4.....	71.2	5.7	1	2	4,900	80,182	1.41	27.97
5-29.....	103.8	64.1	12	203	18,137	605,389	11.56	316.73
30-44.....	82.4	82.6	39	1,466	23,662	1,284,929	47.34	1,774.34
45-59.....	108.9	111.5	151	2,317	26,062	673,836	138.69	2,077.18
60+.....	121.7	69.9	125	649	11,188	137,117	102.69	928.97
Total Select.....	108.7	90.5	328	4,636	83,949	2,781,453	302.	5,125.

\*Shown in \$1,000 units.

TABLE 3—Continued

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Nonmedical Males								
Select Experience by Policy Year								
1 .....	105.5	65.4	318	8,942	281,608	15,121,195	301.39	13,676.96
2 .....	83.6	63.8	232	8,393	264,820	13,297,737	277.53	13,155.97
3 .....	90.3	76.7	254	8,644	241,790	10,430,198	281.14	11,274.80
4 .....	94.3	75.2	258	7,323	215,442	8,272,929	273.57	9,735.51
5 .....	87.2	88.4	186	6,477	169,375	5,666,420	213.33	7,331.18
6-10 .....	84.7	100.0	527	13,490	512,519	10,253,092	622.00	13,484.35
11-15 .....	95.0	84.7	627	6,240	394,502	4,432,524	660.08	7,366.56
By Issue Age								
0-4 .....	55.8	46.0	96	1,333	320,239	4,651,993	171.91	2,898.56
5-29 .....	83.7	71.9	890	20,419	1,095,240	32,439,440	1,063.22	28,386.24
30-44 .....	88.3	74.0	834	26,053	581,026	28,196,669	944.10	35,191.40
45-59 .....	113.3	126.7	409	10,695	75,892	2,088,862	360.90	8,438.50
60+ .....	194.5	91.0	173	1,011	7,659	97,131	88.93	1,110.63
Total Select .....	91.4	78.3	2,402	59,510	2,080,056	67,474,094	2,629.	76,025.
Nonmedical Females								
Select Experience by Policy Year								
1 .....	57.2	42.6	80	2,049	222,124	9,101,519	139.94	4,807.62
2 .....	68.1	48.6	86	1,971	206,887	7,617,483	126.34	4,053.04
3 .....	84.6	68.5	109	2,343	194,880	5,906,889	128.79	3,419.77
4 .....	104.7	66.4	129	1,921	171,713	4,503,131	123.16	2,895.34
5 .....	80.8	77.0	83	1,668	140,023	3,153,505	102.73	2,164.78
6-10 .....	83.4	80.2	260	3,355	407,885	5,678,506	311.82	4,182.42
11-15 .....	94.2	87.3	265	1,587	253,799	1,834,529	281.26	1,819.01
By Issue Age								
0-4 .....	48.6	36.5	51	697	281,826	4,113,783	105.03	1,908.02
5-29 .....	71.8	63.5	282	5,309	818,836	19,756,069	392.53	8,362.79
30-44 .....	80.1	62.8	391	6,933	418,284	13,038,805	488.00	11,047.08
45-59 .....	120.7	95.9	234	1,746	72,558	846,700	193.92	1,820.64
60+ .....	156.2	103.2	54	210	5,807	40,206	34.56	203.47
Total Select .....	83.4	63.8	1,012	14,895	1,597,311	37,795,563	1,214.	23,342.

\*Shown in \$1,000 units.

TABLE 3-- Continued

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Paramedical Males								
Select Experience by Policy Year								
1.....	52.5	45.3	38	2,406	30,830	3,293,398	72.44	5,306.04
2.....	75.2	59.5	63	2,944	28,145	2,560,734	83.78	4,950.91
3.....	83.6	59.5	79	2,972	26,802	2,245,769	94.48	4,997.00
4.....	74.3	56.3	87	3,063	29,839	2,231,214	117.06	5,439.13
5.....	84.2	73.6	103	3,920	29,413	2,000,205	122.26	5,326.82
6-10.....	91.2	78.3	326	8,460	94,064	4,010,018	357.52	10,804.07
11-15.....	89.9	67.3	147	1,803	31,443	718,596	163.47	2,679.19
By Issue Age								
0-4.....	409.1	114.4	1	5	500	8,626	0.24	4.37
5-29.....	65.5	51.7	26	1,047	37,157	2,094,427	39.69	2,026.28
30-44.....	74.6	65.7	231	12,574	131,145	10,989,841	309.84	19,125.57
45-59.....	82.4	64.7	439	10,753	91,284	3,796,653	532.88	16,628.30
60+.....	113.8	69.2	146	1,189	10,450	170,386	128.34	1,718.63
Total Select.....	83.4	64.7	843	25,568	270,536	17,059,933	1,011.	39,503.
Paramedical Females								
Select Experience by Policy Year								
1.....	63.1	23.7	14	185	13,431	680,057	22.18	780.47
2.....	98.7	92.2	24	635	12,114	517,777	24.31	688.93
3.....	128.5	62.3	36	412	11,879	439,529	28.02	661.46
4.....	151.5	121.9	51	896	13,189	462,501	33.67	735.22
5.....	131.7	92.7	50	663	13,058	410,330	37.98	715.53
6-10.....	99.9	85.8	137	1,425	39,686	822,353	137.19	1,660.18
11-15.....	69.4	68.2	33	240	9,867	111,737	47.58	351.39
By Issue Age								
0-4.....	0.0	0.0	0	0	391	7,078	0.13	2.64
5-29.....	40.9	32.4	3	78	13,215	467,353	7.34	242.10
30-44.....	91.5	70.3	54	1,718	36,341	1,941,627	59.01	2,443.95
45-59.....	104.5	87.9	192	2,118	50,582	932,829	183.66	2,408.43
60+.....	118.8	109.1	96	541	12,695	95,398	80.79	496.06
Total Select.....	104.3	79.7	345	4,456	113,224	3,444,284	331.	5,593.

