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Carl J. Singer, Chief Actuary, Veterans Administration, submitted this mortality experience of Servicemen's Group Life Insurance as being of interest to Companies writing military business. (Single copies of the Report are available from the Veterans Administration, Department of Veterans Benefits, Washington, D. C. 20420)

**Table 1 — Non-Viet Nam Experience for Calendar Years 1968 to 1970  
Combined by Branch of Service and Age<sup>a</sup>**

Branch of service	Age, years								
	All ages	17-19	20-24	25-29	30-34	35-39	40-44	45-49	50 & Over
<b>Deaths, number</b>									
All branches .....	14,062	1,673	6,626	1,678	1,063	1,280	772	549	421
Army .....	6,086	856	3,155	630	281	442	300	210	212
Navy .....	3,178	309	1,527	515	298	232	161	84	52
Air Force .....	3,267	164	1,140	412	402	529	265	218	137
Marine Corps .....	1,365	330	726	106	66	65	40	25	7
Coast Guard .....	149	14	77	12	16	11	3	10	6
Public Health <sup>b</sup> .....	17	0	1	3	0	1	3	2	7
<b>Annual death rate per 1,000 total</b>									
All branches .....	1.63	1.57	1.51	1.48	1.40	1.79	2.53	3.36	5.12
Army .....	1.83	1.79	1.68	1.57	1.56	2.33	2.87	3.89	6.47
Navy .....	1.52	1.58	1.36	1.69	1.40	1.65	2.38	2.45	4.06
Air Force .....	1.35	.88	1.14	1.15	1.28	1.54	2.28	3.28	4.12
Marine Corps .....	2.09	1.72	2.19	2.15	1.93	2.29	3.37	4.50	3.85
Coast Guard .....	1.33	1.00	1.47	.79	1.17	1.14	.73	5.44	6.26
Public Health <sup>b</sup> .....	.89	.00	.21	.55	.00	.41	1.89	1.92	10.07
<b>Annual death rate per 1,000, accidental<sup>c</sup></b>									
All branches .....	1.21	1.27	1.31	1.26	1.03	.94	.86	.83	.75
Army .....	1.32	1.41	1.41	1.23	1.06	1.08	.93	.74	.82
Navy .....	1.24	1.34	1.24	1.54	1.15	1.05	.84	.61	.70
Air Force .....	.94	.79	1.02	1.00	.89	.82	.82	1.02	.63
Marine Corps .....	1.65	1.31	1.91	1.88	1.43	1.30	.93	.72	1.10
Coast Guard .....	1.03	1.00	1.36	.59	.88	.62	.00	.54	2.09
Public Health <sup>b</sup> .....	.37	.00	.21	.55	.00	.00	.63	.96	1.44

<sup>a</sup> Excludes all Viet Nam and 4 months post-separation exposure and deaths.

<sup>b</sup> Includes National Oceanic and Atmospheric Administration.

<sup>c</sup> Includes all accidents, whether on or off duty.

**Table 2 — Viet Nam Experience for Calendar Years 1968 to 1970 Separately, All Ages<sup>a</sup>**

Branch of service	Number of Deaths				Annual rate, per 1,000			
	Three Years	1968	1969	1970	Three Years	1968	1969	1970
All branches	34,257	16,605	11,653	5,999	22.9	30.7	21.9	14.3
Army .....	23,710	10,590	8,207	4,913	23.7	30.5	23.2	16.3
Navy <sup>b</sup> .....	1,297	638	450	209	8.0	12.1	10.0	6.9
Air Force .....	795	311	292	192	4.7	5.3	4.9	3.8
Marine Corps .....	8,455	5,066	2,704	685	43.3	62.2	36.1	17.7

<sup>a</sup> Death claims in this experience are based on actual claims received by the SGLI primary insurer.

<sup>b</sup> Includes Coast Guard. The exposure for the Navy has been adjusted to make it correspond as closely as possible with the allocation of deaths to the Viet Nam area.

**Table 3 — Four Months Post-Separation Experience for Calendar Years 1968 to 1970, All Ages Combined<sup>a</sup>**

Branch of Service	Number of Deaths				Annual rate, per 1,000			
	Three Years	1968	1969	1970	Three Years	1968	1969	1970
All branches .....	2,804	910	908	986	2.96	3.05	2.92	2.93

<sup>a</sup> The SGLI policy provides for a continuation of the active duty coverage for 120 days after separation from service without premium payment.

<sup>b</sup> The 4 month post-separation experienced for all ages combined is almost double that of non-combat active duty because of the inclusion of many physically impaired lives, mostly service-disabled lives.