

Report
of the
Society of Actuaries
Group Life Insurance
Experience Committee

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A. INTRODUCTION

The last report of this Committee covered the years 1975 to 1979 and was published in the 1980 *TSA Reports*. Due to some administrative problems (the need to rewrite the data specifications, lack of resources/volunteers, etc.), there was a delay in requesting data for the 1980 to 1984 experience period. As a result, the Committee decided to request data for the period 1980 to 1989 with an emphasis on the 1985 to 1989 years. The data submitted for the 1980 to 1984 period was insufficient for calculating claim rates, and as a result, this report contains only data for the 1985 to 1989 period.

This report differs from the 1975 to 1979 report in the following ways:

- The current report includes experience by amounts as well as by lives.
- The disability provision categories include No Disability and Premium Payment Continued.
- The actual experience results from the 1975 to 1979 study were used as the basis for establishing the expected measure in the actual to expected ratios.

B. SCOPE OF THE REPORT

Although 18 companies contributed data, not all contributing companies were able to submit data by lives and amounts for the 1985 to 1989 study period. The experience shown in this report is limited to the data from companies who contributed experience by both lives and amount, and was contributed by the following 13 companies:

Aetna
CNA
Confederation Life
Manulife Financial
Metropolitan Life
Minnesota Mutual
Mutual Benefit (Fortis Benefits)
Mutual of Omaha
Pacific Mutual
Phoenix Home Life
Principal Financial Group
Prudential
State Mutual

The following 5 companies submitted data, but their experience is not included in this report:

Equicor
CIGNA
John Hancock
Lincoln National
UNUM

Some of the companies did not contribute data for all years.

Contributing companies were requested to group their data using the following disability provision definitions:

- 1) **No Disability Provision:** no provision for any income or continuance benefit of any kind in the event of disability.
- 2) **Premium Payment Insurance:** insurance is continued through the payment of the premium in the event of disability.
- 3) **Total and Permanent Disability:** any provision for payment of the face amount of insurance, either in a lump sum or in installments over a short period (such as 60 months), in the event of total and permanent disability prior to age 60.
- 4) **One Year Extension:** one-year extended death benefit continuance, providing for payment of the face amount upon death within 12 months of termination of active employment if the employee had been continuously disabled throughout that period.
- 5) **Age 60 Waiver:** indefinite continuance (at least to age 65) in the event of total disability prior to age 60 which persists for a qualifying period of six or nine or twelve months.
- 6) **Age 65 Waiver:** indefinite continuance (at least to age 65) in the event of total disability prior to age 65 which persists for a qualifying period of six or nine or twelve months.
- 7) **Mixed:** more than one of the above definitions apply to the exposures reported for this group.
- 8) **Other:** any other provision for continuance of coverage or cash benefits in the event of disability.

Companies offering modified disability provisions due to ADEA were encouraged to report their exposure and claims under the category that they felt was appropriate.

Certain disability provision categories have been combined in order to keep the number of tables manageable. The categories defined above have been combined as follows:

<u>Description Title</u>	<u>Categories</u>
No disability provision and one year extension	(1), (4)
Premium payment continued	(2)
Waiver to age 60 and 65	(5), (6)
Mixed and other	(3), (7), (8)

Table A summarizes the exposure data by disability provision and compares this exposure data with the exposure from the 1975 to 1979 Study. A comparison of the two studies shows a significant decrease in the exposure for the waiver of premium provision -- about nine million lives. However, the total exposure only decreased by about five million with the balance being accounted for by new category of "premium payment continued." In total, the current study contained 21% fewer lives exposed than the prior study. The variation in the size of the exposure contributed by the various companies is shown in Table B. Note that four companies contributed the majority of the exposure. Also, some of the contributing companies did not submit data for disability and/or accident provisions. Although the contributing companies were requested to separate the data into basic and supplemental coverage, the data submitted could not be used to produce meaningful tables showing basic and supplemental experience separately. By lives exposed, the contributed data was 51% basic only, 5% supplemental only, and 44% basic and supplemental combined. As a result, the committee decided to present the results on a combined basis (including both basic and supplemental coverage).

C. DEFINITIONS OF EXPECTED VALUES AND ASSUMPTIONS

For both number of claims and amounts, waiver of premium (for both age 60 and 65) disability claims have been shown at 75% of the reported values. This is consistent with the approach used in prior studies.

For the 1975 to 1979 study, the tabular (expected) values used to calculate the ratios of actual to expected were calculated using the 1960 CSG Table and the 1960 Basic Group Table. In the current study, the 1985 to 1989 experience is compared to the 1975 to 1979 data by calculating actual to expected ratios where the 1975 to 1979 experience data is used to calculate expected values.

In general the ratio of actual to expect (A/E) is calculated as

$$A/E = \frac{\text{Actual Claims}}{\text{Exposure} \times \text{Expected Claim Rate}},$$

where the rates are taken from the prior study in the 1980 reports as detailed in the Table below. However, in certain situations this formula was modified. For example, when calculating the A/E for total claims, an adjustment was necessary because the exposure for disability as reported by the contributing companies was generally slightly less than the death exposure. For these situations the following formula was used:

A/E (Total claim) =

$$\frac{\text{Actual death claims} + (\text{Actual disability claims}) \times R}{\text{Expected death claims} + (\text{Expected disability claims}) \times R}$$

where R is equal to the ratio of the death exposure to the disability exposure.

The table below shows which rates from the 1975 to 1979 study were used to calculate the various expected values.

**RATES USED FOR CALCULATING
EXPECTED VALUES**

(Table numbers refer to the 1975 to 1979 Study in the 1980 TSA Reports)

<i>Age Category</i>	<i>DISABILITY PROVISION</i>			
	<i>Waiver to Age 60 and 65^{1,2}</i>	<i>No Disability and One Year Extension¹</i>	<i>Premium Payment Continued</i>	<i>Mixed and Other^{1,3}</i>
Male	Table 5 Male	Table 5 Male	Same as No Disability and One Year Extension	Table 6 Male
Female	Table 5 Female	Table 5 Female	Same as No Disability and One Year Extension	Table 6 Female
Sex unknown	Table 5 All sexes combined	Table 5 All sexes combined	Same as No Disability and One Year Extension	Table 6 All sexes combined
All sexes combined	Table 5 Calculated as composite of expected calculated as above	Table 5 Calculated as composite of expected calculated as above	Same as No Disability and One Year Extension	Table 6 calculated as composite of expected calculated as above

¹ Death rates taken from the Total Death Column.
Accident rates taken from the Accidental Death Column.

² Disability rates taken from the Waiver Section.

³ Disability rates taken from the Disability Column.

The industry classification in Table 5 of this report is based on the Standard Industrial Classification (SIC) code format published in the Standard Industrial Classification Manual (1987 edition). Tables 3 and 4 exhibit the data by quinquennial age groups and central age group 17 represents the age group 0-19 and the group labeled 89 represents the age group 85 and over. Age was determined by subtracting calendar year of birth from the experience year. Since deaths were tabulated as the number of deaths during the experience year and exposure was calculated as the average exposure over the experience year, the mortality rates shown in this report are “central death rates.”

D. COMMENTS

Table C shows the actual to expected (A/E) ratios for each of the contributing companies. Although there is a substantial variation in A/E from company to company, much of this variation can be attributed to the particular “mix of business” submitted by each company. To further demonstrate the impact of the “mix of business” effect, we have included Table D. This table, which is a summary of data taken from Table 1, shows the variation in the A/E ratios by disability provision. The high A/E for the “premium payment continued” provision reflects the fact that the rates used to calculate expected values are for the “no disability and one year extension” provision in the 1975 to 1979 Study. Thus, if a contributing company submitted data for only the “premium payment continued” disability provision, one would expect a high value of A/E. Also, since there should be a tendency for the larger groups to have the “premium payment continued” provision, one would expect that the A/E ratios would increase with size of the group. Table 6 shows that the A/E ratios do increase with size. Table E compares the characteristics of the exposure used for the current study with that of the prior study. In this comparison the data for mixed and other disability provisions are not included. Although the total exposure for the 1985 to 1989 Study decreased by about 24% when compared to the 1975 to 1979 Study, the mix by sex and size does not change greatly when the studies are compared.

The committee selected the 1975 to 1979 tables as the standard to calculate expected values for two reasons: (1) the 1960 tables are clearly out-of-date, and (2) many companies have used the 1975 to 1979 tables as a benchmark during the process of developing pricing tables. On the other hand, there are a number of problems with using the 1975 to 1979 tables for comparison purposes, and care must be exercised when reviewing the A/E ratios. In particular, the reader should note the following:

- The 1975 to 1979 study was based on lives only; thus, when the 1985 to 1989 experience by amounts is compared to the 1975 to 1979 data, the resulting A/E ratios must be analyzed with care.

- The distribution of exposure by disability provision in the 1985 to 1989 Study is very different from the distribution in the 1975 to 1979 Study (see Table A).
- While there is some consistency between the exposure data used for the 1975 to 1979 Study and the 1985 to 1989 study, only three companies contributed to both studies (see Table E). This could introduce some anomalies into the resulting A/E ratios.
- As noted above, the 1975 to 1979 Study rates for the Ano disability provision were used to calculate the expected values for the Apremium payment continued provision and as a result the A/E ratios for this disability provision are somewhat distorted. Therefore, care must be exercised when reviewing some A/E ratios as variations may be the result of variations in the mix of disability provisions.

The committee experienced a number of problems with the data submitted by the contributing companies and each contributing company was contacted several times in an effort to increase the accuracy of the data. As a final step, the data for each contributing company was sent back to the company essentially in the format used for the final report. The package was sent to the group actuary at each contributing company and he/she was asked to review the data. Although this procedure did result in several adjustments to the basic data, the committee was still concerned about several areas; however, rather than eliminating data, we decided to publish as much information as possible and allow the user to form his or her own opinion as to the value of the information.

Most of the results seem to be consistent with expectations - the ratio of actual to expected (by lives) for death, accident and total claims is consistent with an overall mortality improvement of 1-2% per year. The actual to expected ratios by amounts seem reasonable when compared to the ratios by lives and shows the death rates by amounts are significantly lower than the death rates by lives. However, the actual to expected ratios for disability claims are below 50% and this suggests an unexpectedly low incidence of disability. Furthermore, the waiver disability rates for central age 62 decrease compared to central age 57 when they would be expected to increase. Although the "waiver to age 60" experience did have claims at central age 62, we included only the exposure data and claims for the "waiver to 65" at central age 62. As noted above, the committee made every effort to verify the accuracy of the data, but in the end we decided not to eliminate any data. In the spirit of providing as much information as possible, Table F shows the waiver claims split into "waiver to 60" and "waiver to 65" for selected central ages.

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For Tables 1 through 6, the suffix A denotes experience by lives and the suffix B denotes experience by amounts.

TABLE A

SUMMARY OF EXPOSURE DATA

Disability Provision	<i>1975 to 1979 Study Exposure</i>		<i>1985 to 1989 Study Exposure</i>			
		%	Lives	%	Amounts (\$1,000,000's)	%
No Disability and One Year Extension	4,255,887	18	3,966,403	21	121,756	20
Premium Payment Continued			3,879,080	20	190,393	33
Waiver to 60 and 65	18,587,493	76	9,501,210	50	223,750	37
Subtotal	22,843,380	6	17,346,693		535,899	
Mixed and Other	1,423,847		1,718,025	9	62,357	10
Total	24,267,227	100	19,064,718	100	598,256	100

TABLE B
DISTRIBUTION OF EXPOSURES BY CONTRIBUTING COMPANIES
PERCENTAGE OF TOTAL EXPOSURES

Company	LIVES				AMOUNTS			
	Death	Disability	Accident	All	Death	Disability	Accident	All
1	0.2	0.0	0.0	0.1	0.1	0.0	0.0	0.1
2	11.3	13.2	12.3	11.9	15.0	21.6	16.3	16.9
3	2.4	5.0	0.0	3.3	3.0	7.6	0.0	4.3
4	2.9	5.3	3.1	3.7	2.0	4.7	2.2	2.8
5	1.4	2.0	1.6	1.6	1.3	2.8	1.4	1.7
6	1.5	0.0	1.6	1.0	1.6	0.0	1.7	1.1
7	0.2	0.4	0.2	0.3	0.1	0.2	0.1	0.1
8	21.1	0.0	23.0	14.2	33.9	0.0	36.9	24.3
9	5.6	4.0	0.0	5.1	4.9	4.4	0.0	4.8
10	20.8	18.9	22.6	20.1	20.5	20.9	22.3	20.6
11	1.0	1.9	1.1	1.3	0.7	1.6	0.8	1.0
12	0.5	1.0	0.6	0.7	0.4	1.0	0.5	0.6
13	31.0	48.4	33.9	36.7	16.5	35.2	17.9	21.8

Numbers may not add to 100% due to rounding.

TABLE C
ACTUAL TO EXPECTED (A/E) RATIOS FOR CONTRIBUTING COMPANIES
(All disability provisions included)
(Actual to Expected Ratios x 100)

Company	LIVES				AMOUNTS			
	Death	Disability	Accident	All	Death	Disability	Accident	All
A	107.0	N/A	168.5	107.0	79.1	N/A	117.0	79.1
B	89.5	8.2	198.4	73.0	77.4	7.5	156.3	60.7
C	68.0	18.8	36.8	58.7	58.3	14.5	23.2	48.5
D	76.4	13.3	N/A	59.2	73.4	11.7	N/A	56.6
E	61.8	10.0	70.9	53.3	56.8	6.4	42.6	47.5
F	90.7	110.9	83.4	93.0	72.6	106.3	85.0	77.7
G	90.5	81.8	N/A	90.2	76.4	114.3	N/A	78.6
H	44.8	N/A	N/A	44.8	67.4	N/A	N/A	67.4
J	82.1	22.5	71.8	72.6	75.9	20.5	116.3	65.4
K	55.6	14.5	48.8	50.6	53.0	8.3	46.1	45.0
L	97.2	43.9	63.9	91.3	57.2	35.6	53.1	53.9
M	92.1	18.8	93.9	81.1	68.6	18.4	53.1	59.9
R	74.2	N/A	55.4	74.2	64.7	N/A	46.1	64.7
ALL	89.5	41.5	80.3	85.8	71.5	43.5	77.2	68.8

N/A = Company did not contribute data for this category.

TABLE D

**ACTUAL TO EXPECTED (A/E) RATIOS
BY DISABILITY PROVISION
BY LIVES**

<i>Disability Provision</i>	<i>Exposure</i>		<i>Actual to Expected</i>	
	<i>(Lives)</i>	<i>Death</i>	<i>Disability</i>	<i>Accident</i>
No Disability	3,996,403	64.4	0	143.0
Premium Payment Continued	3,879,080	111.5	0	135.8
Waiver	9,501,210	75.8	24.2	53.8
Other	1,718,025	98.6	93.4	88.5
Total	19,064,718	89.5	41.5	80.3

TABLE E

CHARACTERISTICS OF EXPOSURE DATA

Exposure:	<i>1975 to 1979 Study</i>		<i>1985 to 1989 Study</i>			
	<i>Lives</i>	<i>%</i>	<i>Lives</i>	<i>%</i>	<i>Amounts (\$1,000,000's)</i>	<i>%</i>
Male	12,924,001	57	9,988,675	58	322,726	60
Female	6,885,559	30	5,883,943	34	137,384	26
Sex Unknown	3,033,820	13	1,474,075	8	75,789	14
Total	22,843,380	100	17,346,693	100	535,899	100
Number of Contributing Companies	9		13		13	
Number of Companies in Both Studies	3		3		3	
% of Experience from Groups with more than 5,000 Lives	27%		35%		50%	

TABLE F

**DISABILITY CLAIMS BY WAIVER PROVISION
MALE AND FEMALE COMBINED**

<i>Central Age</i>	<i>Waiver to Age 60</i>		<i>Waiver to Age 65</i>	
	<i>Lives</i>	<i>Amounts*</i>	<i>Lives</i>	<i>Amounts*</i>
42	89	1.689	49	1.800
47	160	2.911	48	1.673
52	215	4.442	62	2.715
57	307	6.408	100	3.620
62	185	4.011	31	1.243
67	59	.652	4	.185

* Amounts in \$1,000,000's

Table 1A
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Type of Group	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer-employee group	539,609	1,201	51.0			96	119.2	1,201	51.0
Union membership group	999,184	2,532	67.4			605	287.0	2,532	67.4
Negotiated (Taft-Hartley) trustee group	14,556	65	60.7					65	60.7
Multiple-employer or trade association group	60,291	248	51.5			13	76.5	248	51.5
Professional association membership group	13,323	82	85.7			2	57.2	82	85.7
Mass marketed, non-association group	1,271,281	2,114	31.9			266	86.2	2,114	31.9
Other	1,068,159	7,582	94.3			92	70.4	7,582	94.3
Total	3,966,403	13,824	64.4			1,074	143.0	13,824	64.4

PREMIUM PAYMENT CONTINUED

Type of Group	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer-employee group	2,186,638	22,897	100.9			509	110.4	22,897	100.9
Union membership group	449,125	17,893	132.7			253	209.1	17,893	132.7
Negotiated (Taft-Hartley) trustee group	74,121	549	109.5			62	393.8	549	109.5
Multiple-employer or trade association group	56,027	318	160.0			16	124.3	318	160.0
Professional association membership group									
Mass marketed, non-association group									
Other	1,113,169	6,374	102.5			315	131.4	6,374	102.5
Total	3,879,080	48,031	111.5			1,155	135.8	48,031	111.5

Table 1A
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Type of Group	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer-employee group	5,366,720	11,380	68.5	434	14.3	1,018	46.9	11,814	59.5
Union membership group	49,342	551	99.7	29	60.4	4	32.3	580	95.5
Negotiated (Taft-Hartley) trustee group	68,979	405	87.2	33	52.6	27	255.5	438	82.3
Multiple-employer or trade association group	602,323	1,366	65.0	78	13.1	47	39.6	1,444	53.1
Professional association membership group	51,465	137	51.7	13	25.7	7	34.9	150	47.2
Mass marketed, non-association group	3,368	7	59.8		0.0	2	127.5	7	46.7
Other	3,359,013	13,595	83.9	804	41.1	898	64.4	14,399	77.5
Total	9,501,210	27,441	75.8	1,391	24.2	2,003	53.8	28,832	67.6

MIXED & OTHER DISABILITY BENEFIT

Type of Group	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer-employee group	160,817	428	118.4	130	105.7	13	90.4	558	115.2
Union membership group	237								
Negotiated (Taft-Hartley) trustee group	2,434	45	118.1		0.0			45	106.9
Multiple-employer or trade association group	21,587	170	187.6	12	45.0	10	187.6	182	154.9
Professional association membership group	148,346	1,135	78.8	23	4.9	75	145.5	1,158	59.8
Mass marketed, non-association group	195								
Other	1,384,409	8,234	100.1	1,626	125.9	428	81.9	9,860	104.6
Total	1,718,025	10,012	98.6	1,791	93.4	526	88.5	11,803	97.6

* 75 percent of disability claims on Waiver of Premium

Table 1A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

LIVES

ALL BENEFITS COMBINED

Type of Group	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer-employee group	8,253,784	35,906	85.4	564	17.9	1,636	60.0	36,470	80.3
Union membership group	1,497,888	20,976	117.9	29	60.1	862	250.4	21,005	117.7
Negotiated (Taft-Hartley) trustee group	160,090	1,064	95.8	33	49.8	89	338.2	1,097	92.7
Multiple-employer or trade association group	740,228	2,102	73.2	90	14.4	86	55.9	2,192	62.3
Professional association membership group	213,134	1,354	75.2	36	6.8	84	111.9	1,390	59.0
Mass marketed, non-association group	1,274,844	2,121	31.9		0.0	268	86.4	2,121	31.9
Other	6,924,750	35,785	92.5	2,430	74.8	1,733	75.8	38,215	90.6
Total	19,064,718	99,308	89.5	3,182	41.5	4,758	80.3	102,490	85.8

* 75 percent of disability claims on Waiver of Premium

Table 1B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Type of Group	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer- employee group	\$35,479	\$62.538	45.4			\$6.694	109.9	\$62.538	45.4
Union membership group Negotiated (Taft-Hartley) trustee group	\$33,421	\$75.596	60.3			\$17.965	254.2	\$75.596	60.3
Multiple-employer or trade association group	\$113	\$0.381	47.0					\$0.381	47.0
Professional association membership group	\$3,843	\$26.859	74.4			\$1.553	155.0	\$26.859	74.4
Mass marketed, non-association group	\$1,138	\$2.753	55.1			\$0.072	26.4	\$2.753	55.1
Other	\$11,041	\$9.553	49.0			\$2.534	80.1	\$9.553	49.0
	\$36,719	\$113.508	63.2			\$3.593	64.1	\$113.508	63.2
Total	\$121,756	\$291.188	57.8			\$32.411	139.7	\$291.188	57.8

PREMIUM PAYMENT CONTINUED

Type of Group	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer- employee group	\$129,207	\$609.123	77.2			\$20.943	77.6	\$609.123	77.2
Union membership group Negotiated (Taft-Hartley) trustee group	\$7,142	\$168.490	142.4			\$2.615	160.9	\$168.490	142.4
Multiple-employer or trade association group	\$546	\$3.146	100.5			\$0.352	378.4	\$3.146	100.5
Professional association membership group	\$3,323	\$8.747	68.2			\$0.909	117.4	\$8.747	68.2
Mass marketed, non-association group									
Other	\$50,174	\$142.882	74.3			\$15.854	149.2	\$142.882	74.3
Total	\$190,393	\$932.388	83.6			\$40.673	101.4	\$932.388	83.6

Table 1B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Type of Group	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer-employee group	\$115,114	\$194.263	57.3	\$8.249	10.6	\$17.575	41.2	\$202.512	47.9
Union membership group	\$611	\$5.175	84.7	\$0.763	106.0	\$0.005	4.4	\$5.938	87.7
Negotiated (Taft-Hartley) trustee group	\$444	\$2.089	92.2	\$0.215	52.0	\$0.165	257.5	\$2.304	85.2
Multiple-employer or trade association group	\$15,972	\$28.303	46.9	\$1.640	8.8	\$0.756	23.7	\$29.943	37.6
Professional association membership group	\$2,552	\$3.814	40.5	\$0.747	30.2	\$0.271	24.1	\$4.561	38.3
Mass marketed, non-association group	\$31	\$0.043	37.8	\$0.000	0.0	\$0.009	66.1	\$0.043	29.8
Other	\$89,023	\$226.669	67.2	\$22.978	34.6	\$20.235	55.6	\$249.647	60.5
Total	\$223,750	\$460.356	61.0	\$34.594	20.8	\$39.016	46.7	\$494.950	52.7

MIXED & OTHER DISABILITY BENEFIT

Type of Group	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer-employee group	\$5,660	\$11.038	78.8	\$8.351	158.8	\$0.524	138.1	\$19.389	100.6
Union membership group	\$9								
Negotiated (Taft-Hartley) trustee group	\$30	\$0.315	118.8					\$0.315	99.4
Multiple-employer or trade association group	\$583	\$2.446	102.1	\$0.209	25.2	\$0.082	48.4	\$2.655	82.3
Professional association membership group	\$6,238	\$14.505	72.1	\$0.452	6.1	\$3.149	146.2	\$14.957	54.2
Mass marketed, non-association group									
Other	\$49,834	\$157.621	77.1	\$58.229	108.6	\$14.075	75.5	\$215.850	85.0
Total	\$62,357	\$185.925	77.1	\$67.241	100.0	\$17.830	83.5	\$253.166	82.9