\*Shown in \$1,000 units.

TABLE 4  
CANADIAN STANDARD ORDINARY EXPERIENCE  
COMPARISON OF RATIOS (A/E) BY AMOUNT—EXPECTED CA 69-75 TABLES

Combined Data	Grouping	Policy Year							
		1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87
Male and Female	Select and Ultimate	85.2	80.1	82.4	79.6	74.9	82.4	80.3	76.5
Male	Select and Ultimate	84.8	79.4	82.0	78.7	74.3	83.2	80.5	77.0
Female	Select and Ultimate	83.1	80.4	83.3	84.8	74.4	72.9	75.4	72.4
Male and Female	Select	83.5	76.0	80.8	76.9	68.9	81.6	73.4	74.2
Male	Select	83.6	75.7	81.0	75.7	68.4	83.3	73.3	74.9
Female	Select	82.7	78.9	79.2	86.8	72.8	70.5	74.0	70.4
Male and Female	Ultimate	86.8	84.5	84.0	82.6	81.7	83.4	90.1	79.8
Male	Ultimate	86.1	83.7	83.0	82.1	81.0	83.2	90.0	79.9
Female	Ultimate	84.0	84.2	92.2	79.4	79.3	80.3	80.0	79.3
Medical Male	Select	80.7	71.7	85.9	74.1	65.9	95.9	70.2	76.8
Nonmedical Male	Select	91.2	83.0	75.0	80.9	65.1	73.5	75.0	78.3
Paramedical Male	Select	84.0	78.2	73.6	71.7	80.4	71.4	76.6	64.7
Medical Female	Select	74.5	89.5	73.0	129.3	79.3	60.1	86.8	90.5
Nonmedical Female	Select	85.7	75.9	81.2	74.1	70.2	72.6	70.9	63.8
Paramedical Female	Select	90.5	68.1	82.5	72.3	74.3	73.2	75.0	79.7

TABLE 5  
1986-1987 EXPERIENCE RATIO BY DEPARTMENT  
FROM INTERCOMPANY EXPERIENCE RATIO BY AMOUNT  
EXPECTED CA 69-75 TABLES

Percentage Department	Number of Companies	Actual Claims*	Percentage of Claims
Within 5%	2	22,239	7.8%
5% to 10%	4	68,755	24.1
10% to 15%	7	143,940	50.5
15% to 20%	3	33,674	11.8
20% and Over	2	16,438	5.8
	18	285,047	100.0%

\*Shown in \$1,000 units.

TABLE 6  
CANADIAN STANDARD ORDINARY EXPERIENCE  
BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987  
EXPECTED CA 69-75 TABLE

	Ratio A/E		Exposure		Actual Deaths	
	Number	Amount	Number	Amount*	Number	Amount*
Medical Males						
Ages						
0-29 .....	80.6	53.7	62,507	2,938,881	57	1,635
30-54 .....	81.3	78.0	182,858	17,985,730	709	41,836
55+ .....	102.8	77.2	27,059	1,647,079	397	12,101
Policy Years						
1-5 .....	107.1	84.5	85,610	13,731,204	342	30,309
6-15 .....	81.3	69.2	186,814	8,840,486	821	25,263
Total .....	87.5	76.8	272,424	22,571,689	1,163	55,572
Nonmedical Males						
Ages						
0-29 .....	79.8	69.5	1,415,479	37,091,432	986	21,751
30-54 .....	92.5	81.8	646,696	30,057,481	1,136	34,369
55+ .....	168.8	125.5	17,881	325,181	280	3,390
Policy Years						
1-5 .....	92.7	72.1	1,173,035	52,788,478	1,248	39,779
6-15 .....	90.0	94.6	907,021	14,685,616	1,154	19,731
Total .....	91.4	78.3	2,080,056	67,474,094	2,402	59,510
Paramedical Males						
Ages						
0-29 .....	67.6	51.8	37,657	2,103,053	27	1,052
30-54 .....	77.7	63.7	203,498	14,275,144	535	20,551
55+ .....	99.5	75.8	29,381	681,737	281	3,966
Policy Years						
1-5 .....	75.5	58.8	145,029	12,331,320	370	15,305
6-15 .....	90.8	76.1	125,507	4,728,614	473	10,263
Total .....	83.4	64.7	270,536	17,059,933	843	25,568

