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N. J. Prendergast, Chief, Insurance Actuarial Staff, 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 1970 to 1972
Combined by Branch of Service and Age^a**

Branch of service	Age, years								
	All ages	17-19	20-24	25-29	30-34	35-39	40-44	45-49	50 & Over
Deaths, number									
All branches	11,829	1,706	5,153	1,391	946	1,113	747	420	353
Army	5,210	850	2,441	522	343	364	330	172	188
Navy	2,422	309	1,061	365	247	213	108	70	49
Air Force	2,912	211	1,033	378	294	470	274	151	101
Marine Corps	1,130	316	543	110	52	58	27	18	6
Coast Guard	131	20	74	10	8	8	5	5	1
Public Health ^b	24	0	1	6	2	0	3	4	8
Annual death rate per 1,000 total									
All branches	1.55	1.73	1.45	1.30	1.29	1.56	2.08	3.13	4.56
Army	1.84	1.77	1.76	1.47	1.76	2.04	2.37	3.35	5.42
Navy	1.30	1.78	1.14	1.26	1.16	1.39	1.66	2.42	4.09
Air Force	1.31	1.24	1.17	1.08	1.08	1.40	2.02	3.27	3.89
Marine Corps	1.93	2.07	1.87	2.11	1.49	1.72	1.97	3.69	3.25
Coast Guard	1.16	1.86	1.37	.68	.57	.75	.99	2.89	.70
Public Health ^b	1.36	.00	.50	.95	.56	.00	2.14	3.62	5.49
Annual death rate per 1,000, accidental^c									
All branches	1.16	1.46	1.29	1.13	.95	.78	.67	.65	.63
Army	1.35	1.50	1.53	1.21	1.26	.87	.72	.68	.78
Navy	1.02	1.44	1.03	1.13	.90	.82	.55	.45	.50
Air Force .....	.93	1.11	1.07	.94	.78	.68	.72	.78	.54
Marine Corps	1.58	1.73	1.65	1.96	1.09	1.16	.22	.20	.54
Coast Guard .....	.96	1.76	1.26	.61	.50	.37	.20	.00	.00
Public Health ^b .....	.68	.00	.50	.79	.28	.00	1.43	1.81	.69

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

^b Includes National Oceanic and Atmospheric Administration.

^c Includes all accidents, whether on or off duty.

Table 2 — Viet Nam Experience for Calendar Years 1970 to 1972 Separately, All Ages^a

Branch of service	Number of Deaths				Annual rate, per 1,000			
	Three Years	1970	1971	1972	Three Years	1970	1971	1972
All branches.....	8,998	5,999	2,377	622	11.9	14.3	9.3	8.1
Army	7,412	4,913	2,135	364	13.7	16.3	11.1	7.9
Navy ^b	358	209	66	83	5.7	6.9	3.7	5.9
Air Force	448	192	98	158	4.4	3.8	2.7	10.1
Marine Corps	780	685	78	17	16.2	17.7	9.4	14.9

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

^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.

Table 3 — Four Months Post-Separation Experience for Calendar Years 1970 to 1972, All Ages Combined^a

Branch of Service	Number of Deaths				Annual rate, per 1,000			
	Three Years	1970	1971	1972	Three Years	1970	1971	1972
All branches	2,710	986	884	840	2.97	2.93	2.68	3.39

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

^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.