* 75 percent of disability claims on Waiver of Premium

Table 1B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

AMOUNTS
(Amounts in \$1,000,000)

ALL BENEFITS COMBINED

Type of Group	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
Single employer- employee group	\$285,462	\$876.962	68.5	\$16.600	20.0	\$45.736	60.1	\$893.562	65.3
Union membership group	\$41,184	\$249.261	99.8	\$0.763	104.4	\$20.585	233.7	\$250.024	99.8
Negotiated (Taft-Hartley) trustee group	\$1,134	\$5.931	91.7	\$0.215	46.5	\$0.517	329.1	\$6.146	88.2
Multiple-employer or trade association group	\$23,722	\$66.355	59.4	\$1.849	9.4	\$3.300	64.3	\$68.204	51.7
Professional association membership group	\$9,929	\$21.072	61.0	\$1.199	12.1	\$3.492	98.3	\$22.271	49.9
Mass marketed, non-association group	\$11,073	\$9.596	48.9	\$0.000	0.0	\$2.543	80.1	\$9.596	48.8
Other	\$225,752	\$640.680	70.1	\$81.208	67.6	\$53.757	75.4	\$721.888	69.8
Total	\$598,258	\$1,869.857	71.5	\$101.836	43.5	\$129.930	77.2	\$1,971.693	68.8

* 75 percent of disability claims on Waiver of Premium

Table 2A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Year	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	437,425	1,384	49.1			48	58.7	1,384	49.1
1986	331,360	1,417	65.4			51	96.8	1,417	65.4
1987	827,824	2,781	67.5			363	227.1	2,781	67.5
1988	851,433	2,876	64.3			244	156.9	2,876	64.3
1989	1,518,361	5,366	68.0			368	122.1	5,366	68.0
Total	3,966,403	13,824	64.4			1,074	143.0	13,824	64.4

PREMIUM PAYMENT CONTINUED

Year	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	26,331	195	98.9			15	384.5	195	98.9
1986	27,269	202	99.1			15	364.9	202	99.1
1987	1,199,525	15,002	113.3			342	130.7	15,002	113.3
1988	1,208,179	15,652	112.7			369	138.3	15,652	112.7
1989	1,417,776	16,980	109.1			414	131.9	16,980	109.1
Total	3,879,080	48,031	111.5			1,155	135.8	48,031	111.5

Table 2A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Year	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	974,809	2,373	70.7	101	15.9	182	48.5	2,474	61.5
1986	1,033,813	2,504	72.1	97	14.6	192	49.0	2,601	62.4
1987	1,891,056	6,229	82.6	118	15.8	444	59.3	6,347	73.1
1988	2,130,363	5,962	73.1	374	27.8	483	57.6	6,336	66.2
1989	3,471,169	10,373	75.8	701	29.7	702	51.2	11,074	68.1
Total	9,501,210	27,441	75.8	1,391	24.2	2,003	53.8	28,832	67.6

MIXED & OTHER DISABILITY BENEFIT

Year	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	67,166	273	78.7	24	19.2	23	156.1	297	62.8
1986	65,158	282	77.1	34	27.3	12	86.4	316	64.2
1987	375,300	2,238	98.0	32	26.1	124	96.3	2,270	80.4
1988	492,572	2,579	91.3	770	118.1	138	79.9	3,349	96.5
1989	717,829	4,640	107.0	931	104.2	229	86.8	5,571	106.5
Total	1,718,025	10,012	98.6	1,791	93.4	526	88.5	11,803	97.6

* 75 percent of disability claims on Waiver of Premium

Table 2A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

LIVES

ALL BENEFITS COMBINED

Year	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	1,505,731	4,225	62.9	125	16.4	268	56.3	4,350	57.9
1986	1,457,600	4,405	70.9	131	16.6	270	58.4	4,536	64.5
1987	4,293,705	26,250	96.5	150	17.3	1,273	98.0	26,400	92.0
1988	4,682,547	27,069	92.3	1,144	57.3	1,234	86.1	28,213	89.9
1989	7,125,135	37,359	90.1	1,632	50.2	1,713	76.1	38,991	86.8
Total	19,064,718	99,308	89.5	3,182	41.5	4,758	80.3	102,490	85.8

* 75 percent of disability claims on Waiver of Premium

Table 2B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Year	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	\$6,022	\$18.692	74.3			\$0.460	51.2	\$18.692	74.3
1986	\$5,217	\$18.810	77.8			\$0.571	98.7	\$18.810	77.8
1987	\$27,525	\$72.140	63.4			\$11.559	213.2	\$72.140	63.4
1988	\$27,633	\$70.260	61.5			\$7.677	146.7	\$70.260	61.5
1989	\$55,358	\$111.285	49.1			\$12.144	109.7	\$111.285	49.1
Total	\$121,756	\$291.188	57.8			\$32.411	139.7	\$291.188	57.8

PREMIUM PAYMENT CONTINUED

Year	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	\$371	\$1.741	82.3			\$0.092	303.1	\$1.741	82.3
1986	\$411	\$2.497	108.8			\$0.110	304.4	\$2.497	108.8
1987	\$57,660	\$286.850	85.6			\$12.784	105.8	\$286.850	85.6
1988	\$59,787	\$300.652	83.5			\$13.711	108.5	\$300.652	83.5
1989	\$72,162	\$340.648	81.9			\$13.976	91.3	\$340.648	81.9
Total	\$190,393	\$932.388	83.6			\$40.673	101.4	\$932.388	83.6

Table 2B
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

AMOUNTS
 (Amounts in \$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Year	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	\$19,240	\$35.661	58.2	\$1.605	10.6	\$3.127	45.9	\$37.266	48.3
1986	\$20,721	\$39.252	60.8	\$1.793	11.1	\$3.227	45.3	\$41.045	50.5
1987	\$39,214	\$90.502	69.1	\$2.571	13.8	\$7.886	54.2	\$93.073	58.6
1988	\$46,072	\$97.512	62.3	\$7.754	22.2	\$8.721	51.0	\$105.267	54.6
1989	\$98,501	\$197.428	57.9	\$20.869	25.5	\$16.055	42.3	\$218.297	50.9
Total	\$223,750	\$460.356	61.0	\$34.594	20.8	\$39.016	46.7	\$494.950	52.7

MIXED & OTHER DISABILITY BENEFIT

Year	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	\$2,225	\$4.645	70.8	\$0.801	32.3	\$0.867	174.9	\$5.446	60.2
1986	\$2,291	\$5.099	75.1	\$2.245	88.4	\$0.809	162.4	\$7.344	78.7
1987	\$12,720	\$38.127	76.4	\$1.489	57.0	\$3.488	79.9	\$39.616	72.2
1988	\$16,884	\$46.404	71.0	\$27.470	122.5	\$4.169	71.0	\$73.874	84.2
1989	\$28,235	\$91.650	81.4	\$35.236	94.8	\$8.497	84.0	\$126.886	84.8
Total	\$62,357	\$185.925	77.1	\$67.241	100.0	\$17.830	83.5	\$253.166	82.9

* 75 percent of disability claims on Waiver of Premium

Table 2B
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Year	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
1985	\$27,860	\$60.739	63.8	\$2.406	13.6	\$4.546	55.2	\$63.145	55.7
1986	\$28,641	\$65.658	67.1	\$4.038	21.7	\$4.717	57.2	\$69.696	59.6
1987	\$137,120	\$487.619	77.4	\$4.060	19.1	\$35.717	98.1	\$491.679	73.8
1988	\$150,379	\$514.829	74.0	\$35.225	61.3	\$34.278	83.9	\$550.055	72.9
1989	\$254,256	\$741.011	67.6	\$56.105	47.1	\$50.672	68.0	\$797.117	65.4
Total	\$598,258	\$1,869.857	71.5	\$101.836	43.5	\$129.930	77.2	\$1,971.693	68.8

* 75 percent of disability claims on Waiver of Premium

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	16,338	18	72.9			1	10.0	18	72.9
22	212,889	115	58.2			46	46.2	115	58.2
27	397,271	329	109.2			82	80.7	329	109.2
32	506,745	579	137.4			155	146.6	579	137.4
37	557,000	789	125.4			189	217.2	789	125.4
42	562,410	846	86.1			181	245.3	846	86.1
47	499,477	1,081	67.8			149	198.9	1,081	67.8
52	393,054	1,170	54.1			94	170.4	1,170	54.1
57	311,865	1,286	46.4			70	134.5	1,286	46.4
62	251,510	1,673	49.2			68	124.5	1,673	49.2
17-62	3,708,559	7,886	63.2			1,035	144.9	7,886	63.2
67	137,157	1,410	49.1			26	165.9	1,410	49.1
72	72,451	1,279	48.4			6	50.7	1,279	48.4
77	28,800	1,231	81.0			2	56.4	1,231	81.0
82	12,655	955	96.5			4	300.7	955	96.5
89	6,781	1,063	110.5			1	22.6	1,063	110.5
67-89	257,844	5,938	66.1			39	106.0	5,938	66.1
Total	3,966,403	13,824	64.4			1,074	143.0	13,824	64.4

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

LIVES

PREMIUM PAYMENT CONTINUED

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	11,322	11	81.7			2	36.5	11	81.7
22	128,338	93	85.9			54	97.3	93	85.9
27	337,931	217	89.1			96	112.4	217	89.1
32	417,090	416	122.9			100	111.7	416	122.9
37	446,144	553	112.9			107	149.1	553	112.9
42	451,192	793	103.1			92	146.7	793	103.1
47	367,575	1,055	92.5			67	116.0	1,055	92.5
52	310,237	1,687	101.2			56	115.3	1,687	101.2
57	338,382	3,009	100.0			95	142.5	3,009	100.0
62	355,661	4,837	95.8			98	96.9	4,837	95.8
17-62	3,163,872	12,671	98.8			767	119.0	12,671	98.8
67	291,596	6,606	104.0			107	202.8	6,606	104.0
72	198,857	7,542	105.5			111	217.9	7,542	105.5
77	123,774	7,801	119.4			76	197.0	7,801	119.4
82	65,371	6,651	127.8			46	182.1	6,651	127.8
89	35,610	6,760	134.6			48	125.1	6,760	134.6
67-89	715,208	35,360	116.8			388	188.4	35,360	116.8
Total	3,879,080	48,031	111.5			1,155	135.8	48,031	111.5

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	79,832	46	32.3	3	116.2	21	26.6	49	34.0
22	910,910	651	72.6	34	60.3	179	30.5	685	71.8
27	1,543,903	1,194	100.1	60	53.5	273	43.0	1,254	95.7
32	1,508,544	1,321	96.8	100	44.4	262	44.7	1,421	88.7
37	1,359,706	1,440	89.1	140	43.0	234	52.2	1,580	80.7
42	1,140,858	1,596	78.6	137	26.3	167	51.3	1,733	67.0
47	890,147	1,946	72.4	208	27.6	160	54.0	2,154	61.8
52	700,033	2,107	61.5	276	24.9	135	63.4	2,383	51.8
57	591,453	3,776	82.5	402	18.9	222	125.2	4,178	60.7
62	441,145	3,659	68.0	31	6.0	146	91.0	3,690	48.5
17-62	9,166,530	17,736	76.1	1,391	24.2	1,799	51.3	19,127	64.6
67	183,872	2,348	58.6	0		72	81.0	2,348	58.6
72	78,644	1,948	64.7	0		41	82.4	1,948	64.7
77	40,837	1,826	75.0	0		33	97.8	1,826	75.0
82	20,072	2,047	123.4	0		41	231.0	2,047	123.4
89	11,257	1,536	85.4	0		17	62.0	1,536	85.4
67-89	334,680	9,705	75.2	0		204	93.7	9,705	75.2
Total	9,501,210	27,441	75.8	1,391	24.2	2,003	53.8	28,832	67.8

* 75 percent of disability claims on Waiver of Premium

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined

LIVES

ALL BENEFITS COMBINED

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	107,492	75	41.6	3	116.2	24	25.4	78	42.7
22	1,252,137	859	71.5	34	60.3	279	37.6	893	70.9
27	2,279,105	1,740	100.2	60	53.5	451	54.9	1,800	97.1
32	2,432,379	2,316	109.0	100	44.4	517	66.1	2,416	102.2
37	2,362,850	2,782	101.7	140	43.0	530	87.3	2,922	94.9
42	2,154,460	3,235	85.5	137	26.3	440	95.2	3,372	77.7
47	1,757,199	4,082	75.3	208	27.6	376	87.7	4,290	68.9
52	1,403,324	4,964	68.4	276	24.9	285	90.0	5,240	62.1
57	1,241,700	8,071	77.9	402	18.9	387	130.7	8,473	66.9
62	1,048,316	10,169	73.5	31	6.0	312	98.6	10,200	63.3
17-62	16,038,961	38,293	78.8	1,391	24.2	3,601	74.0	39,684	72.2
67	612,625	10,364	78.3	0		205	130.3	10,364	78.3
72	349,952	10,769	84.1	0		158	140.4	10,769	84.1
77	193,411	10,858	103.5	0		111	146.3	10,858	103.5
82	98,098	9,653	122.9	0		91	205.2	9,653	122.9
89	53,648	9,359	120.2	0		66	94.0	9,359	120.2
67-89	1,307,732	51,003	97.8	0		631	137.1	51,003	97.8
Total	17,346,693	89,296	88.6	1,391	24.2	4,232	79.4	90,687	84.6

* 75 percent of disability claims on Waiver of Premium

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Male Experience

LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	8,621	12	60.3			1	12.0	12	60.3
22	121,254	101	61.7			38	43.0	101	61.7
27	247,054	273	113.9			67	74.0	273	113.9
32	345,389	377	117.4			127	136.3	377	117.4
37	386,205	573	115.9			155	198.4	573	115.9
42	403,751	707	87.6			157	235.4	707	87.6
47	363,964	871	65.6			129	187.0	871	65.6
52	279,048	990	54.4			85	166.2	990	54.4
57	211,997	1,014	43.2			52	104.2	1,014	43.2
62	155,739	1,216	45.2			47	98.9	1,216	45.2
17-62	2,523,022	6,134	60.0			858	133.5	6,134	60.0
67	82,135	1,108	49.5			25	213.4	1,108	49.5
72	46,453	990	46.7			6	59.8	990	46.7
77	17,382	881	77.1			1	32.3	881	77.1
82	7,024	648	95.7			4	369.2	648	95.7
89	4,061	760	116.4			1	23.4	760	116.4
67-89	157,055	4,387	64.2			37	122.5	4,387	64.2
Total	2,680,077	10,521	61.7			895	133.0	10,521	61.7

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Male Experience

LIVES

PREMIUM PAYMENT CONTINUED

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	3,536	9	110.2			1	28.8	9	110.2
22	56,346	61	80.2			37	88.4	61	80.2
27	171,692	143	85.9			69	105.0	143	85.9
32	229,282	272	127.6			76	117.3	272	127.6
37	241,874	335	108.2			70	135.8	335	108.2
42	254,196	420	82.6			64	143.9	420	82.6
47	203,764	516	69.4			50	120.6	516	69.4
52	159,351	751	72.3			34	105.1	751	72.3
57	150,513	1,244	74.7			39	96.1	1,244	74.7
62	141,559	1,829	74.8			36	69.1	1,829	74.8
17-62	1,612,113	5,580	77.8			476	108.6	5,580	77.8
67	97,986	2,387	89.4			23	119.8	2,387	89.4
72	64,281	2,782	94.8			27	126.0	2,782	94.8
77	37,170	2,737	111.9			23	163.0	2,737	111.9
82	18,482	2,150	120.7			16	272.3	2,150	120.7
89	10,028	2,219	137.7			16	96.6	2,219	137.7
67-89	227,947	12,275	107.3			105	136.0	12,275	107.3
Total	1,840,060	17,855	95.9			581	112.7	17,855	95.9

Table 3A
All Industries Combined, Calendar Years 1985-89
Male Experience

LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	43,837	33	28.6	2	139.7	14	21.8	35	30.3
22	475,196	471	66.5	25	51.9	135	28.0	496	65.5
27	860,568	803	91.5	35	40.3	220	42.8	838	86.5
32	881,834	822	85.5	54	34.1	174	36.1	876	77.5
37	785,716	1,028	90.2	81	33.7	183	48.0	1,109	79.5
42	649,054	1,172	80.3	87	23.3	122	44.1	1,259	67.6
47	512,823	1,325	69.5	132	23.5	124	51.0	1,457	58.1
52	409,521	1,509	60.2	188	23.2	109	65.6	1,697	50.4
57	355,108	2,880	83.3	325	19.7	193	131.2	3,205	61.1
62	268,099	2,534	62.3	18	7.5	111	83.0	2,552	45.7
17-62	5,241,753	12,577	73.1	947	22.7	1,385	47.9	13,524	62.0
67	121,657	1,764	54.6	0		44	61.0	1,764	54.6
72	54,958	1,602	64.2	0		34	82.0	1,602	64.2
77	28,749	1,509	75.5	0		29	115.0	1,509	75.5
82	13,828	1,752	137.7	0		38	286.3	1,752	137.7
89	7,594	1,150	86.3	0		14	64.9	1,150	86.3
67-89	226,785	7,777	75.3	0		159	91.5	7,777	75.3
Total	5,468,538	20,354	73.9	947	22.7	1,544	50.4	21,301	66.3

* 75 percent of disability claims on Waiver of Premium

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Male Experience

LIVES

ALL BENEFITS COMBINED

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	55,994	54	37.7	2	139.7	16	21.0	56	38.9
22	652,796	633	66.8	25	51.9	210	34.3	658	66.0
27	1,279,314	1,219	94.9	35	40.3	356	53.1	1,254	91.2
32	1,456,505	1,471	98.4	54	34.1	377	59.0	1,525	91.6
37	1,413,795	1,936	99.6	81	33.7	408	79.9	2,017	91.7
42	1,307,001	2,299	82.8	87	23.3	343	88.4	2,386	75.1
47	1,080,551	2,712	68.1	132	23.5	303	85.7	2,844	62.1
52	847,920	3,250	60.6	188	23.2	228	91.4	3,438	55.2
57	717,618	5,138	68.8	325	19.7	284	119.5	5,463	59.1
62	565,397	5,579	60.6	18	7.5	194	83.1	5,597	52.1
17-62	9,376,888	24,291	70.2	947	22.7	2,719	68.5	25,238	64.4
67	301,778	5,259	64.6	0		92	89.2	5,259	64.6
72	165,692	5,374	71.2	0		67	91.9	5,374	71.2
77	83,301	5,127	91.8	0		53	124.9	5,127	91.8
82	39,334	4,550	122.0	0		58	286.7	4,550	122.0
89	21,683	4,129	114.8	0		31	73.1	4,129	114.8
67-89	611,787	24,439	85.4	0		301	107.1	24,439	85.4
Total	9,988,675	48,730	77.1	947	22.7	3,020	71.0	49,677	73.2

* 75 percent of disability claims on Waiver of Premium

Table 3A
All Industries Combined, Calendar Years 1985-89
Female Experience

LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	7,717	6	125.4			0		6	125.4
22	91,635	14	41.3			8	70.7	14	41.3
27	150,217	56	90.9			15	135.6	56	90.9
32	161,356	202	201.9			28	222.4	202	201.9
37	170,795	216	160.1			34	381.6	216	160.1
42	158,659	139	79.6			24	338.2	139	79.6
47	135,513	210	78.7			20	335.8	210	78.7
52	114,006	180	52.5			9	224.1	180	52.5
57	99,868	272	63.8			18	848.2	272	63.8
62	95,771	457	64.5			21	297.1	457	64.5
17-62	1,185,537	1,752	77.7			177	246.5	1,752	77.7
67	55,022	302	47.8			1	25.3	302	47.8
72	25,998	289	55.3			0		289	55.3
77	11,418	350	93.1			1	221.4	350	93.1
82	5,631	307	98.3			0		307	98.3
89	2,720	303	98.0			0		303	98.0
67-89	100,789	1,551	72.1			2	30.3	1,551	72.1
Total	1,286,326	3,303	75.0			179	228.3	3,303	75.0

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Female Experience

LIVES

PREMIUM PAYMENT CONTINUED

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	7,275	1	22.2			1	59.8	1	22.2
22	61,636	29	127.2			17	198.3	29	127.2
27	139,541	56	97.9			25	200.5	56	97.9
32	147,258	71	77.8			16	109.4	71	77.8
37	154,365	108	88.6			21	195.3	108	88.6
42	132,192	139	95.6			20	253.5	139	95.6
47	98,644	194	99.8			13	221.2	194	99.8
52	78,472	249	105.4			18	461.5	249	105.4
57	67,430	323	112.2			9	447.5	323	112.2
62	60,229	443	99.4			7	117.0	443	99.4
17-62	947,042	1,613	100.4			147	199.3	1,613	100.4
67	40,175	545	118.2			6	136.6	545	118.2
72	27,591	679	122.4			16	416.4	679	122.4
77	16,830	694	125.3			3	105.6	694	125.3
82	9,338	662	127.9			3	120.6	662	127.9
89	5,814	927	140.2			3	208.0	927	140.2
67-89	99,748	3,507	127.6			31	206.6	3,507	127.6
Total	1,046,790	5,120	117.5			178	200.6	5,120	117.5

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Female Experience

LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	35,990	13	48.2	1	77.2	7	47.7	14	49.3
22	426,727	173	96.5	6	77.7	43	41.1	179	95.7
27	644,599	373	131.5	18	77.8	49	41.0	391	127.0
32	561,785	463	135.1	34	61.1	86	83.0	497	123.8
37	488,594	338	91.0	43	70.0	46	69.4	381	87.8
42	414,354	338	79.2	39	36.5	41	85.2	377	69.8
47	316,383	491	83.0	64	48.3	35	67.3	555	76.0
52	238,271	405	61.4	75	37.1	24	52.1	480	55.1
57	190,079	574	75.9	61	20.5	27	92.0	635	58.8
62	134,690	630	75.2	8	13.6	32	123.0	638	55.5
17-62	3,451,471	3,798	84.8	347	36.9	390	63.9	4,145	75.5
67	54,934	521	84.7	0	0.0	27	169.3	521	84.7
72	22,672	310	65.1	0	0.0	7	91.3	310	65.1
77	11,856	298	70.9	0	0.0	4	48.0	298	70.9
82	6,233	294	76.3	0	0.0	3	67.2	294	76.3
89	3,662	386	82.6	0	0.0	3	51.3	386	82.6
67-89	99,356	1,809	76.5	0	0.0	44	104.1	1,809	76.5
Total	3,550,827	5,607	82.0	347	36.9	434	66.5	5,954	75.8

* 75 percent of disability claims on Waiver of Premium

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Female Experience

LIVES

ALL BENEFITS COMBINED

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	50,982	20	55.1	1	77.2	8	44.4	21	55.8
22	579,998	216	91.6	6	77.7	68	54.6	222	91.1
27	934,357	485	120.5	18	77.8	89	62.2	503	117.9
32	870,399	736	137.8	34	61.1	130	99.4	770	129.9
37	813,754	662	105.4	43	70.0	101	117.5	705	101.9
42	705,205	616	82.5	39	36.5	85	134.6	655	76.1
47	550,540	895	85.0	64	48.3	68	106.5	959	80.5
52	430,749	834	67.3	75	37.1	51	94.5	909	62.6
57	357,377	1,169	79.5	61	20.5	54	161.3	1,230	68.4
62	290,690	1,530	76.8	8	13.6	60	153.6	1,538	66.3
17-62	5,584,050	7,163	85.9	347	36.9	714	94.5	7,510	80.2
67	150,131	1,368	80.1	0	0.0	34	139.9	1,368	80.1
72	76,261	1,278	82.2	0	0.0	23	172.9	1,278	82.2
77	40,104	1,342	99.4	0	0.0	8	68.9	1,342	99.4
82	21,202	1,263	103.9	0	0.0	6	83.3	1,263	103.9
89	12,196	1,616	112.4	0	0.0	6	80.6	1,616	112.4
67-89	299,893	6,867	94.5	0	0.0	77	120.6	6,867	94.5
Total	5,883,943	14,030	89.9	347	36.9	791	96.5	14,377	86.5