\*Shown in \$1,000 units.

TABLE 6—Continued

	Ratio A/E		Exposure		Actual Deaths	
	Number	Amount	Number	Amount*	Number	Amount*
Medical Females						
Ages						
0-29 . . . . .	100.3	59.3	23,037	685,571	13	204
30-54 . . . . .	88.9	100.0	42,954	1,818,853	126	3,316
55+ . . . . .	128.6	76.2	17,958	277,029	189	1,115
Policy Years						
1-5 . . . . .	115.2	64.3	30,801	1,769,617	89	1,651
6-15 . . . . .	106.5	116.8	53,148	1,011,836	239	2,986
Total . . . . .	108.7	90.5	83,949	2,781,453	328	4,636
Nonmedical Females						
Ages						
0-29 . . . . .	66.9	58.5	1,100,662	23,869,852	333	6,006
30-54 . . . . .	87.8	65.3	479,999	13,802,298	568	8,253
55+ . . . . .	159.6	147.0	16,650	123,412	111	637
Policy Years						
1-5 . . . . .	78.4	57.4	935,627	30,282,527	487	9,953
6-15 . . . . .	88.5	82.4	661,684	7,513,036	525	4,942
Total . . . . .	83.4	63.8	1,597,311	37,795,563	1,012	14,895
Paramedical Females						
Ages						
0-29 . . . . .	40.2	32.0	13,606	474,431	3	78
30-54 . . . . .	93.8	77.7	72,526	2,708,540	170	3,350
55+ . . . . .	120.9	99.0	27,092	261,313	172	1,028
Policy Years						
1-5 . . . . .	119.7	77.9	63,671	2,510,194	175	2,792
6-15 . . . . .	92.0	82.7	49,553	934,090	170	1,664
Total . . . . .	104.3	79.7	113,224	3,444,284	345	4,456

\*Shown in \$1,000 units.

TABLE 6—Continued

	Ratio A/E		Exposure		Actual Deaths	
	Number	Amount	Number	Amount*	Number	Amount*
Males Combined (Ultimate)						
Ages						
15-44 . . . . .	89.3	77.8	616,800	4,164,064	939	5,830
45-69 . . . . .	80.5	76.6	1,023,341	6,802,499	10,474	59,529
70+ . . . . .	91.2	84.8	226,544	871,208	13,897	46,954
Total . . . . .	86.4	79.9	1,866,685	11,837,771	25,310	112,313
Females Combined (Ultimate)						
Ages						
15-44 . . . . .	75.6	77.3	311,929	1,100,124	214	767
45-69 . . . . .	88.2	85.2	267,293	701,759	1,705	3,809
70+ . . . . .	87.7	73.9	64,592	105,628	2,474	3,353
Total . . . . .	87.2	79.3	643,814	1,907,511	4,393	7,929
All Codes—Select						
Ages						
0-29 . . . . .	76.1	65.1	2,652,948	67,163,229	1,419	30,727
30-54 . . . . .	86.3	75.3	1,628,547	80,648,645	3,244	111,674
55+ . . . . .	119.9	83.8	136,024	3,315,775	1,431	22,252
Policy Years						
1-5 . . . . .	90.3	71.0	2,433,773	113,413,469	2,711	99,788
6-15 . . . . .	88.7	79.7	1,983,746	37,714,181	3,383	64,865
Total . . . . .	89.4	74.2	4,417,519	151,127,649	6,094	164,653
All Codes—Ultimate						
Ages						
15-44 . . . . .	86.4	77.7	928,729	5,264,189	1,153	6,596
45-69 . . . . .	81.5	77.1	1,290,715	7,504,384	12,181	63,341
70+ . . . . .	90.4	83.8	292,750	979,555	16,473	50,457
Total . . . . .	86.4	79.8	2,512,194	13,748,128	29,807	120,394

\*Shown in \$1,000 units.



