

## Article from:

## The Actuary

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W. A. Poissant, 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, while the supply lasts.)

Table 1 — Non-Viet Nam Experience for Calendar Years 1967 to 1969
Combined by Branch of Service and Age

Branch of	Age, years									
	All ages	17- 19	20- 24	25- 29	30- 34	35- 39	40- 44	45- 49	50 & Over	
Deaths, number			<del></del>							
All branches	14,327	1,527	6,766	1,768	1,131	1,338	762	598	437	
Army	5,927	747	3,083	665	276	453	286	228	189	
Navy	3,414	304	1,648	552	325	251	185	87	62	
Air Force	3,368	155	1,150	414	437	544	250	253	165	
Marine Corps	1,440	304	809	115	70	73	37	23	9	
Coast Guard	165	17	75	20	23	13	3	7	7	
Public Health <sup>b</sup>	13	0	1	2	0	4	1	0	5	
Annual death rate per 1,000, total	· · · · · · · · · · · · · · · · · · ·	्राह्म स्टब्स् <b>रहरू</b>	The second of the							
All branches	1.61	1.30	1.49	1.52	1.45	1.87	2.68	3.53	5.58	
Army	1.71	1.61	1.57	1.56	1.30	2.02	3.01	4.11	5.66	
Navý	1.61	1.18	1.46	1.84	1.72	1.73	2.91	2.69	5.16	
Air Force	1.36	.68	1.10	1.14	1.33	1.78	2.29	3.45	5.52	
Marine Corps	2.11	1.50	2.35	2.24	1.99	2.50	3.30	4.12	5.64	
Coast Guard	1.49	1.03	1.54	1.22	1.76	1.36	.82	3.67	8.12	
Public Health <sup>b</sup>	.67	.00	.17	.42	.00	1.77	.78	.00	9.42	
Annual death rate										
per 1,000, accidental <sup>c</sup>										
All branches	1.21	1.07	1.30	1.30	1.07	.97	.96	.87	1.1,5	
Army	1.24	1.29	1.33	1.24	.89	.95	.99	.79	- :	
Navý	1.31	1.05	1.32	1.69	1.37	1.05	1.13	.68	1.00	
Air Force	.94	.60	.98	.99	.95	.91	.84	.99	1.37	
Marine Corps	1.73	1.18	2.10	1.91	1.62	$1.4\overline{0}$	1.34	1.07	1.25	
Coast Guard	1.25	.97	1.48	1.10	1.53	.73	.27	1.05	2.32	
Public Health <sup>b</sup>	.26	.00	.17	.42	.00	.89	.00	.00	.00	

a Excludes all Viet Nam and 4 months post-separation exposure and deaths.

Table 2 — Viet Nam Experience for Calendar Years 1967 to 1969 Separately, All Ages"

Branch ofservice		Numb	Annual rate, per 1,000					
	Three Years	1967	1968	1969	Three Years	1967	1968	1969
All branches	39,230	10,972	16,605	11,653	25.6	24.0	30.7	21.9
Army	25,062	6,265	10,590	8,207	25.2	22.1	30.5	23.2
Navyb	1,660	572	638	450	11.7	13.1	12.1	10.0
Air Force	921	318	311	292	5.3	5.8	5.3	4.9
Marine Corps	11,587	3,817	5,066	2,704	49.9	50.3	62.2	36.1

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

Table 3 — Four Months Post-Separation Experience for calendar Years 1967 to 1968, All Ages Combined®

Branch of service		Annual rate per 1,000b						
	Three Years	1967	1968	1969	Three Years	1967	1968	19
All branches	2,494	676	910	908	3.04	3.21	3.05	2.92

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

b Includes Environmental Science.

c Includes all accidents, whether on or off duty.

b 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.

b 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.