* 75 percent of disability claims on Waiver of Premium

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Sex-Unknown Experience

LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	0	0	0.0			0	0.0	0	0.0
22	0	0	0.0			0	0.0	0	0.0
27	0	0	0.0			0	0.0	0	0.0
32	0	0	0.0			0	0.0	0	0.0
37	0	0	0.0			0	0.0	0	0.0
42	0	0	0.0			0	0.0	0	0.0
47	0	0	0.0			0	0.0	0	0.0
52	0	0	0.0			0	0.0	0	0.0
57	0	0	0.0			0	0.0	0	0.0
62	0	0	0.0			0	0.0	0	0.0
17-62	0	0	0.0			0	0.0	0	0.0
67	0	0	0.0			0	0.0	0	0.0
72	0	0	0.0			0	0.0	0	0.0
77	0	0	0.0			0	0.0	0	0.0
82	0	0	0.0			0	0.0	0	0.0
89	0	0	0.0			0	0.0	0	0.0
67-89	0	0	0.0			0	0.0	0	0.0
Total	0	0	0.0			0	0.0	0	0.0

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Sex-Unknown Experience

LIVES

PREMIUM PAYMENT CONTINUED

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	511	1	127.9			0	0.0	1	127.9
22	10,356	3	31.8			0	0.0	3	31.8
27	26,698	18	91.1			2	27.7	18	91.1
32	40,550	73	214.3			8	78.9	73	214.3
37	49,905	110	188.4			16	168.7	110	188.4
42	64,804	234	202.9			8	77.2	234	202.9
47	65,167	345	170.8			4	38.4	345	170.8
52	72,414	687	175.4			4	32.5	687	175.4
57	120,439	1,442	136.5			47	195.1	1,442	136.5
62	153,873	2,565	119.0			55	127.7	2,565	119.0
17-62	604,717	5,478	135.5			144	108.7	5,478	135.5
67	153,435	3,674	114.0			78	267.6	3,674	114.0
72	106,985	4,081	111.4			68	264.8	4,081	111.4
77	69,774	4,370	123.6			50	231.2	4,370	123.6
82	37,551	3,839	132.1			27	159.8	3,839	132.1
89	19,768	3,614	131.4			29	142.4	3,614	131.4
67-89	387,513	19,578	121.8			252	221.6	19,578	121.8
Total	992,230	25,056	124.5			396	160.8	25,056	124.5

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Sex-Unknown Experience

LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	5	0	0.0	0	0.0	0	0.0	0	0.0
22	8,987	7	77.9	3	476.9	1	368.5	10	104.0
27	38,737	18	58.1	8	215.1	4	495.5	26	74.0
32	64,925	36	59.6	12	108.7	2	174.2	48	67.2
37	85,396	74	70.5	17	66.6	5	465.5	91	69.7
42	77,450	86	59.7	11	27.4	4	467.8	97	52.5
47	60,942	130	69.0	12	19.7	1	107.6	142	57.0
52	52,242	193	74.3	13	13.6	2	224.2	206	58.2
57	46,266	322	89.3	17	8.7	2	248.9	339	61.6
62	38,356	495	104.5	5	2.4	3	378.8	500	71.2
17-62	473,306	1,361	83.4	97	15.1	24	316.7	1,458	64.1
67	7,281	63	39.5	0	0.0	1	124.1	63	39.5
72	1,014	36	92.9	0	0.0	0	0.0	36	92.9
77	232	19	135.1	0	0.0	0	0.0	19	135.1
82	11	1	106.6	0	0.0	0	0.0	1	106.6
89	1	0	0.0	0	0.0	0	0.0	0	0.0
67-89	8,539	119	55.8	0	0.0	1	59.8	119	55.8
Total	481,845	1,480	80.2	97	15.1	25	270.2	1,577	63.4

* 75 percent of disability claims on Waiver of Premium

Table 3A
 All Industries Combined, Calendar Years 1985-89
 Sex-Unknown Experience

LIVES

ALL BENEFITS COMBINED

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	516	1	126.5	0	0.0	0	0.0	1	126.5
22	19,343	10	54.3	3	476.9	1	18.7	13	68.3
27	65,435	36	70.9	8	215.1	6	74.9	44	80.2
32	105,475	109	115.4	12	108.7	10	88.6	121	114.7
37	135,301	184	112.6	17	66.6	21	198.9	201	106.5
42	142,254	320	123.4	11	27.4	12	106.9	331	110.2
47	126,109	475	121.7	12	19.7	5	44.0	487	107.9
52	124,656	880	135.1	13	13.6	6	45.4	893	119.8
57	166,705	1,764	124.5	17	8.7	49	196.9	1,781	110.9
62	192,229	3,060	116.4	5	2.4	58	132.2	3,065	107.2
17-62	1,078,023	6,839	120.5	97	15.1	168	119.9	6,936	109.8
67	160,716	3,737	110.5	0	0.0	79	263.7	3,737	110.5
72	107,999	4,117	111.2	0	0.0	68	258.3	4,117	111.2
77	70,006	4,389	123.7	0	0.0	50	229.0	4,389	123.7
82	37,562	3,840	132.0	0	0.0	27	159.7	3,840	132.0
89	19,769	3,614	131.4	0	0.0	29	142.4	3,614	131.4
67-89	396,052	19,697	120.9	0	0.0	253	219.3	19,697	120.9
Total	1,474,075	26,536	120.8	97	15.1	421	164.8	26,633	117.8

* 75 percent of disability claims on Waiver of Premium

Table 3B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$230	\$0.073	20.8			\$0.015	10.6	\$0.073	20.8
22	\$4,089	\$1.554	40.3			\$0.878	44.9	\$1.554	40.3
27	\$10,857	\$5.149	61.6			\$1.985	69.1	\$5.149	61.6
32	\$15,500	\$10.733	82.5			\$4.748	144.0	\$10.733	82.5
37	\$19,201	\$17.891	80.9			\$5.600	179.6	\$17.891	80.9
42	\$20,386	\$24.655	66.9			\$5.348	189.5	\$24.655	66.9
47	\$18,881	\$33.563	53.3			\$4.665	152.3	\$33.563	53.3
52	\$13,986	\$43.105	52.6			\$3.768	173.0	\$43.105	52.6
57	\$9,869	\$44.854	46.7			\$2.690	140.4	\$44.854	46.7
62	\$6,098	\$51.433	55.0			\$2.062	132.4	\$51.433	55.0
17-62	\$119,101	\$233.010	55.6			\$31.759	138.5	\$233.010	55.6
67	\$1,810	\$27.512	64.9			\$0.601	339.4	\$27.512	64.9
72	\$521	\$12.293	62.3			\$0.033	66.7	\$12.293	62.3
77	\$206	\$8.593	77.0			\$0.010	51.2	\$8.593	77.0
82	\$80	\$5.650	87.3			\$0.007	86.1	\$5.650	87.3
89	\$35	\$4.128	81.0			\$0.001	4.6	\$4.128	81.0
67-89	\$2,654	\$58.178	68.5			\$0.652	236.5	\$58.178	68.5
Total	\$121,756	\$291.188	57.8			\$32.411	139.7	\$291.188	57.8

Table 3B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$302	\$0.130	35.8			\$0.008	5.4	\$0.130	35.8
22	\$4,702	\$2.335	58.3			\$1.099	52.7	\$2.335	58.3
27	\$14,496	\$8.048	72.9			\$3.235	80.7	\$8.048	72.9
32	\$21,329	\$19.116	107.9			\$4.592	93.6	\$19.116	107.9
37	\$25,101	\$26.470	92.6			\$6.295	142.2	\$26.470	92.6
42	\$29,011	\$43.579	84.8			\$6.082	138.4	\$43.579	84.8
47	\$26,426	\$57.838	68.8			\$4.532	103.0	\$57.838	68.8
52	\$20,935	\$97.056	82.8			\$3.103	87.1	\$97.056	82.8
57	\$19,209	\$148.807	82.9			\$5.121	123.3	\$148.807	82.9
62	\$17,455	\$206.627	79.5			\$3.077	57.3	\$206.627	79.5
17-62	\$178,970	\$610.006	80.9			\$37.144	99.2	\$610.006	80.9
67	\$7,560	\$140.344	81.4			\$1.641	117.9	\$140.344	81.4
72	\$2,505	\$77.517	83.3			\$1.051	157.4	\$77.517	83.3
77	\$890	\$48.437	99.8			\$0.423	147.5	\$48.437	99.8
82	\$308	\$30.263	120.3			\$0.202	174.6	\$30.263	120.3
89	\$157	\$25.821	114.0			\$0.212	116.2	\$25.821	114.0
67-89	\$11,423	\$322.382	89.1			\$3.529	133.4	\$322.382	89.1
Total	\$190,393	\$932.388	83.6			\$40.673	101.4	\$932.388	83.6

Table 3B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$1,190	\$0.644	30.9	\$0.051	133.4	\$0.327	28.0	\$0.695	32.9
22	\$15,221	\$10.449	70.8	\$0.422	46.0	\$2.561	26.5	\$10.871	69.2
27	\$30,812	\$19.170	80.6	\$1.205	54.2	\$5.002	39.9	\$20.375	78.1
32	\$34,883	\$25.767	80.8	\$2.796	53.5	\$5.479	40.6	\$28.564	76.6
37	\$35,224	\$30.014	69.9	\$3.615	41.6	\$5.045	43.1	\$33.630	64.7
42	\$31,743	\$31.586	53.3	\$3.489	23.1	\$3.912	41.7	\$35.075	46.7
47	\$24,971	\$43.343	54.9	\$4.584	20.5	\$3.646	42.5	\$47.928	46.6
52	\$19,055	\$49.814	50.8	\$7.158	22.6	\$2.704	46.2	\$56.972	43.3
57	\$15,556	\$84.755	66.8	\$10.028	16.9	\$3.707	78.1	\$94.784	49.7
62	\$10,582	\$84.007	62.0	\$1.243	5.9	\$3.011	77.4	\$85.250	44.5
17-62	\$219,242	\$379.553	61.8	\$34.594	20.8	\$35.394	43.7	\$414.147	52.1
67	\$3,288	\$35.460	47.5	\$0.000	0.0	\$1.717	108.7	\$35.460	47.5
72	\$789	\$16.950	53.8	\$0.000	0.0	\$0.392	75.3	\$16.950	53.8
77	\$272	\$10.536	62.6	\$0.000	0.0	\$0.432	191.0	\$10.536	62.6
82	\$106	\$12.204	134.6	\$0.000	0.0	\$1.007	1047.6	\$12.204	134.6
89	\$51	\$5.650	67.8	\$0.000	0.0	\$0.073	56.4	\$5.650	67.8
67-89	\$4,508	\$80.803	57.5	\$0.000	0.0	\$3.621	141.9	\$80.803	57.5
Total	\$223,750	\$460.356	61.0	\$34.594	20.8	\$39.016	46.7	\$494.950	52.9

* 75 percent of disability claims on Waiver of Premium

Table 3B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined

AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$1,723	\$0.847	30.2	\$0.051	133.4	\$0.350	24.0	\$0.898	31.8
22	\$24,013	\$14.338	63.4	\$0.422	46.0	\$4.538	33.1	\$14.760	62.7
27	\$56,166	\$32.367	75.0	\$1.205	54.2	\$10.222	52.6	\$33.572	73.8
32	\$71,713	\$55.616	88.8	\$2.796	53.5	\$14.819	68.3	\$58.413	85.8
37	\$79,526	\$74.375	79.4	\$3.615	41.6	\$16.940	88.0	\$77.991	75.9
42	\$81,141	\$99.820	67.7	\$3.489	23.1	\$15.342	92.5	\$103.309	63.1
47	\$70,279	\$134.744	59.6	\$4.584	20.5	\$12.843	80.1	\$139.329	55.7
52	\$53,977	\$189.975	63.9	\$7.158	22.6	\$9.575	82.6	\$197.133	59.5
57	\$44,635	\$278.416	69.2	\$10.028	16.9	\$11.518	106.5	\$288.445	61.8
62	\$34,136	\$342.067	69.9	\$1.243	5.9	\$8.150	75.3	\$343.310	62.8
17-62	\$517,314	\$1,222.569	68.4	\$34.594	20.8	\$104.297	73.8	\$1,257.163	63.8
67	\$12,659	\$203.316	70.2	\$0.000	0.0	\$3.959	125.7	\$203.316	70.2
72	\$3,816	\$106.761	74.0	\$0.000	0.0	\$1.476	119.3	\$106.761	74.0
77	\$1,370	\$67.567	88.3	\$0.000	0.0	\$0.865	162.4	\$67.567	88.3
82	\$495	\$48.118	118.3	\$0.000	0.0	\$1.216	552.8	\$48.118	118.3
89	\$244	\$35.600	98.7	\$0.000	0.0	\$0.286	85.8	\$35.600	98.7
67-89	\$18,586	\$461.363	78.6	\$0.000	0.0	\$7.802	142.6	\$461.363	78.6
Total	\$535,900	\$1,683.932	70.9	\$34.594	20.8	\$112.100	76.3	\$1,718.527	67.2

* 75 percent of disability claims on Waiver of Premium

Table 3B
All Industries Combined, Calendar Years 1985-89
Male Experience

AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$123	\$0.066	23.2			\$0.015	12.7	\$0.066	23.2
22	\$2,391	\$1.305	40.4			\$0.705	40.5	\$1.305	40.4
27	\$6,979	\$4.028	59.5			\$1.634	63.6	\$4.028	59.5
32	\$10,960	\$8.623	84.6			\$4.175	142.6	\$8.623	84.6
37	\$14,188	\$13.970	76.9			\$4.635	163.2	\$13.970	76.9
42	\$16,023	\$20.180	63.0			\$4.489	171.3	\$20.180	63.0
47	\$15,350	\$29.280	52.3			\$4.304	148.2	\$29.280	52.3
52	\$11,349	\$38.437	51.9			\$3.537	169.7	\$38.437	51.9
57	\$7,951	\$39.890	45.4			\$2.303	122.5	\$39.890	45.4
62	\$4,905	\$44.374	52.4			\$1.766	118.7	\$44.374	52.4
17-62	\$90,224	\$200.153	53.6			\$27.563	130.2	\$200.153	53.6
67	\$1,370	\$22.989	61.5			\$0.596	364.1	\$22.989	61.5
72	\$362	\$9.733	58.8			\$0.033	71.1	\$9.733	58.8
77	\$132	\$6.242	71.6			\$0.005	27.3	\$6.242	71.6
82	\$48	\$3.781	80.4			\$0.007	99.2	\$3.781	80.4
89	\$22	\$2.621	74.0			\$0.001	4.8	\$2.621	74.0
67-89	\$1,936	\$45.366	64.0			\$0.642	250.5	\$45.366	64.0
Total	\$92,160	\$245.519	55.3			\$28.205	131.6	\$245.519	55.3

Table 3B
All Industries Combined, Calendar Years 1985-89
Male Experience

AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$83	\$0.082	42.4			\$0.002	2.4	\$0.082	42.4
22	\$1,846	\$1.432	57.4			\$0.707	50.8	\$1.432	57.4
27	\$7,678	\$5.040	67.7			\$2.358	79.6	\$5.040	67.7
32	\$10,977	\$11.863	116.2			\$3.192	101.8	\$11.863	116.2
37	\$12,720	\$16.113	99.0			\$3.588	130.0	\$16.113	99.0
42	\$14,591	\$22.786	78.1			\$4.348	167.4	\$22.786	78.1
47	\$12,740	\$26.622	57.2			\$3.464	131.0	\$26.622	57.2
52	\$10,706	\$42.745	61.2			\$2.182	98.3	\$42.745	61.2
57	\$10,114	\$72.419	64.7			\$2.985	106.8	\$72.419	64.7
62	\$9,213	\$95.697	60.1			\$1.242	35.9	\$95.697	60.1
17-62	\$90,674	\$294.799	65.0			\$24.068	100.1	\$294.799	65.0
67	\$3,565	\$59.703	61.4			\$0.326	46.1	\$59.703	61.4
72	\$1,028	\$32.355	68.9			\$0.246	71.3	\$32.355	68.9
77	\$337	\$20.218	91.1			\$0.141	109.5	\$20.218	91.1
82	\$116	\$12.843	114.0			\$0.090	240.3	\$12.843	114.0
89	\$69	\$10.660	95.5			\$0.076	66.1	\$10.660	95.5
67-89	\$5,117	\$135.779	71.9			\$0.879	65.9	\$135.779	71.9
Total	\$95,792	\$430.578	67.1			\$24.947	98.3	\$430.578	67.1

Table 3B
All Industries Combined, Calendar Years 1985-89
Male Experience

AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$634	\$0.524	31.4	\$0.037	161.0	\$0.233	24.9	\$0.561	33.3
22	\$7,717	\$7.314	63.6	\$0.292	37.8	\$1.930	24.5	\$7.606	61.8
27	\$16,966	\$12.953	74.9	\$0.577	34.5	\$4.099	40.4	\$13.531	70.9
32	\$20,709	\$16.332	72.4	\$1.486	40.3	\$3.608	32.0	\$17.819	67.4
37	\$21,227	\$21.084	68.5	\$1.701	26.5	\$4.083	39.8	\$22.786	60.5
42	\$19,555	\$21.720	49.4	\$2.292	20.7	\$3.163	38.0	\$24.013	43.0
47	\$15,747	\$29.341	50.1	\$2.625	15.4	\$3.056	40.9	\$31.967	41.5
52	\$12,111	\$34.117	46.0	\$4.972	21.0	\$2.281	46.4	\$39.089	39.4
57	\$10,044	\$61.228	62.6	\$7.890	17.1	\$3.288	78.8	\$69.118	46.7
62	\$6,825	\$56.582	54.6	\$0.811	7.2	\$2.520	73.5	\$57.393	40.3
17-62	\$131,539	\$261.198	56.5	\$22.689	18.6	\$28.261	41.1	\$283.887	47.6
67	\$2,292	\$27.605	45.4	\$0.000	0.0	\$1.174	86.2	\$27.605	45.4
72	\$610	\$14.008	50.5	\$0.000	0.0	\$0.336	73.1	\$14.008	50.5
77	\$210	\$9.140	62.4	\$0.000	0.0	\$0.418	228.3	\$9.140	62.4
82	\$81	\$11.299	151.0	\$0.000	0.0	\$0.999	1284.5	\$11.299	151.0
89	\$37	\$4.546	69.4	\$0.000	0.0	\$0.061	57.0	\$4.546	69.4
67-89	\$3,232	\$66.601	56.8	\$0.000	0.0	\$2.988	136.5	\$66.601	56.8
Total	\$134,772	\$327.800	56.6	\$22.689	18.6	\$31.250	44.0	\$350.489	49.1

* 75 percent of disability claims on Waiver of Premium

Table 3B
All Industries Combined, Calendar Years 1985-89
Male Experience

AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$841	\$0.672	31.3	\$0.037	161.0	\$0.250	22.0	\$0.709	32.8
22	\$11,956	\$10.051	58.4	\$0.292	37.8	\$3.342	30.4	\$10.343	57.4
27	\$31,624	\$22.021	69.9	\$0.577	34.5	\$8.091	51.6	\$22.599	67.9
32	\$42,647	\$36.818	85.7	\$1.486	40.3	\$10.975	63.3	\$38.305	81.7
37	\$48,136	\$51.167	78.4	\$1.701	26.5	\$12.306	77.6	\$52.869	73.3
42	\$50,171	\$64.686	61.5	\$2.292	20.7	\$12.000	88.6	\$66.979	57.1
47	\$43,838	\$85.243	52.9	\$2.625	15.4	\$10.824	83.1	\$87.869	48.9
52	\$34,168	\$115.299	52.9	\$4.972	21.0	\$8.000	86.8	\$120.271	49.4
57	\$28,111	\$173.537	58.3	\$7.890	17.1	\$8.576	96.9	\$181.427	52.1
62	\$20,943	\$196.653	56.6	\$0.811	7.2	\$5.528	66.0	\$197.464	50.9
17-62	\$312,439	\$756.150	58.7	\$22.689	18.6	\$79.892	70.1	\$778.839	54.7
67	\$7,228	\$110.297	56.4	\$0.000	0.0	\$2.096	93.9	\$110.297	56.4
72	\$2,002	\$56.097	61.5	\$0.000	0.0	\$0.615	72.3	\$56.097	61.5
77	\$680	\$35.600	78.1	\$0.000	0.0	\$0.564	170.8	\$35.600	78.1
82	\$247	\$27.923	119.1	\$0.000	0.0	\$1.096	896.2	\$27.923	119.1
89	\$128	\$17.827	83.9	\$0.000	0.0	\$0.138	56.8	\$17.827	83.9
67-89	\$10,286	\$247.746	65.7	\$0.000	0.0	\$4.509	119.3	\$247.746	65.7
Total	\$322,726	\$1,003.897	60.3	\$22.689	18.6	\$84.402	71.7	\$1,026.586	57.0

* 75 percent of disability claims on Waiver of Premium

Table 3B
All Industries Combined, Calendar Years 1985-89
Female Experience

AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$107	\$0.007	10.5			\$0.000	0.0	\$0.007	10.5
22	\$1,697	\$0.249	39.6			\$0.173	80.4	\$0.249	39.6
27	\$3,878	\$1.121	70.5			\$0.351	116.3	\$1.121	70.5
32	\$4,540	\$2.110	75.0			\$0.573	154.6	\$2.110	75.0
37	\$5,012	\$3.921	99.0			\$0.965	348.6	\$3.921	99.0
42	\$4,363	\$4.475	93.2			\$0.859	425.3	\$4.475	93.2
47	\$3,530	\$4.283	61.6			\$0.361	225.9	\$4.283	61.6
52	\$2,636	\$4.668	58.8			\$0.231	247.6	\$4.668	58.8
57	\$1,917	\$4.964	60.6			\$0.387	1056.1	\$4.964	60.6
62	\$1,193	\$7.059	79.9			\$0.296	431.4	\$7.059	79.9
17-62	\$28,877	\$32.857	71.8			\$4.196	240.0	\$32.857	71.8
67	\$439	\$4.523	89.6			\$0.005	37.4	\$4.523	89.6
72	\$158	\$2.560	80.1			\$0.000	0.0	\$2.560	80.1
77	\$74	\$2.351	96.3			\$0.005	402.0	\$2.351	96.3
82	\$31	\$1.869	105.7			\$0.000	0.0	\$1.869	105.7
89	\$13	\$1.507	96.7			\$0.000	0.0	\$1.507	96.7
67-89	\$718	\$12.811	91.4			\$0.010	51.3	\$12.811	91.4
Total	\$29,595	\$45.668	76.4			\$4.206	237.9	\$45.668	76.4