TABLE 7A  
 STANDARD MEDICAL AND NONMEDICAL ISSUES FOR MALES AND FEMALES COMBINED  
 DISTRIBUTION BY CAUSE OF DEATH AND AMOUNT OF DEATH CLAIMS FOR POLICY YEAR 1986-1987  
 POLICY YEARS 1-5  
 (AMOUNTS SHOWN IN \$1,000 UNITS)

Age at Issue	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
	Infective and Parasitic Diseases (Tuberculosis, Etc.) (01-17)*		Malignant Neoplasms (18-33)*		Diabetes Mellitus (37)*		Nervous System and Mental Diseases			
							Vascular Lesions (42)*		Other (41, 43-47)*	
0-9 .....	25	1.5%	288	17.4%	0	0.0	67	4.1%	88	5.3%
10-19 .....	82	3.6	188	8.3	0	0.0	0	0.0	10	0.4
20-29 .....	40	0.3	2,072	16.7	0	0.0	283	2.3	25	0.2
30-39 .....	468	1.7	7,166	26.1	0	0.0	290	1.1	20	0.1
40-49 .....	68	0.3	7,972	35.0	0	0.0	784	3.4	885	3.9
50-59 .....	185	0.8	11,928	49.8	46	0.2%	828	3.5	334	1.4
Total .....	868	1.0%	29,614	32.7%	46	0.1%	2,252	2.5%	1,363	1.5%
	Diseases of the Heart and Circulatory System				Respiratory Diseases Pneumonia and Influenza, Etc. (56-63)*		Diseases of the Digestive System			
	Arteriosclerotic and Degenerative Heart Disease (50,5A)*		Hypertensive and Rheumatic, Etc. (49,51-55)*				Cirrhosis of the Liver (70)*		Other (64-69,71-72)*	
0-9 .....	45	2.7%	50	3.0%	23	1.4%	0	0.0	50	3.0%
10-19 .....	110	4.8	0	0.0	31	1.4	0	0.0	0	0.0
20-29 .....	426	3.4	685	5.5	230	1.9	75	0.6%	10	0.1
30-39 .....	2,209	8.0	1,833	6.7	340	1.2	40	0.1	45	0.2
40-49 .....	3,762	16.5	1,614	7.1	246	1.1	51	0.2	69	0.3
50-59 .....	3,397	14.2	1,260	5.3	533	2.2	51	0.2	724	3.0
Total .....	9,950	11.0%	5,441	6.0%	1,403	1.5%	217	0.2%	898	1.0%
	Genito-Urinary Diseases (Nephritis, Etc.) (73-77)*		Motor Vehicle Accidents (88)*		Other Accidents and Homicides (89-96, 98)*		All Other Diseases			
							Suicides (97)*		Unknown Causes (Other Codes†)*	
0-9 .....	0	0.0	220	13.3%	240	14.6%	0	0.0	555	33.6%
10-19 .....	0	0.0	954	41.9	215	9.4	319	14.0%	366	16.1
20-29 .....	0	0.0	3,908	31.5	2,082	16.8	1,212	9.8	1,374	11.1
30-39 .....	54	0.2%	3,422	12.4	3,828	13.9	3,954	14.4	3,840	14.0
40-49 .....	0	0.0	2,119	9.3	1,629	7.2	758	3.3	2,793	12.3
50-59 .....	23	0.1	681	2.8	565	2.4	1,333	5.6	2,077	8.7
Total .....	76	0.1%	11,304	12.5%	8,559	9.4%	7,577	8.4%	11,006	12.2%

\*1961 Codes for cause of death.

†(34-36, 38-40, 48, 78-83, 85-87, 99)

TABLE 7B

STANDARD MEDICAL AND NONMEDICAL ISSUES FOR MALES AND FEMALES COMBINED  
 DISTRIBUTION BY CAUSE OF DEATH AND AMOUNT OF DEATH CLAIMS FOR POLICY YEAR 1986-1987  
 POLICY YEARS 6-15  
 (AMOUNTS SHOWN IN \$1,000 UNITS)