Table 3B
All Industries Combined, Calendar Years 1985-89
Female Experience

AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$181	\$0.006	5.3			\$0.006	14.4	\$0.006	5.3
22	\$2,006	\$0.735	99.0			\$0.392	140.1	\$0.735	99.0
27	\$4,396	\$1.552	86.1			\$0.715	181.9	\$1.552	86.1
32	\$5,430	\$2.699	80.2			\$0.584	108.3	\$2.699	80.2
37	\$5,703	\$4.076	90.5			\$0.851	214.2	\$4.076	90.5
42	\$5,083	\$5.130	91.7			\$0.788	259.6	\$5.130	91.7
47	\$4,332	\$6.591	77.2			\$0.592	229.0	\$6.591	77.2
52	\$3,288	\$8.356	84.4			\$0.543	331.8	\$8.356	84.4
57	\$2,719	\$9.937	85.6			\$0.302	371.9	\$9.937	85.6
62	\$2,212	\$13.731	83.9			\$0.246	111.8	\$13.731	83.9
17-62	\$35,354	\$52.813	84.5			\$5.019	187.4	\$52.813	84.5
67	\$915	\$8.515	81.0			\$0.210	209.4	\$8.515	81.0
72	\$317	\$5.071	79.5			\$0.216	488.4	\$5.071	79.5
77	\$96	\$3.275	103.6			\$0.012	74.3	\$3.275	103.6
82	\$41	\$2.301	99.6			\$0.019	172.7	\$2.301	99.6
89	\$29	\$2.454	72.9			\$0.006	81.9	\$2.454	72.9
67-89	\$1,400	\$21.616	84.0			\$0.463	258.7	\$21.616	84.0
Total	\$36,755	\$74.429	84.3			\$5.482	191.9	\$74.429	84.3

Table 3B
All Industries Combined, Calendar Years 1985-89
Female Experience

AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$556	\$0.120	28.8	\$0.013	90.5	\$0.094	40.9	\$0.133	31.1
22	\$7,331	\$3.003	97.5	\$0.084	64.3	\$0.625	34.7	\$3.087	96.0
27	\$12,808	\$5.803	103.0	\$0.369	81.0	\$0.879	37.0	\$6.173	101.1
32	\$12,064	\$8.433	114.6	\$0.892	75.7	\$1.859	83.6	\$9.326	108.6
37	\$10,779	\$6.318	77.1	\$1.315	97.9	\$0.932	63.9	\$7.633	80.4
42	\$8,985	\$6.749	72.9	\$0.776	33.5	\$0.725	69.4	\$7.525	64.3
47	\$6,653	\$8.137	65.4	\$1.695	61.0	\$0.584	53.2	\$9.833	64.5
52	\$4,806	\$7.970	59.9	\$1.911	46.8	\$0.411	44.0	\$9.882	56.5
57	\$3,669	\$11.558	79.2	\$1.622	28.2	\$0.412	72.2	\$13.180	63.4
62	\$2,356	\$10.996	75.0	\$0.194	12.3	\$0.473	103.1	\$11.190	54.9
17-62	\$70,012	\$69.090	77.7	\$8.876	45.2	\$6.994	57.3	\$77.966	71.1
67	\$741	\$6.471	77.9	\$0.000		\$0.537	248.0	\$6.471	77.9
72	\$177	\$2.899	77.6	\$0.000		\$0.056	93.2	\$2.899	77.6
77	\$61	\$1.376	63.0	\$0.000		\$0.014	32.6	\$1.376	63.0
82	\$25	\$0.904	57.0	\$0.000		\$0.008	43.6	\$0.904	57.0
89	\$13	\$1.104	62.1	\$0.000		\$0.012	53.3	\$1.104	62.1
67-89	\$1,021	\$12.756	72.5	\$0.000		\$0.627	174.0	\$12.756	72.5
Total	\$71,033	\$81.847	76.8	\$8.876	45.2	\$7.621	60.7	\$90.723	71.3

* 75 percent of disability claims on Waiver of Premium

Table 3B
All Industries Combined, Calendar Years 1985-89
Female Experience

AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$845	\$0.133	22.3	\$0.013	90.5	\$0.100	33.9	\$0.146	24.2
22	\$11,035	\$3.987	89.6	\$0.084	64.3	\$1.190	51.8	\$4.071	88.8
27	\$21,083	\$8.476	93.9	\$0.369	81.0	\$1.945	63.3	\$8.846	93.2
32	\$22,035	\$13.242	97.8	\$0.892	75.7	\$3.016	96.3	\$14.135	95.8
37	\$21,495	\$14.315	85.9	\$1.315	97.9	\$2.748	128.8	\$15.630	86.9
42	\$18,432	\$16.354	83.2	\$0.776	33.5	\$2.372	153.0	\$17.130	77.4
47	\$14,516	\$19.011	68.1	\$1.695	61.0	\$1.537	101.3	\$20.707	67.4
52	\$10,732	\$20.994	67.4	\$1.911	46.8	\$1.185	99.5	\$22.906	64.7
57	\$8,306	\$26.459	76.9	\$1.622	28.2	\$1.101	159.9	\$28.081	69.1
62	\$5,762	\$31.786	79.7	\$0.194	12.3	\$1.015	135.8	\$31.980	69.8
17-62	\$134,244	\$154.760	78.5	\$8.876	45.2	\$16.209	97.5	\$163.636	75.0
67	\$2,097	\$19.509	81.7	\$0.000		\$0.752	227.7	\$19.509	81.7
72	\$653	\$10.531	79.1	\$0.000		\$0.272	253.3	\$10.531	79.1
77	\$231	\$7.003	89.9	\$0.000		\$0.031	51.4	\$7.003	89.9
82	\$99	\$5.074	89.6	\$0.000		\$0.027	88.8	\$5.074	89.6
89	\$57	\$5.065	75.6	\$0.000		\$0.018	58.9	\$5.065	75.6
67-89	\$3,140	\$47.184	82.3	\$0.000		\$1.100	196.8	\$47.184	82.3
Total	\$137,384	\$201.944	79.3	\$8.876	45.2	\$17.309	100.7	\$210.821	76.5

* 75 percent of disability claims on Waiver of Premium

Table 3B
 All Industries Combined, Calendar Years 1985-89
 Sex-Unknown Experience

AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
22	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
27	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
32	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
37	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
42	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
47	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
52	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
57	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
62	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
17-62	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
67	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
72	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
77	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
82	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
89	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
67-89	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0
Total	0	\$0.000	0.0			\$0.000	0.0	\$0.000	0.0

Table 3B
All Industries Combined, Calendar Years 1985-89
Sex-Unknown Experience

AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Central Age	Exposure	Death		Disability		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$37	\$0.042	74.0			\$0.000	0.0	\$0.042	74.0
22	\$848	\$0.168	21.8			\$0.000	0.0	\$0.168	21.8
27	\$2,421	\$1.456	81.3			\$0.162	24.8	\$1.456	81.3
32	\$4,921	\$4.554	110.2			\$0.816	66.3	\$4.554	110.2
37	\$6,677	\$6.281	80.4			\$1.856	146.3	\$6.281	80.4
42	\$9,335	\$15.663	94.3			\$0.946	63.3	\$15.663	94.3
47	\$9,353	\$24.625	84.9			\$0.476	31.8	\$24.625	84.9
52	\$6,940	\$45.955	122.4			\$0.378	32.0	\$45.955	122.4
57	\$6,375	\$66.451	118.8			\$1.834	143.8	\$66.451	118.8
62	\$6,029	\$97.199	115.1			\$1.589	94.1	\$97.199	115.1
17-62	\$52,940	\$262.394	110.2			\$8.057	75.1	\$262.394	110.2
67	\$3,079	\$72.126	111.5			\$1.105	188.8	\$72.126	111.5
72	\$1,159	\$40.091	101.0			\$0.589	211.6	\$40.091	101.0
77	\$457	\$24.944	107.6			\$0.270	190.4	\$24.944	107.6
82	\$149	\$15.119	130.7			\$0.093	138.3	\$15.119	130.7
89	\$58	\$12.707	156.5			\$0.130	216.2	\$12.707	156.5
67-89	\$4,904	\$164.987	112.1			\$2.187	193.1	\$164.987	112.1
Total	\$57,844	\$427.381	110.9			\$10.244	86.4	\$427.381	110.9

Table 3B
All Industries Combined, Calendar Years 1985-89
Sex-Unknown Experience

AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$0	\$0.000	0.0	\$0.000	0.0	\$0.000	0.0	\$0.000	0.0
22	\$172	\$0.132	76.5	\$0.045	372.4	\$0.006	368.5	\$0.177	95.8
27	\$1,037	\$0.413	49.8	\$0.258	276.3	\$0.024	495.5	\$0.671	72.7
32	\$2,109	\$1.002	51.1	\$0.417	116.3	\$0.012	174.2	\$1.419	61.1
37	\$3,216	\$2.611	66.0	\$0.598	64.2	\$0.030	466.8	\$3.209	65.6
42	\$3,201	\$3.117	52.3	\$0.420	24.8	\$0.024	468.9	\$3.537	46.2
47	\$2,570	\$5.864	73.8	\$0.263	10.2	\$0.006	108.0	\$6.127	58.3
52	\$2,137	\$7.727	72.7	\$0.273	7.1	\$0.012	227.2	\$8.000	55.3
57	\$1,842	\$11.969	83.4	\$0.516	6.9	\$0.007	153.8	\$12.485	57.1
62	\$1,400	\$16.429	95.0	\$0.237	2.9	\$0.018	487.0	\$16.666	65.0
17-62	\$17,689	\$49.264	78.1	\$3.029	12.0	\$0.139	315.8	\$52.293	59.1
67	\$253	\$1.383	24.9	\$0.000	0.0	\$0.006	445.4	\$1.383	24.9
72	\$1	\$0.042	98.2	\$0.000	0.0	\$0.000	0.0	\$0.042	98.2
77	\$0	\$0.019	121.9	\$0.000	0.0	\$0.000	0.0	\$0.019	121.9
82	\$0	\$0.001	106.6	\$0.000	0.0	\$0.000	0.0	\$0.001	106.6
89	\$0	\$0.000	0.0	\$0.000	0.0	\$0.000	0.0	\$0.000	0.0
67-89	\$254	\$1.445	25.8	\$0.000	0.0	\$0.006	260.4	\$1.445	25.8
Total	\$17,944	\$50.709	73.8	\$3.029	12.0	\$0.145	313.0	\$53.738	57.1

* 75 percent of disability claims on Waiver of Premium

Table 3B
All Industries Combined, Calendar Years 1985-89
Sex-Unknown Experience

AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Central Age	Exposure	Death		Disability*		Accident		Total	
		Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E	Total Claims	Ratio A/E
17	\$37	\$0.042	74.0	\$0.000	0.0	\$0.000	0.0	\$0.042	74.0
22	\$1,021	\$0.300	31.8	\$0.045	372.4	\$0.006	1.4	\$0.345	36.1
27	\$3,458	\$1.869	71.3	\$0.258	276.3	\$0.186	28.2	\$2.127	78.3
32	\$7,031	\$5.556	91.1	\$0.417	116.3	\$0.828	66.9	\$5.973	92.5
37	\$9,894	\$8.892	75.6	\$0.598	64.2	\$1.886	147.9	\$9.490	74.7
42	\$12,537	\$18.780	83.2	\$0.420	24.8	\$0.970	64.7	\$19.200	79.1
47	\$11,923	\$30.489	82.5	\$0.263	10.2	\$0.482	32.1	\$30.752	77.8
52	\$9,077	\$53.682	111.4	\$0.273	7.1	\$0.390	32.9	\$53.955	103.7
57	\$8,218	\$78.420	111.6	\$0.516	6.9	\$1.841	143.9	\$78.936	101.5
62	\$7,430	\$113.628	111.6	\$0.237	2.9	\$1.607	95.0	\$113.865	103.4
17-62	\$70,630	\$311.658	103.5	\$3.029	12.0	\$8.196	76.1	\$314.687	96.4
67	\$3,333	\$73.509	104.7	\$0.000	0.0	\$1.111	189.4	\$73.509	104.7
72	\$1,160	\$40.133	101.0	\$0.000	0.0	\$0.589	211.1	\$40.133	101.0
77	\$457	\$24.963	107.6	\$0.000	0.0	\$0.270	190.1	\$24.963	107.6
82	\$149	\$15.120	130.7	\$0.000	0.0	\$0.093	138.3	\$15.120	130.7
89	\$58	\$12.707	156.5	\$0.000	0.0	\$0.130	216.2	\$12.707	156.5
67-89	\$5,159	\$166.432	108.9	\$0.000	0.0	\$2.193	193.2	\$166.432	108.9
Total	\$75,789	\$478.090	105.3	\$3.029	12.0	\$10.389	87.3	\$481.119	100.4

* 75 percent of disability claims on Waiver of Premium

Table 4A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-unknown Experience Combined
 LIVES
 Claim Rates per 1,000

AGE 60 & 65 WAIVER CONTINUANCE					NO DISABILITY BENEFIT & 1 YEAR EXTENDED DEATH BENEFIT					PREMIUM PAYMENT CONTINUED			
Central Age	Accid. Death	Disab*	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	
17	0.269	0.041	0.576	0.618	0.064		1.102	1.102	0.177		0.972	0.972	
22	0.202	0.041	0.715	0.755	0.233		0.540	0.540	0.426		0.725	0.725	
27	0.185	0.043	0.773	0.816	0.231		0.828	0.828	0.288		0.642	0.642	
32	0.186	0.073	0.876	0.949	0.347		1.143	1.143	0.244		0.997	0.997	
37	0.189	0.114	1.059	1.173	0.392		1.417	1.417	0.244		1.240	1.240	
42	0.162	0.133	1.399	1.532	0.370		1.504	1.504	0.207		1.758	1.758	
47	0.199	0.259	2.186	2.445	0.348		2.164	2.164	0.186		2.870	2.870	
52	0.215	0.439	3.010	3.449	0.290		2.977	2.977	0.184		5.438	5.438	
57	0.421	0.760	6.384	7.144	0.281		4.124	4.124	0.286		8.892	8.892	
62	0.375	0.335	8.294	8.630	0.347		6.652	6.652	0.279		13.600	13.600	
67	0.421	0.000	12.770	12.770	0.275		10.280	10.280	0.370		22.655	22.655	
72	0.544	0.000	24.770	24.770	0.142		17.653	17.653	0.562		37.927	37.927	
77	0.852	0.000	44.715	44.715	0.189		42.743	42.743	0.620		63.026	63.026	
82	2.160	0.000	101.99	101.99	0.953		75.464	75.464	0.712		101.74	101.74	
89	1.614	0.000	136.45	136.45	0.322		156.76	156.76	1.365		189.83	189.83	

Male Experience

AGE 60 & 65 WAIVER CONTINUANCE					NO DISABILITY BENEFIT & 1 YEAR EXTENDED DEATH BENEFIT					PREMIUM PAYMENT CONTINUED			
Central Age	Accid. Death	Disab*	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	
17	0.324	0.056	0.753	0.809	0.119		1.392	1.392	0.285		2.545	2.545	
22	0.288	0.057	0.991	1.048	0.327		0.833	0.833	0.672		1.083	1.083	
27	0.261	0.044	0.933	0.977	0.289		1.105	1.105	0.409		0.833	0.833	
32	0.202	0.068	0.932	1.000	0.395		1.092	1.092	0.340		1.186	1.186	
37	0.240	0.115	1.308	1.423	0.437		1.484	1.484	0.299		1.385	1.385	
42	0.194	0.149	1.806	1.955	0.424		1.751	1.751	0.259		1.652	1.652	
47	0.250	0.287	2.584	2.871	0.393		2.393	2.393	0.253		2.532	2.532	
52	0.276	0.515	3.685	4.199	0.349		3.548	3.548	0.221		4.713	4.713	
57	0.564	1.028	8.110	9.138	0.292		4.783	4.783	0.269		8.265	8.265	
62	0.432	0.494	9.452	9.945	0.376		7.808	7.808	0.262		12.920	12.920	
67	0.378	0.000	14.500	14.500	0.427		13.490	13.490	0.240		24.361	24.361	
72	0.648	0.000	29.150	29.150	0.203		21.312	21.312	0.429		43.279	43.279	
77	1.069	0.000	52.490	52.490	0.126		50.685	50.685	0.636		73.635	73.635	
82	2.920	0.000	126.70	126.70	1.218		92.255	92.255	0.899		116.33	116.33	
89	1.979	0.000	151.44	151.44	0.403		187.15	187.15	1.661		221.28	221.28	

* 75 percent of disability claims on Waiver of Premium

Table 4A
 All Industries Combined, Calendar Years 1985-89
 Female Experience
 LIVES
 Claim Rates per 1,000

AGE 60 & 65 WAIVER CONTINUANCE					NO DISABILITY BENEFIT & 1 YEAR EXTENDED DEATH BENEFIT				PREMIUM PAYMENT CONTINUED			
Central Age	Accid. Death	Disab*	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim
17	0.200	0.023	0.361	0.384	0.000		0.778	0.778	0.138		0.137	0.137
22	0.103	0.016	0.405	0.421	0.099		0.153	0.153	0.278		0.471	0.471
27	0.078	0.031	0.579	0.610	0.122		0.373	0.373	0.180		0.401	0.401
32	0.158	0.067	0.824	0.891	0.222		1.252	1.252	0.109		0.482	0.482
37	0.097	0.098	0.692	0.790	0.267		1.265	1.265	0.137		0.700	0.700
42	0.102	0.106	0.816	0.921	0.203		0.876	0.876	0.152		1.052	1.052
47	0.114	0.227	1.552	1.779	0.201		1.550	1.550	0.133		1.967	1.967
52	0.104	0.357	1.700	2.056	0.112		1.579	1.579	0.231		3.173	3.173
57	0.147	0.364	3.020	3.384	0.254		2.724	2.724	0.134		4.790	4.790
62	0.246	0.398	4.677	5.076	0.297		4.772	4.772	0.117		7.355	7.355
67	0.508	0.000	9.484	9.484	0.028		5.489	5.489	0.150		13.566	13.566
72	0.320	0.000	13.673	13.673	0.000		11.116	11.116	0.583		24.609	24.609
77	0.351	0.000	25.135	25.135	0.376		30.653	30.653	0.180		41.236	41.236
82	0.504	0.000	47.172	47.172	0.000		54.520	54.520	0.326		70.893	70.893
89	0.867	0.000	105.42	105.42	0.000		111.40	111.40	0.520		159.44	159.44

Sex-Unknown Experience

AGE 60 & 65 WAIVER CONTINUANCE					NO DISABILITY BENEFIT & 1 YEAR EXTENDED DEATH BENEFIT				PREMIUM PAYMENT CONTINUED			
Central Age	Accid. Death	Disab*	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim
17	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000		1.957	1.957
22	2.469	0.334	0.779	1.113	0.000		0.000	0.000	0.000		0.290	0.290
27	2.230	0.194	0.465	0.658	0.000		0.000	0.000	0.075		0.674	0.674
32	0.767	0.185	0.554	0.739	0.000		0.000	0.000	0.197		1.800	1.800
37	1.816	0.193	0.867	1.060	0.000		0.000	0.000	0.321		2.204	2.204
42	1.590	0.145	1.110	1.256	0.000		0.000	0.000	0.123		3.611	3.611
47	0.387	0.197	2.133	2.330	0.000		0.000	0.000	0.061		5.294	5.294
52	0.785	0.244	3.694	3.938	0.000		0.000	0.000	0.055		9.487	9.487
57	0.871	0.357	6.960	7.316	0.000		0.000	0.000	0.390		11.973	11.973
62	1.515	0.144	12.905	13.050	0.000		0.000	0.000	0.357		16.670	16.670
67	0.608	0.000	8.653	8.653	0.000		0.000	0.000	0.508		23.945	23.945
72	0.000	0.000	35.503	35.503	0.000		0.000	0.000	0.636		38.146	38.146
77	0.000	0.000	81.897	81.897	0.000		0.000	0.000	0.717		62.631	62.631
82	0.000	0.000	90.909	90.909	0.000		0.000	0.000	0.719		102.23	102.23
89	0.000	0.000	0.000	0.000	0.000		0.000	0.000	1.467		182.82	182.82

* 75 percent of disability claims on Waiver of Premium

Table 4B
All Industries Combined, Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience Combined
AMOUNTS
Claim Rates per 1,000

AGE 60 & 65 WAIVER CONTINUANCE					NO DISABILITY BENEFIT & 1 YEAR EXTENDED DEATH BENEFIT				PREMIUM PAYMENT CONTINUED			
Central Age	Accid. Death	Disab*	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim
17	0.278	0.047	0.541	0.588	0.068		0.317	0.317	0.027		0.430	0.430
22	0.172	0.031	0.686	0.717	0.229		0.380	0.380	0.235		0.497	0.497
27	0.171	0.044	0.622	0.666	0.200		0.474	0.474	0.225		0.555	0.555
32	0.172	0.089	0.739	0.828	0.344		0.692	0.692	0.217		0.896	0.896
37	0.163	0.114	0.852	0.966	0.332		0.932	0.932	0.253		1.055	1.055
42	0.142	0.122	0.995	1.117	0.298		1.209	1.209	0.211		1.502	1.502
47	0.168	0.204	1.736	1.940	0.283		1.778	1.778	0.173		2.189	2.189
52	0.165	0.419	2.614	3.033	0.319		3.082	3.082	0.149		4.636	4.636
57	0.279	0.721	5.448	6.170	0.339		4.545	4.545	0.269		7.746	7.746
62	0.338	0.341	7.938	8.280	0.448		8.434	8.434	0.177		11.838	11.838
67	0.588	0.000	10.784	10.784	0.639		15.200	15.200	0.218		18.562	18.562
72	0.520	0.000	21.462	21.462	0.208		23.577	23.577	0.422		30.935	30.935
77	1.688	0.000	38.671	38.671	0.184		41.552	41.552	0.479		54.368	54.368
82	9.998	0.000	114.12	114.12	0.276		70.027	70.027	0.665		98.230	98.230
89	1.508	0.000	110.14	110.14	0.067		115.51	115.51	1.372		164.03	164.03

Male Experience

AGE 60 & 65 WAIVER CONTINUANCE					NO DISABILITY BENEFIT & 1 YEAR EXTENDED DEATH BENEFIT				PREMIUM PAYMENT CONTINUED			
Central Age	Accid. Death	Disab*	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim
17	0.371	0.064	0.826	0.890	0.125		0.535	0.535	0.024		0.979	0.979
22	0.253	0.042	0.948	0.989	0.308		0.546	0.546	0.386		0.775	0.775
27	0.246	0.038	0.763	0.801	0.248		0.577	0.577	0.311		0.656	0.656
32	0.179	0.081	0.789	0.869	0.414		0.787	0.787	0.295		1.081	1.081
37	0.199	0.090	0.993	1.084	0.359		0.985	0.985	0.286		1.267	1.267
42	0.167	0.132	1.111	1.243	0.308		1.259	1.259	0.301		1.562	1.562
47	0.200	0.188	1.863	2.051	0.311		1.907	1.907	0.275		2.090	2.090
52	0.195	0.466	2.817	3.282	0.356		3.387	3.387	0.206		3.992	3.992
57	0.339	0.893	6.096	6.989	0.343		5.016	5.016	0.299		7.160	7.160
62	0.382	0.474	8.290	8.763	0.451		9.047	9.047	0.136		10.387	10.387
67	0.534	0.000	12.041	12.041	0.728		16.778	16.778	0.092		16.746	16.746
72	0.578	0.000	22.933	22.933	0.242		26.848	26.848	0.242		31.446	31.446
77	2.123	0.000	43.412	43.412	0.107		47.078	47.078	0.427		59.928	59.928
82	13.102	0.000	139.00	139.00	0.327		77.480	77.480	0.793		109.83	109.83
89	1.739	0.000	121.69	121.69	0.083		118.98	118.98	1.137		153.50	153.50