Age at Issue	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
	Infective and Parasitic Diseases (Tuberculosis, Etc.) (01-17)*		Malignant Neoplasms (18-33)*		Diabetes Mellitus (37)*		Nervous System and Mental Diseases			
							Vascular Lesions (42)*		Other (41, 43-47)*	
0-9.....	0	0.0	167	17.7%	0	0.0	9	1.0%	0	0.0
10-19.....	171	9.0%	198	10.4	0	0.0	42	2.2	24	1.2%
20-29.....	28	0.3	2,240	24.6	0	0.0	117	1.3	173	1.9
30-39.....	25	0.1	6,468	35.6	0	0.0	344	1.9	2	0.0
40-49.....	24	0.1	7,247	42.1	0	0.0	210	1.2	262	1.5
50-59.....	26	0.2	6,251	50.9	107	0.9%	155	1.3	92	0.8
Total.....	274	0.5%	22,572	37.9%	107	0.2%	876	1.5%	553	0.9%
	Diseases of the Heart and Circulatory System				Respiratory Diseases (Pneumonia and Influenza, Etc. (56-63)*		Diseases of the Digestive System			
	Arteriosclerotic and Degenerative Heart Disease (50,5A)*		Hypertensive and Rheumatic, Etc. (49,51-55)*				Cirrhosis of the Liver (70)*		Other (64-69,71-72)*	
0-9.....	26	2.8%	56	5.9%	20	2.1%	0	0.0	28	3.0%
10-19.....	55	2.9	30	1.6	36	1.9	0	0.0	30	1.6
20-29.....	774	8.5	659	7.2	154	1.7	20	0.2%	150	1.7
30-39.....	2,464	13.6	1,612	8.9	260	1.4	23	0.1	363	2.0
40-49.....	2,440	14.2	1,712	9.9	803	4.7	189	1.1	200	1.2
50-59.....	1,865	15.2	1,055	8.6	259	2.1	5	0.0	113	0.9
Total.....	7,625	12.8%	5,124	8.6%	1,532	2.6%	238	0.4%	885	1.5%
	Genito-Urinary Diseases (Nephritis, Etc.) (73-77)*		Motor Vehicle Accidents (88)*		Other Accidents and Homicides (89-96, 98)*		All Other Diseases			
							Suicides (97)*		Unknown Causes (Other Codes)*	
0-9.....	0	0.0	236	25.0%	155	16.4%	51	5.4%	196	20.8%
10-19.....	10	0.5%	560	29.5	294	15.5	296	15.5	157	8.2
20-29.....	132	1.5	1,422	15.6	1,197	13.2	1,277	14.0	745	8.2
30-39.....	55	0.3	1,493	8.2	1,528	8.4	1,445	8.0	2,072	11.4
40-49.....	34	0.2	519	3.0	1,113	6.5	563	3.3	1,907	11.1
50-59.....	62	0.5	31	0.2	722	5.9	83	0.7	1,445	11.8
Total.....	293	0.5%	4,260	7.2%	5,010	8.4%	3,714	6.2%	6,521	10.9%

\*1961 Codes for cause of death.

†(34-36, 38-40, 48, 78-83, 85-87, 99)

TABLE 7C

STANDARD MEDICAL AND NONMEDICAL ISSUES FOR MALES AND FEMALES COMBINED  
 DISTRIBUTION BY CAUSE OF DEATH AND AMOUNT OF DEATH CLAIMS FOR POLICY YEAR 1986-1987  
 POLICY YEARS 16+  
 (AMOUNTS SHOWN IN \$1,000 UNITS)

Attained Age	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
	Infective and Parasitic Diseases (Tuberculosis, Etc.) (01-17)*		Malignant Neoplasms (18-33)*		Diabetes Mellitus (37)*		Nervous System and Mental Diseases			
							Vascular Lesions (42)*		Other (41, 43-47)*	
15-19.....	0	0.0	27	8.7%	0	0.0	0	0.0%	5	1.6%
20-29.....	6	0.6%	42	4.4	10	1.0%	17	1.7	0	0.0
30-39.....	6	0.3	386	20.1	5	0.3	175	9.1	7	0.4
40-49.....	77	1.1	2,334	32.1	22	0.3	230	3.2	85	1.2
50+.....	51	0.2	6,932	33.0	57	0.3	879	4.2	189	0.9
60-69.....	65	0.2	11,151	34.8	81	0.3	1,232	3.8	565	1.8
70-99.....	243	0.5	9,101	20.2	222	0.5	2,610	5.8	890	2.0
Total.....	448	0.4%	29,974	27.6%	397	0.4%	5,142	4.7%	1,741	1.6%
	Diseases of the Heart and Circulatory System				Respiratory Diseases Pncumonia and Influenza, Etc. (56-63)*		Diseases of the Digestive System			
	Arteriosclerotic and Degenerative Heart Disease (50,5A)*		Hypertensive and Rheumatic, Etc. (49,51-55)*				Cirrhosis of the Liver (70)*		Other (64-69,71-72)*	
15-19.....	10	3.2%	3	0.8%	0	0.0	0	0.0	5	1.6%
20-29.....	15	1.5	4	0.4	48	5.0%	0	0.0	5	0.5
30-39.....	226	11.8	143	7.5	44	2.3	5	0.3%	8	0.4
40-49.....	1,598	22.0	720	9.9	248	3.4	50	0.7	77	1.1
50+.....	5,404	25.8	2,622	12.5	436	2.1	272	1.3	238	1.1
60-69.....	7,672	23.9	4,761	14.9	1,159	3.6	248	0.8	359	1.1
70-99.....	9,818	21.8	8,700	19.3	3,218	7.2	36	0.1	440	1.0
Total.....	24,742	22.8%	16,952	15.6%	5,153	4.8%	611	0.6%	1,133	1.0%
	Genito-Urinary Diseases (Nephritis, Etc.) (73-77)*		Motor Vehicle Accidents (88)*		Other Accidents and Homicides (89-96, 98)*		All Other Diseases			
							Suicides (97)*		Unknown Causes (Other Codes)†	
15-19.....	0	0.0	133	42.4%	45	14.4%	52	16.6%	34	10.8%
20-29.....	3	0.3%	303	31.9	179	18.8	124	13.0	197	20.8
30-39.....	18	0.9	238	12.4	189	9.9	206	10.7	261	13.6
40-49.....	37	0.5	381	5.2	301	4.1	385	5.3	726	10.0
50+.....	153	0.7	346	1.6	669	3.2	516	2.5	2,218	10.6
60-69.....	187	0.6	375	1.2	666	2.1	292	0.9	3,227	10.1
70-99.....	525	1.2	162	0.4	379	0.8	173	0.4	8,470	18.8
Total.....	922	0.8%	1,939	1.8%	2,427	2.2%	1,748	1.6%	15,134	14.0%

\*1961 Codes for cause of death.

†(34-36, 38-40, 48, 78-83, 85-87, 99)

TABLE 8  
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987  
 EXPECTED CA 69-75 TABLES  
 POLICY YEARS 1 TO 15 FROM 18 COMPANIES

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Male Smokers								
Select Experience by Policy Year								
1 .....	189.1	90.7	194	3,306	68,619	3,407,057	102.58	3,643.68
2 .....	115.9	80.9	93	2,911	61,718	3,026,775	80.23	3,597.76
3 .....	119.1	85.6	97	2,843	54,718	2,410,587	81.47	3,320.93
4 .....	117.7	121.1	112	4,210	55,526	2,200,320	95.14	3,474.87
5 .....	117.8	109.9	108	3,188	48,762	1,657,279	91.67	2,901.16
By Issue Age								
0-4 .....	20.0	20.4	3	72	21,395	495,480	15.02	352.83
5-29 .....	103.3	105.2	128	4,464	146,193	5,236,715	123.90	4,241.55
30-44 .....	117.0	95.5	184	8,433	117,121	6,861,946	157.32	8,832.57
45-59 .....	134.7	95.1	211	5,050	35,379	1,300,850	156.66	5,310.03
60+ .....	227.2	107.0	148	818	6,468	76,179	65.14	764.25
Total Select .....	130.1	96.6	674	18,836	326,556	13,971,170	518.	19,501.
Male Nonsmokers								
Select Experience by Policy Year								
1 .....	55.6	50.4	73	4,989	100,843	7,877,122	131.20	9,901.64
2 .....	58.3	53.8	92	6,302	107,303	7,846,037	157.92	11,724.69
3 .....	61.5	59.4	95	6,246	92,515	6,265,159	154.46	10,512.03
4 .....	64.9	54.9	96	5,006	76,257	4,751,284	147.90	9,115.66
5 .....	66.2	107.0	87	8,887	59,843	3,584,403	131.46	8,304.59
By Issue Age								
0-4 .....	33.1	32.2	4	75	18,419	333,568	12.09	232.76
5-29 .....	57.2	45.0	94	3,645	190,621	9,831,023	164.31	8,102.42
30-44 .....	65.0	65.1	163	14,686	189,653	17,093,883	250.71	22,543.06
45-59 .....	54.5	48.6	153	10,171	64,059	4,974,392	280.76	20,947.97
60+ .....	75.3	122.0	71	4,859	8,628	376,301	94.33	3,982.21
Total Select .....	60.5	59.9	485	33,436	471,380	32,609,168	802.	55,808.

\*Shown in \$1,000 units.