* 75 percent of disability claims on Waiver of Premium

Table 4B
 All Industries Combined, Calendar Years 1985-89
 Female Experience
 AMOUNTS
 Claim Rates per 1,000

AGE 60 & 65 WAIVER CONTINUANCE					NO DISABILITY BENEFIT & 1 YEAR EXTENDED DEATH BENEFIT				PREMIUM PAYMENT CONTINUED			
Central Age	Accid. Death	Disab*	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim
17	0.172	0.027	0.216	0.243	0.000		0.065	0.065	0.033		0.033	0.033
22	0.087	0.013	0.410	0.422	0.112		0.147	0.147	0.196		0.366	0.366
27	0.070	0.032	0.453	0.486	0.105		0.289	0.289	0.164		0.353	0.353
32	0.159	0.083	0.699	0.782	0.155		0.465	0.465	0.108		0.497	0.497
37	0.089	0.137	0.586	0.723	0.244		0.782	0.782	0.150		0.715	0.715
42	0.083	0.097	0.751	0.848	0.255		1.026	1.026	0.156		1.009	1.009
47	0.090	0.287	1.223	1.510	0.136		1.213	1.213	0.137		1.521	1.521
52	0.088	0.449	1.658	2.107	0.124		1.770	1.770	0.166		2.541	2.541
57	0.116	0.503	3.150	3.653	0.317		2.588	2.588	0.112		3.654	3.654
62	0.206	0.361	4.666	5.027	0.431		5.915	5.915	0.112		6.207	6.207
67	0.744	0.000	8.722	8.722	0.041		10.283	10.283	0.230		9.296	9.296
72	0.326	0.000	16.308	16.308	0.000		16.113	16.113	0.684		15.988	15.988
77	0.238	0.000	22.334	22.334	0.683		31.680	31.680	0.126		34.088	34.088
82	0.327	0.000	35.260	35.260	0.000		58.623	58.623	0.466		55.202	55.202
89	0.900	0.000	79.183	79.183	0.000		109.94	109.94	0.205		82.903	82.903

Sex-Unknown Experience

AGE 60 & 65 WAIVER CONTINUANCE					NO DISABILITY BENEFIT & 1 YEAR EXTENDED DEATH BENEFIT				PREMIUM PAYMENT CONTINUED			
Central Age	Accid. Death	Disab*	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim	Accid. Death	Disab	Total Death	Total Claim
17	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000		1.133	1.133
22	2.469	0.261	0.765	1.025	0.000		0.000	0.000	0.000		0.198	0.198
27	2.230	0.249	0.398	0.647	0.000		0.000	0.000	0.067		0.601	0.601
32	0.767	0.198	0.475	0.673	0.000		0.000	0.000	0.166		0.925	0.925
37	1.820	0.186	0.812	0.998	0.000		0.000	0.000	0.278		0.941	0.941
42	1.594	0.131	0.974	1.105	0.000		0.000	0.000	0.101		1.678	1.678
47	0.389	0.102	2.281	2.384	0.000		0.000	0.000	0.051		2.633	2.633
52	0.795	0.128	3.616	3.744	0.000		0.000	0.000	0.054		6.622	6.622
57	0.538	0.280	6.495	6.775	0.000		0.000	0.000	0.288		10.422	10.422
62	1.948	0.171	11.730	11.901	0.000		0.000	0.000	0.264		16.120	16.120
67	2.183	0.000	5.454	5.454	0.000		0.000	0.000	0.359		23.421	23.421
72	0.000	0.000	37.534	37.534	0.000		0.000	0.000	0.508		34.570	34.570
77	0.000	0.000	73.930	73.930	0.000		0.000	0.000	0.590		54.527	54.527
82	0.000	0.000	90.909	90.909	0.000		0.000	0.000	0.622		101.15	101.15
89	0.000	0.000	0.000	0.000	0.000		0.000	0.000	2.227		217.70	217.70

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01	Agriculture - Crops	282											
02	Agriculture - Livestock	24											
07	Agricultural Services	3,668	12	51.4	3.272			1	94.5	0.273	12	51.4	3.272
B. Mining													
11	Anthracite	5,446	74	104.8	13.588			1	60.8	0.184	74	104.8	13.588
12	Bituminous Coal & Lignite	161	1	62.6	6.211						1	62.6	6.211
13	Oil and Gas Extraction	3,540	14	211.8	3.955			3	409.2	0.847	14	211.8	3.955
14	Nonmetallic Minerals	2,095	36	408.5	17.184			2	405.9	0.955	36	408.5	17.184
C. Construction													
15	General Building	263											
16	Heavy	1,016	3	23.6	2.953						3	23.6	2.953
17	Special Trade	2,611	6	35.6	2.298						6	35.6	2.298
D. Manufacturing													
20	Food and Kindred Products	17,772	56	28.0	3.151			3	70.9	0.169	56	28.0	3.151
22	Textile Mill Products	2,972	12	92.2	4.038						12	92.2	4.038
23	Apparel Products	20,442	58	82.7	2.837			3	101.9	0.158	58	82.7	2.837
24	Lumber & Wood Products	4,007	6	46.4	1.497			1	143.3	0.250	6	46.4	1.497
25	Furniture & Fixtures	814	2	59.0	2.457						2	59.0	2.457
26	Paper & Allied Products	23,913	30	32.0	1.255			4	63.9	0.167	30	32.0	1.255
27	Printing & Publishing	21,628	113	63.3	5.225						113	63.3	5.225
28	Chemicals & Allied	66,288	456	70.0	6.879			5	191.1	0.444	456	70.0	6.879
29	Petroleum Refining	1,948											

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	2,281	37	94.4	16.221				1	167.3	0.438	37	94.4	16.221
31 Leather	150												
32 Stone, Clay, Glass, Concrete	7,041	84	111.3	11.930				2	130.7	0.383	84	111.3	11.930
33 Primary Metal	23,809	30	9.8	1.260				2	75.7	0.200	30	9.8	1.260
34 Fabricated Metal	15,090	68	94.6	4.506				2	67.6	0.142	68	94.6	4.506
35 Machinery ex Electrical	11,649	66	87.9	5.666				4	141.1	0.343	66	87.9	5.666
36 Electrical Machinery	31,196	109	48.0	3.494				4	76.0	0.177	109	48.0	3.494
37 Transportation Equipment	1,318,980	3,047	63.1	2.310				688	245.5	0.522	3,047	63.1	2.310
38 Instruments	59,271	104	49.5	1.755				11	98.3	0.186	104	49.5	1.755
39 Miscellaneous	2,954	8	91.2	2.708							8	91.2	2.708
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	218												
42 Trucking & Warehousing	3,451	14	101.7	4.057				1	111.7	0.290	14	101.7	4.057
43 U.S. Postal Service	15												
44 Water Transportation	3,688	37	84.7	10.033							37	84.7	10.033
45 Air Transportation	17,529	16	56.8	0.913				1	28.9	0.057	16	56.8	0.913
47 Transportation Services	100	1	427.7	10.000							1	427.7	10.000
48 Communication	4,245	14	90.8	3.298				1	106.6	0.236	14	90.8	3.298
49 Electric, Gas Services	28,308	184	66.9	6.500				1	14.3	0.035	184	66.9	6.500
F. Wholesale Trade													
50 Trade - Durable Goods	4,595	5	20.9	1.088				1	77.5	0.218	5	20.9	1.088
51 Trade - Nondurable Goods	20,950	49	50.9	2.339				2	79.3	0.174	49	50.9	2.339

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	8,789	9	46.4	1.024							9	46.4	1.024
53 General Merchandise	10,592	9	54.8	0.850			2	88.6	0.189		9	54.8	0.850
54 Food Stores	1,971	15	445.0	7.610			2	402.6	1.015		15	445.0	7.610
55 Automotive Dealers & Service	49,021	222	51.5	4.529			10	72.6	0.204		222	51.5	4.529
56 Apparel Stores	9,207	12	57.9	1.303			1	75.1	0.109		12	57.9	1.303
57 Furniture and Home Furnishing	394	2	87.3	5.076							2	87.3	5.076
58 Eating and Drinking Places	1,065	1	29.9	0.939							1	29.9	0.939
59 Miscellaneous Retail	3,339	4	46.9	1.198							4	46.9	1.198
H. Finance, Insurance, and Real Estate													
60 Banking	37,839	106	131.1	2.801							106	131.1	2.801
61 Credit Agencies non Banking	3,030	3	61.9	0.990							3	61.9	0.990
62 Security Brokers	769	7	175.0	9.103			1	635.8	1.300		7	175.0	9.103
63 Insurance Carriers	1,946												
64 Insurance Agents	374												
65 Real Estate	1,040	2	34.9	1.923							2	34.9	1.923
66 Combinations	20												
67 Holding & Other Investment	24												
I. Services													
70 Hotels & Lodging Places	26,459	40	93.4	1.512			8	125.8	0.302		40	93.4	1.512
72 Personal Services	978	1	26.7	1.022							1	26.7	1.022
73 Business Services	8,289	53	169.1	6.394			1	55.8	0.121		53	169.1	6.394
75 Automotive Repair	103												
76 Miscellaneous Repair	325												
79 Amusement & Recreation	390	1	60.1	2.564							1	60.1	2.564

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

Industry Code	Exposure	NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT			Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE			
I. Services																
80 Health Services	126,734	175	51.9	1.381						2	32.9	0.042	175	51.9	1.381	
81 Legal Services	1,137	4	98.7	3.518									4	98.7	3.518	
82 Educational Services	34,403	65	43.6	1.889						2	57.6	0.092	65	43.6	1.889	
83 Social Services	754	2	146.7	2.653									2	146.7	2.653	
84 Museums	86	2	667.1	23.256									2	667.1	23.256	
86 Membership Organizations	29,796	133	89.4	4.464						6	81.6	0.201	133	89.4	4.464	
88 Private Households	13															
89 Miscellaneous Services	6,041	4	15.3	0.662									4	15.3	0.662	
J. Government and Public Administration																
91 Executive, Legislative	42,175	4,751	101.0	10.745						2	47.2	0.117	4,751	101.0	10.745	
92 State Government	1,390	16	86.9	11.511									16	86.9	11.511	
93 Local Government	10,928	23	35.8	2.105						1	43.7	0.092	23	35.8	2.105	
95 Environmental Quality	7,688	45	124.5	5.853									45	124.5	5.853	
96 Economic Programs	5															
K. Nonclassifiable Establishments																
99 Nonclassifiable	1,404,879	3,365	43.6	2.343						292	86.5	0.209	3,365	43.6	2.343	
Total	3,966,403	13,824	64.4	3.485						1,074	143.0	0.322	13,824	64.4	3.485	

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	15												
02	Agriculture - Livestock	27												
B. Mining														
10	Metal	212	1	84.9	4.717			1	2128.6	4.717		1	84.9	4.717
12	Bituminous Coal	16,584	134	84.3	8.080			11	253.5	0.663		134	84.3	8.080
13	Oil & Gas	30,540	329	186.1	10.773			6	90.0	0.196		329	186.1	10.773
14	Nonmetallic Minerals	299	3	38.2	10.033			1	1039.0	3.344		3	38.2	10.033
C. Construction														
16	Heavy	3,618	196	109.1	54.174							196	109.1	54.174
17	Special Trade	43,172	477	118.0	11.049			53	427.3	1.396		477	118.0	11.049
D. Manufacturing														
20	Food & Kindred Products	76,086	269	107.6	3.535			27	164.5	0.356		269	107.6	3.535
22	Textile Mill Products	20,329	150	84.3	7.379			7	151.0	0.344		150	84.3	7.379
24	Lumber & Wood Products	300	2	250.0	6.667							2	250.0	6.667
25	Furniture & Fixtures	1,447	24	85.9	16.586							24	85.9	16.586
26	Paper & Allied Products	7,955	127	162.4	15.965			2	97.7	0.258		127	162.4	15.965
27	Printing & Publishing	23,813	300	96.6	12.598			7	169.8	0.372		300	96.6	12.598
28	Chemicals & Allied Products	29,749	218	92.1	7.328			5	75.0	0.170		218	92.1	7.328
29	Petroleum Refining	257	2	119.7	7.782							2	119.7	7.782

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	2,812	23	78.6	8.179							23	78.6	8.179
32 Stone, Clay, Glass, Concrete	10,726	77	62.1	7.179			4	153.5	0.373		77	62.1	7.179
33 Primary Metal	27,633	305	119.1	11.038			8	107.9	0.290		305	119.1	11.038
34 Fabricated Metal	12,306	98	109.3	7.964			4	121.9	0.332		98	109.3	7.964
35 Machinery, ex Electrical	71,533	364	90.2	5.089			17	102.6	0.241		364	90.2	5.089
36 Electrical Machinery	1,075,688	14,311	100.4	13.304			296	116.4	0.275		14,311	100.4	13.304
37 Transportation Equipment	1,021,857	25,224	123.5	24.684			398	157.1	0.389		25,224	123.5	24.684
38 Instruments	1,289	3	48.1	2.327							3	48.1	2.327
39 Miscellaneous	837	5	124.0	5.974							5	124.0	5.974
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	1,941	59	557.3	30.397			1	222.0	0.515		59	557.3	30.397
42 Trucking & Warehousing	796	4	107.2	5.025			1	529.0	1.256		4	107.2	5.025
44 Water Transportation	2,739	26	64.7	9.493			1	157.7	0.365		26	64.7	9.493
45 Air Transportation	5,683	24	108.2	4.223							24	108.2	4.223
47 Transportation Services	20	1	86.4	50.000							1	86.4	50.000
48 Communication	581,764	1,156	83.7	1.987			98	104.6	0.168		1,156	83.7	1.987
49 Electric, Gas Services	191,978	870	110.1	4.532			69	144.2	0.359		870	110.1	4.532
F. Wholesale Trade													
50 Trade - Durable Goods	9,444	38	127.9	4.024			6	288.2	0.635		38	127.9	4.024
51 Trade - Nondurable Goods	8,407	17	52.5	2.022							17	52.5	2.022

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
G. Retail Trade														
53	General Merchandise	275	3	320.5	10.909							3	320.5	10.909
54	Food Stores	7,291	12	69.6	1.646			1	67.9	0.157		12	69.6	1.646
55	Automotive Dealers & Service	254	1	33.6	3.937							1	33.6	3.937
56	Apparel Stores	1,636	1	38.3	0.611							1	38.3	0.611
57	Furniture & Home Furnishings	284	3	487.2	10.563							3	487.2	10.563
58	Eating & Drinking Places	22,104	132	90.9	5.972			3	49.9	0.136		132	90.9	5.972
59	Miscellaneous	3,240	12	75.9	3.704							12	75.9	3.704
H. Finance, Insurance, and Real Estate														
60	Banking	138,665	378	91.5	2.726			25	107.8	0.180		378	91.5	2.726
61	Credit Agencies	6,553	127	85.9	19.380							127	85.9	19.380
62	Security Brokers	6,285	17	53.0	2.705							17	53.0	2.705
63	Insurance Carriers	10,862	55	73.6	5.064			2	98.7	0.184		55	73.6	5.064
64	Insurance Agents	9,495	223	101.2	23.486							223	101.2	23.486
65	Real Estate	6,609	44	149.8	6.658			2	136.5	0.303		44	149.8	6.658
67	Holding & Other Investment	5,841	26	102.4	4.451			5	494.4	1.130		26	102.4	4.451
I. Services														
70	Hotels & Lodging Places	16,683	35	125.8	2.098			10	261.1	0.615		35	125.8	2.098
72	Personal Services	6,896	27	98.8	3.915			2	140.3	0.290		27	98.8	3.915
73	Business Services	39,033	307	117.9	7.865			18	229.3	0.482		307	117.9	7.865
75	Automotive Repair	195												
78	Motion Pictures	16,522	49	56.4	2.966							49	56.4	2.966
79	Amusement & Recreation	156												

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	44,958	88	92.6	1.957				4	70.2	0.089	88	92.6	1.957
81 Legal Services	4,213	5	70.8	1.187							5	70.8	1.187
82 Educational Services	103,494	503	91.1	4.860				19	118.6	0.184	503	91.1	4.860
83 Social Services	31												
84 Museums	4,692	14	60.4	2.984				1	103.5	0.213	14	60.4	2.984
86 Membership Organizations	28,586	432	104.1	15.112				9	132.0	0.339	432	104.1	15.112
89 Miscellaneous Services	1,448	3	41.5	2.072							3	41.5	2.072
J. Government and Public Administration													
91 Executive, Legislative	12,637	62	107.0	4.906				8	225.1	0.633	62	107.0	4.906
93 Local Government		4									4		
95 Environmental Quality	5,095	45	126.9	8.832							45	126.9	8.832
K. Nonclassifiable Establishments													
99 Nonclassifiable	93,191	586	129.7	6.288				23	138.1	0.300	586	129.7	6.288
Total	3,879,080	48,031	111.5	12.382				1,155	135.8	0.302	48,031	111.5	12.382

Table 5A
Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience
LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	18,798	91	99.6	4.841	2	14.3	0.097	8	87.1	0.426	93	89.1	2.469
02	Agriculture - Livestock	21,655	110	84.6	5.080	2	10.5	0.085	5	44.0	0.231	112	75.8	2.583
07	Agricultural Services	39,776	71	54.0	1.785	6	24.8	0.168	8	48.6	0.232	77	49.0	0.976
08	Forestry	4,044	12	111.7	2.967	0	0.0	0.000	1	51.6	0.247	12	87.4	1.484
09	Fishing & Hunting	1,734	5	70.9	2.884	0	0.0	0.000	1	115.5	0.577	5	58.3	1.442
B. Mining														
10	Metal	4,220	27	92.6	6.398	3	103.3	1.027	2	94.7	0.493	29	94.0	3.733
11	Anthracite	2,756	18	89.7	6.531	1	32.4	0.403				19	82.7	3.772
12	Bituminous Coal	10,302	40	93.8	3.883	11	193.8	1.583	9	171.8	0.874	51	110.0	2.745
13	Oil & Gas	50,910	162	78.9	3.182	1	2.4	0.017	23	102.0	0.503	163	67.8	1.619
14	Nonmetallic Minerals	9,183	39	63.0	4.247	1	11.8	0.104	5	98.7	0.544	40	57.2	2.208
C. Construction														
15	General Building	172,097	559	80.0	3.248	20	17.8	0.133	77	92.3	0.449	579	70.6	1.710
16	Heavy	70,905	283	86.2	3.991	12	23.5	0.198	32	89.8	0.467	295	76.6	2.108
17	Special Trade	249,096	586	70.7	2.353	14	9.8	0.065	77	57.5	0.316	600	60.9	1.223
D. Manufacturing														
20	Food & Kindred Products	105,500	411	76.0	3.896	30	48.2	0.381	37	75.2	0.358	441	72.4	2.160
21	Tobacco Manufacturers	803	3	51.1	3.736	1	175.0	1.899	1	292.0	1.245	3	63.3	2.953
22	Textile Mill Products	52,616	203	90.4	3.858	26	94.6	0.618	13	59.8	0.247	229	91.0	2.257
23	Apparel Products	63,873	200	92.0	3.131	11	40.8	0.221	9	44.4	0.141	211	85.1	1.694
24	Lumber & Wood Products	66,985	156	69.7	2.329	36	78.1	0.609	26	74.7	0.388	192	71.2	1.476
25	Furniture & Fixtures	35,872	84	67.8	2.342	2	7.9	0.051	13	79.3	0.377	86	58.6	1.219
26	Paper & Allied Products	51,394	247	93.6	4.806	11	39.6	0.312	14	59.2	0.283	258	86.6	2.585
27	Printing & Publishing	233,232	716	77.2	3.070	30	24.1	0.163	47	47.3	0.208	746	69.7	1.633
28	Chemicals & Allied Products	57,156	190	78.0	3.324	3	8.8	0.068	14	54.7	0.259	193	67.8	1.741
29	Petroleum Refining	15,041	82	136.2	5.452	0	0.0	0.000	9	132.2	0.632	82	112.5	2.765

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	69,599	152	72.5	2.184	8	23.9	0.142	15	47.4	0.226	160	64.7	1.179
31 Leather	13,440	138	94.5	10.268	1	12.9	0.096	4	74.3	0.315	139	89.3	5.221
32 Stone, Clay, Glass, Concrete	49,372	165	83.1	3.342	14	39.0	0.325	21	83.3	0.431	179	75.6	1.848
33 Primary Metal	58,819	521	116.8	8.858	19	49.7	0.430	17	52.3	0.289	540	110.1	4.715
34 Fabricated Metal	185,255	711	81.7	3.838	30	26.3	0.207	50	54.7	0.276	741	74.0	2.054
35 Machinery, ex Electrical	317,750	1,285	74.0	4.044	74	37.2	0.290	91	55.6	0.287	1,359	69.5	2.184
36 Electrical Machinery	171,859	476	81.5	2.770	48	51.2	0.336	31	42.8	0.181	524	76.7	1.563
37 Transportation Equipment	91,239	732	124.4	8.023	55	95.3	0.804	26	64.6	0.325	787	121.1	4.445
38 Instruments	157,401	398	78.5	2.529	6	4.3	0.042	24	34.9	0.153	404	61.4	1.292
39 Miscellaneous	77,046	205	62.1	2.661	20	44.3	0.312	15	44.4	0.195	225	59.7	1.513
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	3,960	23	73.7	5.808	0	0.0	0.000	3	150.9	0.758	23	64.2	2.906
41 Local Transit	24,144	162	86.1	6.710	4	24.8	0.191	4	36.8	0.181	166	80.7	3.488
42 Trucking & Warehousing	134,238	384	82.4	2.861	14	14.3	0.112	53	83.3	0.411	398	70.1	1.496
43 U.S. Postal Service	821	9	388.0	10.962	0	0.0	0.000				9	312.5	5.703
44 Water Transportation	16,356	69	81.4	4.219	5	51.0	0.408	7	84.3	0.428	74	77.5	2.349
45 Air Transportation	23,898	45	77.7	1.883	2	12.8	0.069	9	84.9	0.377	47	66.2	0.987
46 Pipeline Transportation	459	1	35.2	2.179	0	0.0	0.000				1	30.8	1.220
47 Transportation Services	49,254	105	67.7	2.132	6	24.4	0.141	9	54.4	0.195	111	61.2	1.150
48 Communication	66,084	131	72.6	1.982	8	26.5	0.137	13	46.2	0.197	139	65.5	1.072
49 Electric, Gas Services	83,788	613	83.5	7.316	19	28.4	0.300	28	65.9	0.334	632	77.7	3.836
F. Wholesale Trade													
50 Trade - Durable Goods	465,200	1,107	67.2	2.380	50	19.6	0.128	118	53.4	0.256	1,157	60.0	1.271
51 Trade - Nondurable Goods	260,406	715	69.8	2.746	41	26.3	0.192	61	53.0	0.243	756	63.2	1.488