TABLE 8—Continued

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Male Unclassified								
Select Experience by Policy Year								
1 .....	73.9	50.6	136	5,741	159,839	10,212,662	183.92	11,351.18
2 .....	94.7	74.2	169	7,713	141,135	8,267,825	178.46	10,398.12
3 .....	103.7	85.4	205	8,232	136,840	6,693,728	197.68	9,636.39
4 .....	99.2	96.7	222	9,357	130,870	5,845,737	223.76	9,679.71
5 .....	91.2	69.0	181	6,541	108,886	4,805,158	198.44	9,482.72
By Issue Age								
0-4 .....	64.7	53.0	96	1,264	288,709	3,977,141	148.45	2,385.82
5-29 .....	84.5	70.9	745	14,918	850,306	22,259,448	882.04	21,046.41
30-44 .....	82.6	79.8	1,042	39,917	530,569	27,925,343	1,260.91	50,051.01
45-59 .....	94.6	81.9	1,015	28,020	139,063	6,010,505	1,072.72	34,208.09
60+ .....	123.7	88.7	352	4,353	16,452	353,575	284.60	4,909.19
Total Select.....	89.1	78.6	3,250	88,472	1,825,099	60,526,012	3,649.	112,601.
Female Smokers								
Select Experience by Policy Year								
1 .....	116.0	72.7	44	766	50,387	1,928,792	37.93	1,053.48
2 .....	108.7	62.1	35	579	47,311	1,652,589	32.19	933.47
3 .....	139.6	105.3	45	792	42,978	1,207,386	32.24	752.37
4 .....	163.4	123.5	58	844	41,016	931,843	35.49	683.21
5 .....	117.1	83.4	40	470	34,833	705,256	34.15	562.99
By Issue Age								
0-4 .....	20.5	17.3	2	40	19,129	442,936	9.76	231.24
5-29 .....	88.9	58.5	42	817	123,738	3,692,652	47.24	1,397.20
30-44 .....	99.7	82.6	62	1,558	68,714	2,356,654	62.21	1,885.26
45-59 .....	178.4	149.9	89	1,056	21,853	330,023	49.87	704.50
60+ .....	222.8	214.8	47	305	4,367	30,643	21.10	142.02
Total Select.....	127.2	86.6	242	3,776	237,801	6,852,908	190.	4,360.

\*Shown in \$1,000 units.

TABLE 8—Continued

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Female Nonsmokers								
Select Experience by Policy Year								
1 .....	30.3	35.2	17	860	74,170	3,907,678	56.05	2,440.43
2 .....	49.8	47.8	30	1,130	77,102	3,565,050	60.23	2,362.72
3 .....	67.5	40.7	40	802	67,179	2,659,724	59.29	1,972.01
4 .....	96.1	76.4	55	1,214	55,346	1,794,268	57.20	1,588.75
5 .....	65.5	58.8	33	730	42,806	1,232,997	50.38	1,240.96
By Issue Age								
0-4 .....	11.9	7.0	1	11	17,408	311,807	8.39	163.13
5-29 .....	62.1	71.2	36	1,694	149,642	6,104,984	58.00	2,380.59
30-44 .....	49.7	40.5	53	2,024	121,393	6,186,916	106.60	5,001.94
45-59 .....	75.4	59.2	66	1,263	38,785	1,013,479	87.51	2,134.50
60+ .....	90.0	51.0	39	299	8,577	119,071	43.34	586.34
Total Select.....	64.2	51.5	195	5,291	335,805	13,736,258	304.	10,267.
Females Unclassified								
Select Experience by Policy Year								
1 .....	52.5	34.8	44	950	118,402	4,473,559	83.86	2,726.96
2 .....	86.2	68.1	62	1,364	100,619	3,336,090	71.94	2,002.88
3 .....	93.6	70.7	73	1,274	101,610	2,760,031	78.03	1,802.42
4 .....	110.4	62.6	89	1,156	94,566	2,521,902	80.58	1,845.31
5 .....	116.2	96.2	87	1,465	81,780	1,885,180	74.88	1,522.41
By Issue Age								
0-4 .....	55.4	41.9	49	647	250,580	3,446,301	88.42	1,544.26
5-29 .....	71.5	59.9	219	3,079	576,808	11,031,175	306.19	5,143.81
30-44 .....	86.7	78.0	369	6,536	288,180	7,721,791	425.54	8,378.17
45-59 .....	111.4	111.4	422	3,862	88,564	1,109,862	378.89	3,467.25
60+ .....	123.6	88.7	190	798	16,752	123,015	153.68	900.23
Total Select.....	92.3	76.8	1,249	14,922	1,220,884	23,432,143	1,353.	19,434.

\*Shown in \$1,000 units.

TABLE 9  
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987  
 EXPECTED CA 69-75 TABLES  
 POLICY YEARS 1 TO 15 FROM 18 COMPANIES