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience
LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	130,985	338	73.1	2.580	6	7.7	0.052	48	74.1	0.366	344	62.6	1.323
53 General Merchandise	35,152	100	82.2	2.845	4	23.7	0.124	4	31.4	0.114	104	74.7	1.500
54 Food Stores	90,872	229	77.9	2.520	17	33.4	0.210	17	44.5	0.203	245	70.7	1.376
55 Automotive Dealers & Service	173,890	359	60.1	2.065	10	9.9	0.064	54	58.7	0.315	369	52.3	1.076
56 Apparel Stores	55,702	129	58.2	2.316	3	11.9	0.066	6	33.8	0.121	132	52.6	1.201
57 Furniture & Home Furnishings	83,413	197	63.7	2.362	11	24.2	0.147	24	60.4	0.288	208	58.2	1.271
58 Eating & Drinking Places	141,313	307	85.4	2.172	5	8.6	0.036	32	51.3	0.229	312	74.7	1.115
59 Miscellaneous	167,044	369	66.4	2.209	7	8.7	0.049	18	26.3	0.108	376	58.2	1.147
H. Finance, Insurance, and Real Estate													
60 Banking	174,532	386	67.8	2.212	27	31.0	0.183	22	41.5	0.127	413	62.3	1.210
61 Credit Agencies	135,920	388	60.1	2.855	20	20.8	0.181	30	59.8	0.225	408	54.2	1.537
62 Security Brokers	57,753	105	59.2	1.818	2	5.5	0.031	9	37.7	0.156	107	51.1	0.941
63 Insurance Carriers	74,537	259	76.9	3.475	36	81.3	0.612	11	45.2	0.158	295	77.6	2.063
64 Insurance Agents	129,368	505	76.3	3.904	19	29.7	0.187	14	32.4	0.111	524	71.4	2.084
65 Real Estate	193,807	403	60.9	2.079	8	8.2	0.050	31	41.3	0.161	411	53.1	1.081
66 Combinations	3,893	21	98.0	5.394	0	0.0	0.000	1	67.0	0.257	21	87.4	2.821
67 Holding & Other Investment	41,632	124	68.4	2.978	7	36.5	0.238	11	66.4	0.271	131	64.4	1.638
I. Services													
70 Hotels & Lodging Places	85,018	281	101.2	3.305	8	19.6	0.108	24	79.1	0.304	289	89.6	1.718
72 Personal Services	76,222	226	83.1	2.965	11	31.8	0.173	9	29.9	0.118	237	76.5	1.594
73 Business Services	548,262	839	63.0	1.530	25	10.1	0.051	87	40.1	0.166	864	54.2	0.806
75 Automotive Repair	75,360	133	58.6	1.765	4	9.5	0.056	18	43.5	0.240	137	50.8	0.923
76 Miscellaneous Repair	99,895	725	154.9	7.258	12	7.4	0.127	30	61.9	0.300	737	115.7	3.710
78 Motion Pictures	20,924	87	88.8	4.158	5	53.7	0.251	5	55.1	0.241	92	85.7	2.242
79 Amusement & Recreation	81,286	240	72.9	2.953	3	7.0	0.045	18	51.2	0.227	242	63.9	1.517

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience
LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	614,825	810	59.2	1.317	74	29.1	0.142	79	50.9	0.140	884	54.0	0.746
81 Legal Services	238,402	273	49.5	1.145	8	8.9	0.038	22	28.3	0.092	281	43.6	0.617
82 Educational Services	490,704	1,054	59.9	2.148	85	26.8	0.208	79	52.8	0.166	1,139	54.0	1.182
83 Social Services	137,538	275	79.9	1.999	63	111.3	0.542	20	47.9	0.145	338	84.9	1.284
84 Museums	8,515	18	62.8	2.114	0	0.0	0.000	1	33.5	0.117	18	53.6	1.085
86 Membership Organizations	187,287	928	79.9	4.955	41	30.9	0.284	23	35.4	0.136	969	73.7	2.651
88 Private Households	1,740	3	34.6	1.724	0	0.0	0.000				3	29.7	0.887
89 Miscellaneous Services	220,679	346	56.1	1.568	26	23.9	0.138	32	34.8	0.147	372	50.9	0.882
J. Government and Public Administration													
91 Executive, Legislative	651,159	2,286	84.0	3.511	124	16.6	0.207	65	78.9	0.342	2,410	68.5	1.861
92 State Government	33,601	85	68.5	2.530	11	54.0	0.401	7	46.8	0.221	96	66.1	1.475
93 Local Government	29,005	65	56.9	2.241	9	41.4	0.344	4	32.3	0.138	73	54.2	1.293
94 Human Resource	40,596	97	101.7	2.389	6	33.4	0.198	9	80.0	0.222	103	88.0	1.300
95 Environmental Quality	22,017	47	59.1	2.135	1	5.5	0.040	6	67.5	0.273	48	50.3	1.096
96 Economic Programs	7,557	43	90.7	5.690	3	52.5	0.500	4	122.4	0.529	46	85.8	3.126
97 National Security	1,504	2	48.0	1.330	0	0.0	0.000				2	40.7	0.671
K. Nonclassifiable Establishments													
99 Nonclassifiable	387,996	1,522	75.8	3.923	37	17.4	0.129	85	52.1	0.229	1,559	68.6	2.044
Total	9,501,210	27,441	75.8	2.888	1,391	24.2	0.175	2,003	53.8	0.228	28,827	67.7	1.550

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

Industry Code	Exposure	MIXED & OTHER DISABILITY BENEFIT			Disability			Accident			Total Claims		
		Death Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01 Agriculture - Crops	201	10	872.8	49.751	0	0.0	0.000				10	704.6	24.876
02 Agriculture - Livestock	51												
07 Agricultural Services	936	8	387.8	8.547				2	404.3	2.137			
09 Fishing & Hunting	40												
B. Mining													
10 Metal	1,167	9	180.0	7.712	0	0.0	0.000	5	1030.3	4.284	7	131.4	3.856
11 Anthracite	117												
12 Bituminous Coal	1,415	3	31.2	2.120	0	0.0	0.000				3	20.8	1.060
13 Oil & Gas	13,171	107	89.1	8.124	0	0.0	0.000	3	53.7	0.228	107	80.5	4.062
14 Nonmetallic Minerals	9,271	62	142.0	6.688	0	0.0	0.000	3	79.3	0.324	62	112.6	3.344
C. Construction													
15 General Building	5,588	27	123.3	4.832	3	49.4	0.569	4	158.0	0.716	30	106.5	2.700
16 Heavy	5,095	15	62.7	2.944	1	18.4	0.301				16	51.6	1.650
17 Special Trade	5,582	18	84.6	3.225	0	0.0	0.000	3	110.6	0.537	18	65.0	1.612
D. Manufacturing													
20 Food & Kindred Products	49,228	348	116.9	7.069	21	40.0	0.496	21	104.3	0.427	369	103.8	3.783
21 Tobacco Manufacturers	61,240	350	116.7	5.715	154	319.1	3.586	16	73.8	0.262	502	154.5	4.650
22 Textile Mill Products	15,032	63	99.2	4.191	23	169.8	1.599	6	111.4	0.399	82	112.1	2.895
23 Apparel Products	65,940	282	100.0	4.277	38	124.8	1.090	18	102.3	0.273	319	104.2	2.684
24 Lumber & Wood Products	7,169	24	101.2	3.348	35	638.6	7.480	10	278.7	1.395	58	241.8	5.414
25 Furniture & Fixtures	1,946	7	77.8	3.597	2	86.1	1.260	1	122.9	0.514	8	79.8	2.429
26 Paper & Allied Products	56,208	445	147.8	7.917	86	122.9	1.882	27	116.8	0.480	531	142.3	4.900
27 Printing & Publishing	56,667	617	104.5	10.888	25	41.2	0.672	17	73.0	0.300	642	95.9	5.780
28 Chemicals & Allied Products	43,700	374	105.2	8.558	26	47.0	0.776	5	31.5	0.115	400	95.4	4.667
29 Petroleum Refining	1,731	25	69.0	14.443	0	0.0	0.000				25	62.4	7.221

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	16,632	51	91.3	3.066	6	50.5	0.540	7	110.6	0.421	57	81.4	1.803
31 Leather	4,642	13	82.5	2.801	8	213.6	2.629				21	117.4	2.715
32 Stone, Clay, Glass, Concrete	26,140	130	133.3	4.973	132	447.2	5.585	13	124.6	0.497	260	212.1	5.279
33 Primary Metal	22,114	390	180.0	17.636	65	210.1	3.791	9	105.9	0.489	455	184.7	10.713
34 Fabricated Metal	30,869	268	76.4	8.682	13	40.3	0.596	11	78.0	0.356	280	72.2	4.639
35 Machinery, ex Electrical	34,428	313	108.4	9.091	38	100.3	1.566	19	126.4	0.552	351	107.1	5.329
36 Electrical Machinery	37,273	187	187.9	5.017	13	55.4	0.478	6	43.4	0.161	200	155.5	2.747
37 Transportation Equipment	29,297	258	105.1	8.806	36	113.8	1.613	7	56.9	0.250	292	106.4	5.210
38 Instruments	18,487	156	121.7	8.438	3	20.7	0.304	4	56.8	0.216	159	104.1	4.371
39 Miscellaneous	7,674	56	108.7	7.297	1	17.6	0.295	3	100.9	0.391	57	90.5	3.796
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	868	26	58.1	29.954	0	0.0	0.000				26	53.6	15.214
41 Local Transit	4,448	87	110.7	19.559	0	0.0	0.000				87	100.3	9.780
42 Trucking & Warehousing	8,240	47	165.9	5.704	1	13.2	0.164	4	106.3	0.485	48	125.4	2.934
44 Water Transportation	9,390	182	68.7	19.382	0	0.0	0.000	4	77.5	0.426	181	63.2	9.691
45 Air Transportation	4,384	13	183.9	2.965				3	179.0	0.684			
47 Transportation Services	2,098	7	91.1	3.337	0	0.0	0.000				7	81.7	2.095
48 Communication	5,851	9	55.0	1.538	0	0.0	0.000				9	42.4	0.769
49 Electric, Gas Services	130,246	688	95.3	5.282	420	289.2	4.463	32	61.6	0.246	1,108	137.6	4.873
F. Wholesale Trade													
50 Trade - Durable Goods	28,244	135	104.2	4.780	71	262.7	2.889	14	130.8	0.542	206	134.9	3.834
51 Trade - Nondurable Goods	15,109	47	91.2	3.111	22	165.5	1.885	7	120.7	0.463	69	109.8	2.498

Table 5A
Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience
LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	6,633	12	70.5	1.809	0	0.0	0.000	5	161.4	0.754	11	54.3	0.905
53 General Merchandise	1,928	7	71.5	3.631	0	0.0	0.000				7	60.0	1.815
54 Food Stores	32,378	103	105.8	3.181	58	169.8	1.806	7	59.0	0.216	161	122.5	2.494
55 Automotive Dealers & Service	5,664	108	548.8	19.068	3	50.3	0.541	10	376.9	1.766	111	431.0	9.804
56 Apparel Stores	9,084	9	52.2	0.991	1	34.8	0.198	1	31.7	0.110	10	48.2	0.594
57 Furniture & Home Furnishings	4,280	14	107.4	3.271	0	0.0	0.000	1	53.1	0.234	14	80.8	1.636
58 Eating & Drinking Places	40,977	73	94.9	1.781	1	5.8	0.030	14	84.0	0.342	64	75.5	0.906
59 Miscellaneous	6,654	45	88.7	6.763	8	122.2	1.556	2	79.7	0.301	52	93.5	4.160
H. Finance, Insurance, and Real Estate													
60 Banking	46,789	148	134.3	3.163	34	119.6	0.830	8	62.5	0.171	182	131.0	1.996
61 Credit Agencies	7,090	50	102.6	7.052	0	0.0	0.000	1	44.0	0.141	49	89.1	3.526
62 Security Brokers	4,464	13	32.1	2.912	1	14.2	0.410	1	60.2	0.224	14	27.8	1.661
63 Insurance Carriers	110,848	148	68.6	1.335	126	165.1	1.138				273	93.9	1.237
64 Insurance Agents	33,875	289	81.4	8.531	24	68.1	0.961	4	38.6	0.142	310	79.8	4.746
65 Real Estate	9,110	10	39.8	1.098	2	28.3	0.231	1	30.3	0.110	11	37.2	0.669
66 Combinations	54												
67 Holding & Other Investment	46,934	259	116.1	5.518	22	59.7	0.736	20	112.8	0.426	281	104.5	3.127
I. Services													
70 Hotels & Lodging Places	3,238	5	53.3	1.544	0	0.0	0.000	1	83.4	0.309	5	45.5	1.008
72 Personal Services	5,333	25	90.7	4.688	3	39.1	0.599	1	46.0	0.188	28	78.9	2.643
73 Business Services	50,339	134	89.5	2.662	23	54.1	0.538	8	43.6	0.159	157	80.6	1.600
75 Automotive Repair	30,683	75	100.0	2.444	54	212.6	1.763	7	52.3	0.228	129	128.5	2.104
76 Miscellaneous Repair	844	2	72.2	2.370	0	0.0	0.000				2	54.3	1.185
78 Motion Pictures	956				0	0.0	0.000						
79 Amusement & Recreation	987	3	83.6	3.040	1	101.4	1.134	1	269.3	1.013	4	87.8	2.087

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	30,003	72	85.8	2.400	2	11.2	0.079	4	54.6	0.133	74	70.8	1.240
81 Legal Services	14,825	34	59.7	2.293	2	13.3	0.137				36	49.9	1.215
82 Educational Services	34,789	188	98.7	5.404	11	35.2	0.553	17	162.4	0.489	199	84.5	2.978
83 Social Services	2,664	12	90.2	4.505	1	56.7	0.421				13	85.8	2.463
84 Museums	343	2	94.9	5.831	0	0.0	0.000	1	873.0	2.915	2	81.6	2.915
86 Membership Organizations	60,958	173	75.5	2.838	22	34.5	0.454	10	56.6	0.164	195	64.9	1.646
88 Private Households	47												
89 Miscellaneous Services	16,584	55	132.1	3.316	4	38.0	0.319	5	82.5	0.301	58	108.6	1.818
J. Government and Public Administration													
91 Executive, Legislative	67,508	336	83.2	4.977	62	85.0	1.131	23	95.1	0.361	397	83.5	3.054
92 State Government	535				0	0.0	0.000						
93 Local Government	198	46	7449.9	232.32	0	0.0	0.000	3	5957.1	15.152	46	5326.3	116.16
94 Human Resource	3,220	34	127.3	10.559	7	309.2	4.042	1	104.5	0.311	41	152.1	7.300
95 Environmental Quality	86												
96 Economic Programs	484	2	39.6	4.132	0	0.0	0.000				2	34.0	2.073
97 National Security	149,413	1,135	78.5	7.596	23	4.9	0.163	75	144.5	0.502	1,158	59.6	3.880
K. Nonclassifiable Establishments													
99 Nonclassifiable	39,297	490	74.5	12.469	53	90.0	1.594	10	57.2	0.260	542	76.0	7.031
Total	1,718,025	10,012	98.6	5.828	1,791	93.4	1.322	526	88.5	0.332	11,744	97.6	3.579

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	19,296	101	94.3	5.234	2	14.0	0.096	8	85.1	0.415	103	85.5	2.685
02	Agriculture - Livestock	21,757	110	84.3	5.056	2	10.5	0.085	5	43.8	0.230	112	75.5	2.573
07	Agricultural Services	44,380	91	58.0	2.050	6	24.2	0.164	11	61.1	0.281	89	53.0	1.148
08	Forestry	4,044	12	111.7	2.967	0	0.0	0.000	1	51.6	0.247	12	87.4	1.484
09	Fishing & Hunting	1,774	5	69.6	2.818	0	0.0	0.000	1	113.3	0.564	5	57.1	1.409
B. Mining														
10	Metal	5,599	37	104.7	6.608	3	65.5	0.754	8	302.5	1.472	37	98.9	3.755
11	Anthracite	8,319	92	101.2	11.059	1	31.5	0.379	1	32.7	0.120	93	99.1	8.688
12	Bituminous Coal	28,462	178	83.7	6.254	11	172.7	1.538	20	195.5	0.703	189	87.7	4.896
13	Oil & Gas	98,161	612	120.3	6.235	1	2.1	0.015	35	98.5	0.377	613	110.5	3.807
14	Nonmetallic Minerals	20,848	140	114.6	6.715	1	4.4	0.048	11	116.6	0.528	141	99.4	3.610
C. Construction														
15	General Building	177,948	586	81.2	3.293	23	19.4	0.148	81	94.1	0.456	609	71.6	1.740
16	Heavy	80,634	497	91.3	6.164	13	23.0	0.203	32	81.3	0.409	510	83.9	3.295
17	Special Trade	300,461	1,087	85.5	3.618	14	9.5	0.063	133	89.3	0.462	1,101	76.8	2.009
D. Manufacturing														
20	Food & Kindred Products	248,586	1,084	84.1	4.361	51	44.5	0.421	88	97.8	0.357	1,135	80.1	2.865
21	Tobacco Manufacturers	62,043	353	115.5	5.690	155	317.9	3.570	17	77.2	0.274	505	152.9	4.632
22	Textile Mill Products	90,949	428	89.4	4.706	49	119.8	0.871	26	80.7	0.286	473	92.1	3.088
23	Apparel Products	150,255	540	94.8	3.594	49	84.9	0.574	30	73.5	0.202	588	93.5	2.203
24	Lumber & Wood Products	78,461	188	71.9	2.396	71	137.7	1.113	37	94.4	0.472	258	84.0	1.777
25	Furniture & Fixtures	40,079	117	71.2	2.919	4	16.4	0.113	14	78.7	0.362	120	64.0	1.583
26	Paper & Allied Products	139,470	849	115.2	6.087	97	98.9	1.190	47	85.4	0.342	946	112.8	3.967
27	Printing & Publishing	335,340	1,746	87.0	5.207	55	29.7	0.248	71	54.1	0.221	1,801	80.9	2.931
28	Chemicals & Allied Products	196,893	1,238	83.2	6.288	29	32.4	0.374	29	57.1	0.210	1,267	79.7	4.325
29	Petroleum Refining	18,977	109	106.1	5.744	0	0.0	0.000	9	117.1	0.555	109	91.6	3.086

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	91,324	263	78.7	2.880	14	30.7	0.205	23	58.6	0.261	277	71.8	1.598
31 Leather	18,232	151	93.0	8.282	9	91.6	0.805	4	58.4	0.229	160	92.9	4.580
32 Stone, Clay, Glass, Concrete	93,279	456	92.0	4.889	146	226.8	2.233	40	100.5	0.440	600	109.4	3.709
33 Primary Metal	132,375	1,246	101.7	9.413	84	122.0	1.379	36	70.5	0.313	1,330	103.1	6.410
34 Fabricated Metal	243,520	1,145	82.8	4.702	43	29.4	0.257	67	59.9	0.282	1,187	76.5	2.645
35 Machinery, ex Electrical	435,360	2,028	81.0	4.658	112	47.3	0.400	131	66.1	0.302	2,140	77.5	2.772
36 Electrical Machinery	1,316,016	15,083	99.5	11.461	61	52.1	0.359	337	97.4	0.258	15,144	99.0	9.957
37 Transportation Equipment	2,461,373	29,261	112.1	11.888	91	101.9	1.004	1,119	190.9	0.457	29,350	112.1	11.386
38 Instruments	236,448	661	77.6	2.796	9	5.8	0.058	39	44.7	0.165	670	65.4	1.635
39 Miscellaneous	88,511	274	69.5	3.096	21	41.3	0.311	18	48.2	0.206	295	65.7	1.763
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	6,987	108	123.7	15.457	0	0.0	0.000	4	125.7	0.572	108	114.2	9.167
41 Local Transit	28,592	249	93.4	8.709	4	18.5	0.167	4	30.8	0.151	253	86.9	4.479
42 Trucking & Warehousing	146,725	449	87.7	3.060	15	14.2	0.114	59	86.2	0.418	464	74.5	1.619
43 U.S. Postal Service	836	9	374.2	10.766	0	0.0	0.000				9	303.5	5.650
44 Water Transportation	32,173	314	72.4	9.760	5	23.4	0.296	12	79.0	0.373	318	69.1	5.608
45 Air Transportation	51,494	98	85.0	1.903	2	12.8	0.069	13	77.6	0.252	87	77.9	1.331
46 Pipeline Transportation	459	1	35.2	2.179	0	0.0	0.000				1	30.8	1.220
47 Transportation Services	51,472	114	69.5	2.215	6	23.6	0.138	9	52.3	0.186	120	62.6	1.200
48 Communication	657,944	1,310	82.2	1.991	8	23.4	0.127	112	89.7	0.170	1,318	80.8	1.811
49 Electric, Gas Services	434,320	2,355	93.4	5.422	439	207.7	2.803	130	87.1	0.299	2,794	105.1	4.561
F. Wholesale Trade													
50 Trade - Durable Goods	507,483	1,285	70.2	2.532	121	42.8	0.291	139	59.1	0.277	1,406	66.1	1.444
51 Trade - Nondurable Goods	304,872	828	68.7	2.716	63	37.2	0.279	70	55.9	0.246	891	64.2	1.577

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	146,407	359	72.0	2.452	6	7.2	0.049	53	75.5	0.362	364	61.8	1.294
53 General Merchandise	47,947	119	80.0	2.482	4	21.7	0.118	6	37.9	0.125	123	73.2	1.464
54 Food Stores	132,512	359	87.1	2.709	75	89.1	0.674	27	51.9	0.217	433	87.5	1.736
55 Automotive Dealers & Service	228,829	690	65.7	3.015	13	12.3	0.081	74	68.2	0.327	703	60.4	1.741
56 Apparel Stores	75,629	151	57.6	1.997	4	14.3	0.080	8	35.6	0.115	155	52.4	1.119
57 Furniture & Home Furnishings	88,371	216	66.4	2.444	11	22.8	0.142	25	59.8	0.283	227	60.3	1.314
58 Eating & Drinking Places	205,459	513	87.7	2.497	6	7.9	0.035	49	57.5	0.240	509	78.2	1.349
59 Miscellaneous	180,277	430	68.2	2.385	15	17.4	0.103	20	27.8	0.113	444	61.2	1.284
H. Finance, Insurance, and Real Estate													
60 Banking	397,825	1,018	86.7	2.559	61	52.8	0.323	55	58.1	0.139	1,079	83.3	1.770
61 Credit Agencies	152,593	568	67.1	3.722	20	19.5	0.171	31	57.2	0.207	587	61.1	2.028
62 Security Brokers	69,271	142	55.9	2.050	3	7.3	0.050	11	40.6	0.159	145	49.2	1.120
63 Insurance Carriers	198,193	462	71.3	2.331	162	134.4	0.956	13	48.0	0.155	623	81.9	1.670
64 Insurance Agents	173,112	1,017	82.1	5.875	43	43.5	0.341	18	32.4	0.110	1,057	78.6	3.235
65 Real Estate	210,566	459	63.6	2.180	10	9.5	0.059	34	42.5	0.163	468	55.7	1.156
66 Combinations	3,967	21	96.8	5.294	0	0.0	0.000	1	66.1	0.252	21	86.1	2.774
67 Holding & Other Investment	94,431	409	95.1	4.331	29	51.9	0.494	36	102.0	0.391	438	88.2	2.493
I. Services													
70 Hotels & Lodging Places	131,398	361	101.0	2.747	8	19.1	0.107	43	103.0	0.344	369	91.3	1.706
72 Personal Services	89,429	279	84.4	3.120	14	33.1	0.203	12	35.4	0.134	293	77.8	1.753
73 Business Services	645,923	1,333	75.2	2.064	48	16.6	0.090	114	46.6	0.184	1,381	66.4	1.134
75 Automotive Repair	106,341	208	68.6	1.956	58	88.8	0.589	25	45.6	0.236	266	72.4	1.280
76 Miscellaneous Repair	101,064	727	154.0	7.193	12	7.4	0.126	30	61.3	0.297	739	115.1	3.683
78 Motion Pictures	38,402	136	72.7	3.541	5	49.6	0.238	5	52.8	0.229	141	71.5	2.370
79 Amusement & Recreation	82,819	244	72.8	2.946	4	9.1	0.060	19	53.3	0.235	247	64.1	1.526