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Permanent								
By Issue Age								
0-29 .....	77.4	67.2	1,316	23,418	2,438,382	50,478,766	1,700.08	34,873.40
30-54 .....	89.5	74.7	2,672	55,040	1,253,802	38,813,084	2,985.19	73,654.21
55+ .....	123.2	94.3	1,337	16,688	122,980	2,101,906	1,084.98	17,702.98
By Policy Year								
1-5 .....	94.7	72.9	2,351	55,846	2,044,759	66,859,443	2,483.31	76,624.09
6-15 .....	90.5	79.2	2,974	39,300	1,770,405	24,534,313	3,286.94	49,606.50
Total .....	92.3	75.4	5,325	95,146	3,815,164	91,393,755	5,770.	126,231.
Term								
By Issue Age								
0-29 .....	67.3	62.2	78	4,301	143,375	9,069,386	115.88	6,910.61
30-54 .....	74.6	78.4	496	44,583	318,334	30,554,315	665.09	56,853.52
55+ .....	88.1	64.2	61	4,294	8,700	914,678	69.22	6,684.22
By Policy Year								
1-5 .....	71.8	69.0	293	31,794	302,338	31,242,221	407.89	46,084.78
6-15 .....	77.3	87.8	342	21,383	168,071	9,296,159	442.30	24,363.57
Total .....	74.7	75.5	635	53,177	470,409	40,538,380	850.	70,448.
Term Rider								
By Issue Age								
0-29 .....	0.0	62.9	0	2,234	0	4,736,340	0.00	3,551.40
30-54 .....	0.0	68.5	0	7,380	0	6,941,993	0.00	10,782.07
55+ .....	0.0	47.4	0	325	0	106,339	0.00	684.93
By Policy Year								
1-5 .....	0.0	75.2	0	7,214	0	8,850,687	0.00	9,588.51
6-15 .....	0.0	50.2	0	2,725	0	2,933,985	0.00	5,429.88
Total .....	0.0	66.2	0	9,939	0	11,784,672	0.	15,018.

\*Shown in \$1,000 units.

TABLE 9—Continued

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Other								
By Issuc Age								
0-29 .....	42.7	31.4	3	101	12,492	511,159	7.03	321.68
30-54 .....	46.9	30.5	10	402	12,089	884,898	21.32	1,317.00
55+ .....	63.5	46.7	5	214	1,156	61,804	7.88	458.65
By Policy Year								
1-5 .....	46.1	33.6	13	662	20,070	1,412,399	28.21	1,971.20
6-15 .....	62.3	43.6	5	55	5,667	45,462	8.02	126.14
Total .....	49.7	34.2	18	717	25,737	1,457,861	36.	2,097.
Unknown								
By Issuc Age								
0-29 .....	53.9	43.0	22	673	58,699	2,367,579	40.83	1,564.94
30-54 .....	76.0	77.6	66	4,347	44,322	3,454,353	86.90	5,601.62
55+ .....	92.7	72.7	29	734	3,194	131,058	31.28	1,009.41
By Policy Year								
1-5 .....	67.6	69.4	55	4,352	66,612	5,048,727	81.34	6,266.93
6-15 .....	79.8	73.4	62	1,401	39,603	904,263	77.67	1,909.03
Total .....	73.6	70.4	117	5,753	106,215	5,952,990	159.	8,176.

\*Shown in \$1,000 units.



TABLE 9—Continued

	Ratio A/E		Actual Deaths		Exposures		Expected Deaths	
	Number	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Permanent (Ultimate)								
By Attained Age								
15-44 .....	87.3	80.5	1,140	6,255	912,093	4,897,178	1,306.42	7,770.06
45-69 .....	81.8	77.6	11,920	59,697	1,250,704	6,832,193	14,575.25	76,953.14
70+ .....	90.5	84.0	16,200	49,711	288,385	965,205	17,893.30	59,150.72
Total .....	86.6	80.4	29,260	115,663	2,451,182	12,694,575	33,775.	143,874.
Term (Ultimate)								
By Attained Age								
15-44 .....	42.5	29.9	5	54	5,669	82,315	11.75	182.08
45-69 .....	68.3	77.0	131	2,028	22,683	320,452	191.79	2,635.56
70+ .....	48.7	19.4	1	5	30	383	2.05	25.76
Total .....	66.6	73.4	137	2,088	28,382	403,150	206.	2,843.
Term Rider (Ultimate)								
By Attained Age								
15-44 .....	0.0	50.9	0	198	0	198,292	0.00	389.74
45-69 .....	0.0	54.9	0	775	0	221,132	0.00	1,411.21
70+ .....	0.0	91.3	0	19	0	316	0.00	20.39
Total .....	0.0	54.5	0	992	0	419,740	0.	1,821.
Other (Ultimate)								
By Attained Age								
15-44 .....	33.1	23.1	1	3	2,102	7,870	3.02	12.98
45-69 .....	75.6	52.0	26	80	3,350	15,749	34.38	153.99
70+ .....	135.5	181.6	16	46	200	441	11.81	25.19
Total .....	87.4	67.1	43	129	5,652	24,059	49.	192.
Unknown (Ultimate)								
By Attained Age								
15-44 .....	50.8	64.0	7	85	8,865	78,534	13.77	133.64
45-69 .....	73.9	75.8	104	760	13,978	114,858	140.81	1,003.05
70+ .....	81.3	71.5	256	677	4,135	13,211	314.85	946.70
Total .....	78.2	73.1	367	1,523	26,978	206,603	469.	2,083.

\*Shown in \$1,000 units.