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Male, Female, and Sex-Unknown Experience
LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	816,520	1,145	60.8	1.402	76	28.0	0.139	89	51.1	0.130	1,221	56.2	0.861
81 Legal Services	258,577	316	51.0	1.222	10	9.6	0.045	22	27.3	0.088	326	44.8	0.665
82 Educational Services	663,390	1,810	68.3	2.728	96	27.6	0.224	117	65.2	0.184	1,906	62.7	1.626
83 Social Services	140,987	289	80.5	2.050	64	109.7	0.539	20	47.0	0.142	353	85.1	1.310
84 Museums	13,636	36	66.4	2.640	0	0.0	0.000	3	73.6	0.220	36	60.5	1.633
86 Membership Organizations	306,627	1,666	85.2	5.433	63	32.1	0.327	48	49.6	0.167	1,729	79.3	3.174
88 Private Households	1,800	3	33.3	1.667	0	0.0	0.000				3	28.5	0.859
89 Miscellaneous Services	244,752	408	59.0	1.667	30	25.2	0.150	37	37.1	0.153	437	53.6	0.949
J. Government and Public Administration													
91 Executive, Legislative	1,173,479	7,435	94.3	6.336	186	22.7	0.285	98	85.7	0.345	7,620	86.9	4.041
92 State Government	35,526	101	69.6	2.843	11	52.2	0.393	7	44.8	0.208	112	67.0	1.654
93 Local Government	40,131	138	77.0	3.439	9	41.0	0.342	8	54.4	0.199	146	72.7	2.135
94 Human Resource	43,816	131	107.3	2.990	13	64.2	0.406	10	81.9	0.228	144	99.4	1.705
95 Environmental Quality	34,886	137	90.5	3.927	1	5.5	0.040	6	65.1	0.256	138	82.4	2.435
96 Economic Programs	8,046	45	85.7	5.593	3	46.3	0.466	4	115.2	0.497	48	80.6	3.059
97 National Security	150,917	1,137	78.5	7.534	23	4.8	0.162	75	142.9	0.497	1,160	59.5	3.848
K. Nonclassifiable Establishments													
99 Nonclassifiable	1,925,363	5,890	55.2	3.059	90	33.3	0.282	410	76.6	0.218	5,979	54.5	2.562
Total	19,064,718	99,308	89.5	5.209	3,182	41.5	0.341	4,758	80.3	0.272	102,426	85.9	3.433

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01	Agriculture - Crops	232											
02	Agriculture - Livestock	20											
07	Agricultural Services	2,840	11	53.7	3.873			1	100.9	0.352	11	53.7	3.873
B. Mining													
11	Anthracite	5,198	71	104.1	13.659			1	61.7	0.192	71	104.1	13.659
12	Bituminous Coal	161	1	62.6	6.211						1	62.6	6.211
13	Oil & Gas	1,614	10	235.6	6.196			2	369.4	1.239	10	235.6	6.196
14	Nonmetallic Minerals	1,755	31	381.4	17.664			2	427.2	1.140	31	381.4	17.664
C. Construction													
15	General Building	195											
16	Heavy	945	3	25.0	3.175						3	25.0	3.175
17	Special Trade	2,502	6	35.9	2.398						6	35.9	2.398
D. Manufacturing													
20	Food & Kindred Products	12,341	49	29.2	3.971			3	80.3	0.243	49	29.2	3.971
22	Textile Mill Products	807	5	94.2	6.196						5	94.2	6.196
23	Apparel Products	4,638	27	87.3	5.821			1	61.9	0.245	27	87.3	5.821
24	Lumber & Wood Products	1,968	5	52.1	2.541			1	184.5	0.508	5	52.1	2.541
25	Furniture & Fixtures	647	1	33.2	1.546						1	33.2	1.546
26	Paper & Allied Products	20,358	28	32.4	1.375			4	66.8	0.196	28	32.4	1.375
27	Printing & Publishing	12,991	88	64.2	6.774						88	64.2	6.774
28	Chemicals & Allied Products	53,574	428	69.9	7.989			5	207.5	0.573	428	69.9	7.989
29	Petroleum Refining	1,328											

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	1,679	35	97.0	20.846				1	183.5	0.596	35	97.0	20.846
31 Leather	39												
32 Stone, Clay, Glass, Concrete	6,370	83	116.0	13.030				2	135.3	0.428	83	116.0	13.030
33 Primary Metal	20,817	21	7.1	1.009				1	39.9	0.118	21	7.1	1.009
34 Fabricated Metal	8,651	66	102.5	7.629				2	84.7	0.260	66	102.5	7.629
35 Machinery, ex Electrical	9,267	54	79.9	5.827				4	151.5	0.432	54	79.9	5.827
36 Electrical Machinery	19,701	65	38.3	3.299				1	22.1	0.070	65	38.3	3.299
37 Transportation Equipment	1,067,417	2,748	62.1	2.574				600	229.1	0.562	2,748	62.1	2.574
38 Instruments	28,559	64	48.2	2.241				7	81.4	0.245	64	48.2	2.241
39 Miscellaneous	1,187	5	94.9	4.212							5	94.9	4.212
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	209												
42 Trucking & Warehousing	2,806	12	98.4	4.277				1	118.6	0.356	12	98.4	4.277
43 U.S. Postal Service	13												
44 Water Transportation	3,460	36	88.0	10.405							36	88.0	10.405
45 Air Transportation	11,603	14	61.0	1.207				1	33.2	0.086	14	61.0	1.207
47 Transportation Services	58	1	586.5	17.241							1	586.5	17.241
48 Communication	2,485	9	83.0	3.622							9	83.0	3.622
49 Electric, Gas Services	22,163	162	64.7	7.309				1	15.4	0.045	162	64.7	7.309
F. Wholesale Trade													
50 Trade - Durable Goods	3,614	5	23.3	1.384				1	82.9	0.277	5	23.3	1.384
51 Trade - Nondurable Goods	16,627	44	52.1	2.646				2	93.0	0.280	44	52.1	2.646

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	5,455	9	57.5	1.650							9	57.5	1.650
53 General Merchandise	3,005	4	58.3	1.331			1	70.2	0.333		4	58.3	1.331
54 Food Stores	1,093	8	325.9	7.319			2	477.5	1.830		8	325.9	7.319
55 Automotive Dealers & Service	43,903	221	52.7	5.034			10	75.0	0.228		221	52.7	5.034
56 Apparel Stores	1,319	3	45.3	2.274							3	45.3	2.274
57 Furniture & Home Furnishings	312	2	91.3	6.410							2	91.3	6.410
58 Eating & Drinking Places	419												
59 Miscellaneous	1,647	2	39.7	1.214							2	39.7	1.214
H. Finance, Insurance, and Real Estate													
60 Banking	10,248	47	112.3	4.586							47	112.3	4.586
61 Credit Agencies	746	2	101.3	2.681							2	101.3	2.681
62 Security Brokers	494	4	118.2	8.097			1	740.3	2.024		4	118.2	8.097
63 Insurance Carriers	647												
64 Insurance Agents	153												
65 Real Estate	564	2	43.9	3.546							2	43.9	3.546
66 Combinations	5												
67 Holding & Other Investment	19												
I. Services													
70 Hotels & Lodging Places	13,211	27	92.3	2.044			4	78.0	0.303		27	92.3	2.044
72 Personal Services	735	1	30.0	1.361							1	30.0	1.361
73 Business Services	4,997	39	162.0	7.805			1	67.2	0.200		39	162.0	7.805
75 Automotive Repair	60												
76 Miscellaneous Repair	304												
79 Amusement & Recreation	276	1	69.2	3.623							1	69.2	3.623

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	28,849	53	38.8	1.837				1	32.3	0.099	53	38.8	1.837
81 Legal Services	516	4	130.6	7.752							4	130.6	7.752
82 Educational Services	13,212	27	30.4	2.044							27	30.4	2.044
83 Social Services	251	1	133.2	3.984							1	133.2	3.984
84 Museums	41	2	1130.8	48.780							2	1130.8	48.780
86 Membership Organizations	23,079	112	85.6	4.853				6	88.1	0.260	112	85.6	4.853
88 Private Households	8												
89 Miscellaneous Services	4,929	3	12.3	0.609							3	12.3	0.609
J. Government and Public Administration													
91 Executive, Legislative	202,064	3,042	99.9	15.055				2	48.9	0.131	3,042	99.9	15.055
92 State Government	1,346	16	87.3	11.887							16	87.3	11.887
93 Local Government	6,803	13	26.8	1.911							13	26.8	1.911
95 Environmental Quality	5,295	35	112.7	6.610							35	112.7	6.610
96 Economic Programs	3												
K. Nonclassifiable Establishments													
99 Nonclassifiable	953,230	2,638	43.7	2.767				223	74.4	0.235	2,638	43.7	2.767
Total	2,680,077	10,521	61.7	3.926				895	133.0	0.376	10,521	61.7	3.926

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	15												
02	Agriculture - Livestock	15												
B. Mining														
10	Metal	183	1	90.4	5.464			1	2228.2	5.464		1	90.4	5.464
12	Bituminous Coal	16,242	132	83.3	8.127			11	255.1	0.677		132	83.3	8.127
13	Oil & Gas	21,828	313	188.3	14.339			6	100.9	0.275		313	188.3	14.339
14	Nonmetallic Minerals	298	3	38.2	10.067			1	1040.0	3.356		3	38.2	10.067
C. Construction														
16	Heavy	3,561	193	107.7	54.198							193	107.7	54.198
17	Special Trade	42,215	470	117.0	11.133			53	429.7	1.428		470	117.0	11.133
D. Manufacturing														
20	Food & Kindred Products	45,886	207	103.7	4.511			18	129.0	0.393		207	103.7	4.511
22	Textile Mill Products	9,697	101	82.0	10.416			7	194.8	0.722		101	82.0	10.416
24	Lumber & Wood Products	268	2	262.6	7.463							2	262.6	7.463
25	Furniture & Fixtures	1,037	23	89.5	22.179							23	89.5	22.179
26	Paper & Allied Products	7,046	120	157.2	17.031			2	101.1	0.290		120	157.2	17.031
27	Printing & Publishing	15,904	277	95.7	17.417			4	115.4	0.361		277	95.7	17.417
28	Chemicals & Allied Products	22,328	166	85.4	7.435			5	83.3	0.226		166	85.4	7.435
29	Petroleum Refining	256	2	119.8	7.813							2	119.8	7.813

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	2,003	17	71.1	8.487							17	71.1	8.487
32 Stone, Clay, Glass, Concrete	7,560	56	61.5	7.407			3	131.5	0.397		56	61.5	7.407
33 Primary Metal	23,503	286	117.6	12.169			7	98.9	0.298		286	117.6	12.169
34 Fabricated Metal	9,973	79	126.9	7.921			4	131.3	0.409		79	126.9	7.921
35 Machinery, ex Electrical	48,741	295	85.3	6.052			12	81.4	0.249		295	85.3	6.052
36 Electrical Machinery	777,968	11,014	94.7	14.157			233	102.8	0.299		11,014	94.7	14.157
37 Transportation Equipment	25,872	162	54.0	6.262			1	14.6	0.039		162	54.0	6.262
38 Instruments	612	2	48.0	3.268							2	48.0	3.268
39 Miscellaneous	418	3	99.3	7.177							3	99.3	7.177
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	1,744	57	559.1	32.683			1	229.6	0.573		57	559.1	32.683
42 Trucking & Warehousing	711	4	111.0	5.626			1	548.9	1.406		4	111.0	5.626
44 Water Transportation	1,887	25	70.1	13.249			1	177.3	0.530		25	70.1	13.249
45 Air Transportation	3,049	20	114.3	6.560							20	114.3	6.560
47 Transportation Services	16	1	114.0	62.500							1	114.0	62.500
48 Communication	278,498	696	74.9	2.499			49	69.5	0.176		696	74.9	2.499
49 Electric, Gas Services	159,286	807	109.6	5.066			66	146.4	0.414		807	109.6	5.066
F. Wholesale Trade													
50 Trade - Durable Goods	6,480	28	106.7	4.321			4	222.7	0.617		28	106.7	4.321
51 Trade - Nondurable Goods	5,833	13	47.2	2.229							13	47.2	2.229

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
G. Retail Trade														
53	General Merchandise	249	2	221.3	8.032							2	221.3	8.032
54	Food Stores	4,096	9	76.7	2.197		1	80.9	0.288			9	76.7	2.197
55	Automotive Dealers & Service	224	1	34.6	4.464							1	34.6	4.464
56	Apparel Stores	247	1	161.5	4.049							1	161.5	4.049
57	Furniture & Home Furnishings	139	3	664.8	21.583							3	664.8	21.583
58	Eating & Drinking Places	12,769	106	89.2	8.301		2	39.2	0.157			106	89.2	8.301
59	Miscellaneous	1,538	11	90.4	7.152							11	90.4	7.152
H. Finance, Insurance, and Real Estate														
60	Banking	45,233	222	95.7	4.908		17	114.3	0.376			222	95.7	4.908
61	Credit Agencies	2,236	46	66.2	20.572							46	66.2	20.572
62	Security Brokers	3,698	16	55.8	4.327							16	55.8	4.327
63	Insurance Carriers	3,970	29	62.6	7.305		1	74.7	0.252			29	62.6	7.305
64	Insurance Agents	3,984	113	95.8	28.363							113	95.8	28.363
65	Real Estate	5,883	39	140.7	6.629		1	71.3	0.170			39	140.7	6.629
67	Holding & Other Investment	3,927	22	109.5	5.602		4	447.4	1.310			22	109.5	5.602
I. Services														
70	Hotels & Lodging Places	8,247	20	113.1	2.425		5	162.5	0.613			20	113.1	2.425
72	Personal Services	4,361	18	81.6	4.127		2	163.8	0.459			18	81.6	4.127
73	Business Services	21,361	244	113.4	11.423		17	273.2	0.860			244	113.4	11.423
75	Automotive Repair	155												
78	Motion Pictures	16,484	49	56.4	2.973							49	56.4	2.973

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	8,104	21	73.0	2.591				1	37.9	0.123	21	73.0	2.591
81 Legal Services	1,504	1	24.2	0.665							1	24.2	0.665
82 Educational Services	42,504	294	84.6	6.917				8	69.5	0.188	294	84.6	6.917
83 Social Services	9												
84 Museums	2,828	13	73.0	4.597				1	121.9	0.354	13	73.0	4.597
86 Membership Organizations	24,983	402	104.2	16.091				7	107.6	0.299	402	104.2	16.091
89 Miscellaneous Services	1,077	3	46.2	2.786							3	46.2	2.786
J. Government and Public Administration													
91 Executive, Legislative	10,284	53	107.0	5.154				7	209.9	0.681	53	107.0	5.154
93 Local Government		4									4		
95 Environmental Quality	4,525	41	118.4	9.061							41	118.4	9.061
K. Nonclassifiable Establishments													
99 Nonclassifiable	64,508	497	126.9	7.704				17	117.2	0.334	497	126.9	7.704
Total	1,840,060	17,855	95.9	9.703				581	112.7	0.325	17,855	95.9	9.703

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	13,790	76	95.9	5.511	2	16.0	0.132	4	48.8	0.290	78	85.9	2.821
02	Agriculture - Livestock	17,458	99	85.5	5.671	1	5.7	0.053	5	47.6	0.286	100	75.8	2.862
07	Agricultural Services	28,540	56	49.7	1.962	6	28.2	0.235	7	48.3	0.290	62	46.0	1.099
08	Forestry	3,630	12	118.1	3.306	0	0.0	0.000	1	53.7	0.275	12	92.2	1.653
09	Fishing & Hunting	1,402	5	78.6	3.566	0	0.0	0.000	1	124.9	0.713	5	64.5	1.783
B. Mining														
10	Metal	3,684	24	87.1	6.515	2	81.3	0.903	2	99.5	0.563	26	86.3	3.728
11	Anthracite	2,374	17	88.1	7.161	1	34.0	0.482				18	81.5	4.193
12	Bituminous Coal	9,536	39	95.2	4.090	11	200.2	1.713	9	176.6	0.944	50	112.4	2.912
13	Oil & Gas	39,893	123	67.2	3.083	1	2.7	0.022	17	82.2	0.476	124	57.7	1.568
14	Nonmetallic Minerals	8,154	38	64.4	4.660	1	12.4	0.117	5	102.7	0.613	39	58.5	2.422
C. Construction														
15	General Building	118,978	316	66.5	2.656	5	6.4	0.051	44	64.3	0.371	321	56.6	1.371
16	Heavy	60,769	248	80.6	4.081	11	23.3	0.217	25	74.1	0.426	259	71.8	2.162
17	Special Trade	214,405	532	69.7	2.481	14	10.6	0.075	68	53.4	0.324	546	60.1	1.293
D. Manufacturing														
20	Food & Kindred Products	75,324	356	78.5	4.726	20	37.9	0.361	33	75.8	0.443	376	73.1	2.567
21	Tobacco Manufacturers	501	2	41.6	3.992	1	243.7	3.927	1	351.2	1.996	2	61.7	3.966
22	Textile Mill Products	27,005	130	86.6	4.814	20	105.1	0.939	9	53.9	0.333	150	89.1	2.899
23	Apparel Products	20,111	91	78.1	4.525	8	52.3	0.484	2	16.8	0.099	99	74.7	2.538
24	Lumber & Wood Products	53,741	137	67.6	2.549	33	78.4	0.696	24	74.2	0.447	170	69.7	1.629
25	Furniture & Fixtures	24,230	60	58.7	2.476	2	9.5	0.077	10	69.9	0.429	62	51.1	1.303
26	Paper & Allied Products	37,707	196	90.0	5.198	9	36.2	0.340	13	62.2	0.361	205	82.6	2.794
27	Printing & Publishing	144,669	575	75.8	3.975	27	26.2	0.240	39	47.0	0.278	602	68.5	2.129
28	Chemicals & Allied Products	40,734	154	73.2	3.781	2	7.6	0.072	12	52.5	0.304	156	63.5	1.975
29	Petroleum Refining	11,667	76	137.0	6.514	0	0.0	0.000	9	144.7	0.819	76	113.2	3.303

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Male Experience
LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	46,093	118	69.5	2.560	5	18.5	0.137	13	47.4	0.295	123	61.2	1.367
31 Leather	5,785	69	100.7	11.927	1	17.8	0.194	1	30.8	0.196	70	93.8	6.120
32 Stone, Clay, Glass, Concrete	41,143	138	75.6	3.354	12	37.2	0.347	20	84.5	0.493	150	69.1	1.866
33 Primary Metal	50,900	490	115.9	9.627	18	50.4	0.479	14	45.3	0.275	508	109.4	5.129
34 Fabricated Metal	146,150	615	80.1	4.208	20	19.1	0.170	43	51.2	0.303	635	71.6	2.224
35 Machinery, ex Electrical	259,016	1,136	73.1	4.386	71	38.4	0.337	84	55.2	0.325	1,207	68.8	2.380
36 Electrical Machinery	105,205	352	76.4	3.346	41	55.1	0.470	24	39.9	0.229	393	73.0	1.919
37 Transportation Equipment	71,504	662	127.8	9.258	43	82.2	0.795	24	65.6	0.390	705	122.5	5.065
38 Instruments	104,811	328	76.5	3.129	3	2.4	0.031	18	30.4	0.172	331	59.1	1.589
39 Miscellaneous	48,426	168	62.3	3.469	19	52.3	0.485	10	35.3	0.207	187	60.9	2.012
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	3,555	23	75.8	6.470	0	0.0	0.000	3	157.4	0.844	23	65.9	3.238
41 Local Transit	18,187	140	79.7	7.698	3	22.3	0.209	3	30.9	0.186	143	74.7	3.997
42 Trucking & Warehousing	109,416	340	81.3	3.107	12	13.7	0.121	48	81.1	0.455	352	68.8	1.625
43 U.S. Postal Service	576	9	493.5	15.625	0	0.0	0.000				9	391.7	8.036
44 Water Transportation	13,224	63	80.1	4.764	5	54.7	0.496	7	90.8	0.529	68	76.8	2.659
45 Air Transportation	15,519	30	60.4	1.933	2	14.6	0.107	8	88.7	0.515	32	52.0	1.032
46 Pipeline Transportation	382	1	37.0	2.618	0	0.0	0.000				1	32.4	1.473
47 Transportation Services	22,716	84	72.8	3.698	6	32.5	0.317	6	51.4	0.290	90	66.4	2.034
48 Communication	40,325	100	70.8	2.480	5	22.7	0.158	12	51.6	0.298	105	63.0	1.334
49 Electric, Gas Services	67,534	543	79.8	8.040	14	23.3	0.287	25	63.7	0.370	557	73.7	4.194
F. Wholesale Trade													
50 Trade - Durable Goods	338,444	918	64.3	2.712	44	19.3	0.153	90	45.7	0.268	962	57.4	1.453
51 Trade - Nondurable Goods	184,057	575	65.5	3.124	34	24.6	0.224	46	45.7	0.264	609	59.1	1.695

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	98,698	303	75.2	3.070	6	8.7	0.070	43	73.3	0.436	309	64.3	1.578
53 General Merchandise	13,430	59	89.4	4.393	2	17.8	0.130	2	23.9	0.149	61	80.4	2.301
54 Food Stores	56,361	180	78.0	3.194	9	22.6	0.184	14	43.9	0.272	189	68.9	1.703
55 Automotive Dealers & Service	141,914	305	56.6	2.149	9	10.0	0.072	47	54.7	0.335	314	49.3	1.123
56 Apparel Stores	20,353	84	63.9	4.127	3	19.1	0.181	2	17.6	0.104	87	58.3	2.175
57 Furniture & Home Furnishings	56,988	157	62.3	2.755	10	26.8	0.201	19	55.0	0.333	167	57.3	1.497
58 Eating & Drinking Places	81,665	234	89.5	2.865	5	11.4	0.063	25	49.2	0.309	239	78.3	1.479
59 Miscellaneous	91,167	284	70.5	3.115	4	6.2	0.049	14	26.2	0.155	288	61.1	1.608
H. Finance, Insurance, and Real Estate													
60 Banking	53,679	196	55.1	3.651	12	23.3	0.271	12	39.9	0.225	208	50.5	1.980
61 Credit Agencies	74,499	308	55.6	4.134	6	7.2	0.101	23	59.3	0.311	314	47.9	2.130
62 Security Brokers	33,830	83	58.1	2.453	2	6.6	0.054	7	36.3	0.207	85	50.0	1.274
63 Insurance Carriers	36,481	173	72.0	4.742	23	65.1	0.802	5	29.8	0.158	196	70.9	2.793
64 Insurance Agents	53,559	327	74.0	6.105	9	19.6	0.233	9	32.0	0.174	336	67.4	3.229
65 Real Estate	102,515	283	55.9	2.761	5	6.8	0.062	22	38.0	0.217	288	48.5	1.433
66 Combinations	2,045	18	112.3	8.802	0	0.0	0.000				18	99.3	4.578
67 Holding & Other Investment	23,442	87	61.5	3.711	4	25.2	0.230	8	60.9	0.350	91	56.9	2.005
I. Services													
70 Hotels & Lodging Places	39,939	168	91.7	4.206	2	8.8	0.070	13	58.3	0.354	170	79.6	2.151
72 Personal Services	38,343	168	84.0	4.382	11	39.7	0.328	5	22.2	0.130	179	78.1	2.388
73 Business Services	316,160	644	61.5	2.037	17	8.3	0.059	64	36.6	0.211	661	52.4	1.070
75 Automotive Repair	63,231	116	56.5	1.835	4	10.3	0.066	16	41.0	0.255	120	49.1	0.963
76 Miscellaneous Repair	91,346	716	158.4	7.838	12	7.5	0.138	28	59.8	0.307	728	117.8	4.006
78 Motion Pictures	12,087	72	93.2	5.957	1	11.2	0.075	4	54.6	0.334	73	85.8	3.088
79 Amusement & Recreation	51,246	184	68.7	3.591	2	6.4	0.055	16	54.1	0.319	186	60.2	1.845

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	167,986	417	57.1	2.482	26	18.8	0.188	42	52.1	0.275	443	50.3	1.369
81 Legal Services	96,276	174	44.5	1.807	4	6.4	0.048	16	31.1	0.167	178	39.0	0.971
82 Educational Services	196,438	694	61.7	3.533	47	22.6	0.292	49	49.3	0.256	741	54.5	1.918
83 Social Services	44,815	161	85.5	3.593	44	130.6	1.147	13	52.8	0.290	205	93.1	2.387
84 Museums	3,950	14	70.7	3.544	0	0.0	0.000	1	46.4	0.253	14	60.0	1.815
86 Membership Organizations	103,729	723	79.9	6.970	33	32.1	0.427	17	33.9	0.187	756	73.7	3.738
88 Private Households	1,147	3	40.5	2.616	0	0.0	0.000				3	34.8	1.331
89 Miscellaneous Services	137,739	262	51.2	1.902	17	19.2	0.151	22	28.8	0.163	279	46.0	1.061
J. Government and Public Administration													
91 Executive, Legislative	128,654	774	93.3	6.016	29	28.4	0.302	49	69.8	0.385	803	84.2	3.173
92 State Government	26,194	73	65.6	2.787	8	44.2	0.374	7	51.3	0.287	81	62.1	1.588
93 Local Government	19,482	52	54.6	2.669	6	33.4	0.341	2	18.8	0.103	58	50.9	1.506
94 Human Resource	11,871	55	116.3	4.633	5	46.0	0.495	4	63.8	0.337	60	101.6	2.580
95 Environmental Quality	13,194	42	65.7	3.183	0	0.0	0.000	5	68.7	0.379	42	54.8	1.603
96 Economic Programs	5,028	37	87.9	7.359	2	46.1	0.588	4	142.8	0.796	39	82.5	4.006
97 National Security	795	1	31.8	1.258	0	0.0	0.000				1	26.7	0.632
K. Nonclassifiable Establishments													
99 Nonclassifiable	250,465	1,255	73.0	5.011	29	15.9	0.162	67	48.8	0.283	1,284	65.7	2.609
Total	5,468,538	20,354	73.9	3.722	947	22.7	0.210	1,544	50.4	0.291	21,300	66.2	1.990

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01 Agriculture - Crops	163	10	1114.2	61.350	0	0.0	0.000				10	867.1	30.675
02 Agriculture - Livestock	38												
07 Agricultural Services	889	7	350.7	7.874				2	410.8	2.250			
09 Fishing & Hunting	31												
B. Mining													
10 Metal	979	8	168.3	8.172	0	0.0	0.000	4	878.5	4.086	6	122.6	4.086
11 Anthracite	61												
12 Bituminous Coal	1,179	3	32.0	2.545	0	0.0	0.000				3	22.2	1.272
13 Oil & Gas	10,336	97	89.3	9.385	0	0.0	0.000	3	58.9	0.290	97	80.3	4.692
14 Nonmetallic Minerals	7,633	54	131.2	7.075	0	0.0	0.000	3	85.0	0.393	54	103.7	3.537
C. Construction													
15 General Building	4,642	26	128.3	5.601	3	53.1	0.686	3	126.0	0.646	29	111.1	3.143
16 Heavy	4,290	15	66.0	3.497	1	19.3	0.363				16	54.2	1.966
17 Special Trade	4,986	17	83.4	3.410	0	0.0	0.000	3	114.9	0.602	17	63.8	1.705
D. Manufacturing													
20 Food & Kindred Products	33,420	241	96.9	7.211	10	22.9	0.353	10	57.3	0.299	251	84.2	3.782
21 Tobacco Manufacturers	39,376	229	105.6	5.816	74	198.2	2.697	10	55.4	0.254	302	124.0	4.256
22 Textile Mill Products	7,739	43	86.7	5.556	19	183.2	2.590	5	120.4	0.646	62	104.2	4.073
23 Apparel Products	16,595	106	105.5	6.387	34	245.5	3.436	5	56.7	0.301	139	131.8	4.912
24 Lumber & Wood Products	6,706	24	104.5	3.579	34	645.4	7.861	10	284.8	1.491	58	246.5	5.720
25 Furniture & Fixtures	1,511	7	87.3	4.633	2	98.7	1.635	1	134.2	0.662	8	90.0	3.134
26 Paper & Allied Products	44,334	390	146.3	8.797	74	117.3	2.087	22	104.0	0.496	464	139.6	5.442
27 Printing & Publishing	39,400	530	102.5	13.452	19	35.2	0.751	16	79.1	0.406	549	93.1	7.102
28 Chemicals & Allied Products	26,926	304	105.1	11.290	23	51.1	1.112	3	22.9	0.112	327	96.0	6.201
29 Petroleum Refining	1,111	21	66.7	18.902	0	0.0	0.000				21	59.9	9.451

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	10,632	36	81.1	3.386	5	54.4	0.743	4	74.4	0.376	41	74.5	2.065
31 Leather	1,929	7	69.6	3.629	5	207.4	3.788				12	105.3	3.708
32 Stone, Clay, Glass, Concrete	20,969	117	131.7	5.580	101	375.6	5.277	10	103.6	0.477	218	192.4	5.428
33 Primary Metal	19,657	377	182.0	19.179	61	204.9	3.947	8	98.9	0.501	438	185.5	11.563
34 Fabricated Metal	22,514	205	74.8	9.105	10	35.9	0.627	11	88.7	0.489	214	69.9	4.866
35 Machinery, ex Electrical	26,362	271	105.1	10.280	36	105.7	1.917	15	109.8	0.569	307	105.2	6.098
36 Electrical Machinery	23,141	134	176.0	5.791	6	33.5	0.358	5	43.3	0.216	140	141.0	3.074
37 Transportation Equipment	22,672	226	101.6	9.968	24	85.1	1.446	6	53.5	0.277	248	99.1	5.707
38 Instruments	12,481	105	118.2	8.413	3	24.8	0.437	2	33.6	0.160	108	99.6	4.425
39 Miscellaneous	4,999	50	116.4	10.002	1	20.3	0.410	3	118.9	0.600	51	98.1	5.206
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	841	26	61.4	30.916	0	0.0	0.000				26	56.4	15.458
41 Local Transit	3,696	82	107.3	22.186	0	0.0	0.000				82	97.2	11.093
42 Trucking & Warehousing	7,847	47	170.0	5.990	1	13.5	0.174	4	108.2	0.510	48	127.9	3.082
44 Water Transportation	7,527	163	68.0	21.655	0	0.0	0.000	4	84.1	0.531	162	62.2	10.828
45 Air Transportation	2,589	8	135.7	3.090				1	73.7	0.386			
47 Transportation Services	866	5	85.0	5.774	0	0.0	0.000				5	76.8	3.655
48 Communication	3,579	7	52.1	1.956	0	0.0	0.000				7	39.9	0.978
49 Electric, Gas Services	102,771	616	94.5	5.994	377	283.5	5.116	29	61.1	0.282	993	136.4	5.555
F. Wholesale Trade													
50 Trade - Durable Goods	21,124	125	105.5	5.917	70	288.8	3.797	12	125.9	0.642	195	140.3	4.857
51 Trade - Nondurable Goods	9,980	41	92.9	4.108	18	156.0	2.283	7	141.3	0.701	59	108.6	3.195

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	4,792	11	73.6	2.295	0	0.0	0.000	5	180.5	1.043	11	56.6	1.148
53 General Merchandise	1,170	5	86.1	4.274	0	0.0	0.000				5	69.5	2.137
54 Food Stores	20,844	66	85.7	3.166	43	159.4	2.080	4	39.9	0.192	109	105.0	2.623
55 Automotive Dealers & Service	4,630	101	555.9	21.814	3	54.4	0.662	9	363.0	1.944	104	437.2	11.238
56 Apparel Stores	4,387	4	35.8	0.912	1	56.2	0.427				5	40.5	0.669
57 Furniture & Home Furnishings	2,956	10	90.4	3.383	0	0.0	0.000	1	60.4	0.338	10	68.3	1.691
58 Eating & Drinking Places	22,000	49	89.0	2.227	1	8.1	0.055	8	60.4	0.364	50	71.7	1.141
59 Miscellaneous	3,786	36	103.1	9.509	6	118.8	2.072	2	101.9	0.528	41	105.6	5.790
H. Finance, Insurance, and Real Estate													
60 Banking	14,758	88	137.9	5.963	30	191.2	2.328	3	40.7	0.203	118	149.6	4.145
61 Credit Agencies	3,123	32	98.0	10.247	0	0.0	0.000	1	63.7	0.320	32	85.4	5.123
62 Security Brokers	2,866	12	34.1	4.187	1	17.1	0.612	1	71.5	0.349	13	30.3	2.400
63 Insurance Carriers	41,693	93	68.5	2.231	49	98.4	1.179				142	76.5	1.705
64 Insurance Agents	14,635	146	68.9	9.976	19	75.4	1.806	3	41.4	0.224	163	69.8	5.891
65 Real Estate	5,574	9	46.6	1.615	1	18.4	0.191	1	36.8	0.179	10	40.3	0.914
66 Combinations	27												
67 Holding & Other Investment	31,042	220	116.2	7.087	8	26.0	0.415	20	131.7	0.644	228	97.5	3.751
I. Services													
70 Hotels & Lodging Places	1,661	3	45.1	1.806	0	0.0	0.000	1	107.4	0.602	3	37.7	1.106
72 Personal Services	3,725	23	96.8	6.174	2	30.0	0.567	1	52.4	0.268	25	81.5	3.371
73 Business Services	30,825	99	83.0	3.212	15	44.7	0.581	6	39.5	0.195	114	73.4	1.896
75 Automotive Repair	24,572	66	96.4	2.686	49	209.2	1.998	6	48.5	0.244	115	125.2	2.342
76 Miscellaneous Repair	687	2	83.3	2.911	0	0.0	0.000				2	62.4	1.456
78 Motion Pictures	592				0	0.0	0.000						
79 Amusement & Recreation	586	2	74.1	3.413	1	132.9	1.905				3	88.1	2.659

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	7,400	27	85.9	3.649	1	13.4	0.167	1	27.3	0.135	28	69.5	1.908
81 Legal Services	6,933	30	67.8	4.327	2	17.9	0.297				32	57.5	2.312
82 Educational Services	16,884	123	89.3	7.285	8	34.2	0.791	11	144.1	0.652	131	77.2	4.038
83 Social Services	772	5	110.4	6.477	1	123.3	1.471				6	112.6	3.974
84 Museums	168	2	153.1	11.905	0	0.0	0.000	1	1176.7	5.952	2	128.8	5.952
86 Membership Organizations	27,105	115	77.7	4.243	17	40.3	0.747	7	55.8	0.258	132	68.3	2.495
88 Private Households	39												
89 Miscellaneous Services	10,748	52	149.8	4.838	3	34.3	0.376	5	97.7	0.465	55	120.5	2.607
J. Government and Public Administration													
91 Executive, Legislative	45,248	258	80.0	5.702	51	84.9	1.377	22	106.6	0.520	309	80.9	3.540
92 State Government	458				0	0.0	0.000						
93 Local Government	73	43	11298.5	589.04	0	0.0	0.000	3	9316.8	41.096	43	8063.7	294.52
94 Human Resource	1,326	15	110.8	11.312	4	284.5	5.376	1	163.0	0.754	19	137.9	8.344
95 Environmental Quality	58												
96 Economic Programs	368	2	41.1	5.435	0	0.0	0.000				2	35.5	2.721
97 National Security	790				0	0.0	0.000						
K. Nonclassifiable Establishments													
99 Nonclassifiable	25,376	416	83.0	16.393	40	84.0	1.866	5	34.2	0.200	455	83.1	9.130
Total	963,198	6,945	100.5	7.210	1,367	116.9	1.844	349	77.1	0.385	8,284	103.4	4.533

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	14,200	86	91.8	6.056	2	15.6	0.130	4	47.6	0.282	88	83.4	3.119
02	Agriculture - Livestock	17,531	99	85.3	5.647	1	5.7	0.053	5	47.5	0.285	100	75.6	2.853
07	Agricultural Services	32,269	74	54.8	2.293	6	27.5	0.227	10	62.6	0.358	73	50.6	1.308
08	Forestry	3,630	12	118.1	3.306	0	0.0	0.000	1	53.7	0.275	12	92.2	1.653
09	Fishing & Hunting	1,433	5	77.2	3.489	0	0.0	0.000	1	122.5	0.698	5	63.1	1.745
B. Mining														
10	Metal	4,846	33	98.7	6.810	2	51.6	0.667	7	278.8	1.485	33	91.6	3.814
11	Anthracite	7,633	88	100.4	11.529	1	33.2	0.464	1	33.9	0.131	89	98.4	9.268
12	Bituminous Coal	27,118	175	83.2	6.453	11	177.9	1.662	20	199.6	0.738	186	87.4	5.112
13	Oil & Gas	73,671	543	117.5	7.371	1	2.3	0.019	28	86.8	0.403	544	107.9	4.419
14	Nonmetallic Minerals	17,840	126	108.4	7.063	1	4.7	0.056	11	122.7	0.617	127	94.1	3.800
C. Construction														
15	General Building	123,815	342	68.8	2.762	8	9.3	0.077	47	66.3	0.381	350	58.9	1.438
16	Heavy	69,565	459	88.0	6.598	12	22.9	0.225	25	66.9	0.370	471	81.0	3.542
17	Special Trade	264,108	1,025	85.3	3.881	14	10.2	0.073	124	87.2	0.492	1,039	76.8	2.176
D. Manufacturing														
20	Food & Kindred Products	166,971	853	79.8	5.109	30	31.1	0.358	64	81.3	0.385	883	74.7	3.252
21	Tobacco Manufacturers	39,877	231	104.2	5.793	75	198.6	2.706	11	60.0	0.276	304	122.7	4.253
22	Textile Mill Products	45,248	279	85.0	6.166	39	132.4	1.358	21	85.0	0.464	318	89.6	4.099
23	Apparel Products	41,344	224	90.4	5.418	42	147.3	1.634	8	35.8	0.196	265	98.3	3.655
24	Lumber & Wood Products	62,683	168	71.2	2.680	67	141.4	1.295	35	95.9	0.558	235	84.4	2.004
25	Furniture & Fixtures	27,425	91	65.5	3.318	4	19.7	0.169	11	70.5	0.415	94	59.4	1.826
26	Paper & Allied Products	109,445	734	113.4	6.707	83	94.4	1.341	41	81.9	0.381	817	110.6	4.420
27	Printing & Publishing	212,964	1,470	86.3	6.903	46	29.3	0.334	59	53.4	0.290	1,516	80.2	3.887
28	Chemicals & Allied Products	143,562	1,052	80.5	7.328	25	33.8	0.485	25	56.4	0.257	1,077	77.4	5.183
29	Petroleum Refining	14,362	99	107.0	6.893	0	0.0	0.000	9	129.1	0.728	99	92.2	3.692

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Male Experience
 LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	60,407	206	75.1	3.410	10	27.3	0.227	18	53.0	0.308	216	68.2	1.888
31 Leather	7,753	76	96.4	9.803	6	86.8	1.109	1	23.6	0.142	82	95.3	5.500
32 Stone, Clay, Glass, Concrete	76,042	394	90.8	5.181	113	191.2	2.105	35	94.4	0.474	507	104.3	3.808
33 Primary Metal	114,877	1,174	100.3	10.220	79	120.7	1.490	30	61.8	0.304	1,253	101.7	6.947
34 Fabricated Metal	187,288	965	82.6	5.152	30	22.7	0.225	60	59.0	0.330	994	75.3	2.855
35 Machinery, ex Electrical	343,386	1,756	78.9	5.114	107	48.9	0.467	115	62.8	0.336	1,863	75.7	3.024
36 Electrical Machinery	926,015	11,565	93.7	12.489	47	50.9	0.452	263	86.8	0.286	11,612	93.3	11.040
37 Transportation Equipment	1,187,465	3,798	69.5	3.198	67	83.2	0.949	631	199.4	0.536	3,863	69.7	3.035
38 Instruments	146,463	499	76.3	3.407	6	4.4	0.058	27	36.6	0.185	505	62.7	1.926
39 Miscellaneous	55,030	226	70.4	4.107	20	48.4	0.480	13	41.6	0.239	246	67.4	2.359
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	6,349	106	126.7	16.696	0	0.0	0.000	4	130.4	0.630	106	116.5	9.871
41 Local Transit	21,883	222	88.0	10.145	3	16.4	0.181	3	25.5	0.152	225	81.9	5.211
42 Trucking & Warehousing	120,780	403	87.3	3.337	13	13.7	0.124	54	84.5	0.462	416	73.7	1.765
43 U.S. Postal Service	589	9	473.4	15.280	0	0.0	0.000	0	0.0	0.000	9	378.9	7.944
44 Water Transportation	26,098	287	72.7	10.997	5	25.6	0.368	12	85.2	0.460	291	69.4	6.334
45 Air Transportation	32,760	72	75.0	2.198	2	14.6	0.107	10	70.4	0.305	66	68.7	1.538
46 Pipeline Transportation	382	1	37.0	2.618	0	0.0	0.000	0	0.0	0.000	1	32.4	1.473
47 Transportation Services	23,656	91	74.4	3.847	6	31.5	0.309	6	49.5	0.278	97	67.8	2.121
48 Communication	324,887	812	74.2	2.499	5	20.0	0.146	61	63.4	0.188	817	72.7	2.225
49 Electric, Gas Services	351,754	2,128	91.8	6.050	391	201.5	3.173	121	87.5	0.344	2,519	103.1	5.115
F. Wholesale Trade													
50 Trade - Durable Goods	369,662	1,076	67.5	2.911	114	45.5	0.376	107	51.1	0.294	1,190	64.1	1.679
51 Trade - Nondurable Goods	216,497	673	65.1	3.109	52	34.7	0.326	55	50.4	0.279	725	60.6	1.813

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Male Experience
LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	108,945	323	74.5	2.965	6	8.1	0.066	48	75.6	0.441	329	63.8	1.560
53 General Merchandise	17,854	70	88.0	3.921	2	15.9	0.121	3	28.7	0.168	72	79.4	2.243
54 Food Stores	82,394	263	81.7	3.192	52	77.8	0.748	21	48.2	0.273	315	80.9	2.018
55 Automotive Dealers & Service	190,671	628	64.1	3.294	12	12.6	0.093	66	64.8	0.349	640	59.1	1.920
56 Apparel Stores	26,306	92	61.4	3.497	4	22.8	0.211	2	13.9	0.079	96	56.4	1.919
57 Furniture & Home Furnishings	60,395	172	64.7	2.848	10	25.3	0.193	20	55.0	0.331	182	59.0	1.545
58 Eating & Drinking Places	116,853	389	89.1	3.329	6	10.6	0.061	35	50.5	0.302	395	79.8	1.807
59 Miscellaneous	98,138	333	73.2	3.393	10	14.9	0.123	16	28.5	0.166	342	64.9	1.812
H. Finance, Insurance, and Real Estate													
60 Banking	123,918	553	79.8	4.463	42	62.4	0.735	32	57.6	0.259	595	78.0	3.151
61 Credit Agencies	80,604	388	59.0	4.814	6	6.8	0.097	24	58.0	0.300	394	51.6	2.514
62 Security Brokers	40,888	115	54.8	2.813	3	8.8	0.085	9	41.0	0.220	118	48.3	1.543
63 Insurance Carriers	82,791	295	68.1	3.563	72	84.5	1.024	6	32.2	0.163	367	71.0	2.336
64 Insurance Agents	72,331	586	75.9	8.102	28	39.3	0.571	12	32.7	0.175	612	71.8	4.506
65 Real Estate	114,536	333	59.7	2.907	6	7.6	0.069	24	38.6	0.212	339	52.1	1.552
66 Combinations	2,077	18	110.9	8.666	0	0.0	0.000				18	97.7	4.510
67 Holding & Other Investment	58,430	329	93.8	5.631	12	25.7	0.331	32	109.5	0.562	341	82.6	3.095
I. Services													
70 Hotels & Lodging Places	63,058	218	92.1	3.457	2	8.5	0.069	23	73.1	0.385	220	82.0	2.132
72 Personal Services	47,164	210	84.3	4.453	13	37.7	0.351	8	31.0	0.170	223	78.1	2.549
73 Business Services	373,343	1,026	73.0	2.748	32	13.5	0.104	88	44.5	0.246	1,058	63.9	1.500
75 Automotive Repair	88,018	182	66.2	2.068	53	88.2	0.648	22	42.8	0.251	235	70.3	1.366
76 Miscellaneous Repair	92,337	718	157.5	7.776	12	7.5	0.137	28	59.2	0.303	730	117.3	3.980
78 Motion Pictures	29,163	121	72.9	4.149	1	10.3	0.071	4	52.3	0.316	122	69.9	2.953
79 Amusement & Recreation	52,108	187	68.8	3.589	3	9.1	0.078	16	53.4	0.314	190	60.6	1.860

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Male Experience
LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	212,339	518	55.8	2.439	27	18.6	0.187	45	50.0	0.253	545	50.2	1.452
81 Legal Services	105,229	209	47.2	1.986	6	8.2	0.068	16	29.9	0.159	215	41.4	1.080
82 Educational Services	269,038	1,138	67.0	4.230	55	23.7	0.321	68	56.2	0.261	1,193	60.8	2.508
83 Social Services	45,847	167	86.2	3.643	45	130.4	1.153	13	51.8	0.284	212	93.6	2.419
84 Museums	6,987	31	79.3	4.437	0	0.0	0.000	3	97.8	0.429	31	72.3	2.839
86 Membership Organizations	178,896	1,352	86.1	7.557	50	34.5	0.500	37	48.7	0.225	1,402	80.6	4.609
88 Private Households	1,194	3	38.9	2.513	0	0.0	0.000				3	33.4	1.282
89 Miscellaneous Services	154,493	320	55.5	2.071	20	20.5	0.166	27	32.5	0.178	340	49.8	1.172
J. Government and Public Administration													
91 Executive, Legislative	386,250	4,127	97.2	10.685	80	49.3	0.600	80	81.4	0.410	4,207	94.9	7.569
92 State Government	27,998	89	67.5	3.179	8	42.7	0.367	7	49.0	0.267	97	63.9	1.816
93 Local Government	26,358	112	77.7	4.249	6	33.1	0.340	5	39.6	0.190	118	72.3	2.585
94 Human Resource	13,197	70	115.1	5.304	9	75.9	0.864	5	72.6	0.379	79	107.4	3.100
95 Environmental Quality	23,072	118	90.9	5.114	0	0.0	0.000	5	65.9	0.351	118	82.7	3.265
96 Economic Programs	5,399	39	83.0	7.224	2	40.4	0.542	4	133.8	0.741	41	77.4	3.914
97 National Security	1,585	1	12.4	0.631	0	0.0	0.000				1	9.9	0.316
K. Nonclassifiable Establishments													
99 Nonclassifiable	1,293,579	4,806	55.6	3.715	69	30.1	0.347	312	67.0	0.248	4,874	54.7	3.131
Total	10,951,873	55,675	79.4	5.084	2,314	43.4	0.441	3,369	71.6	0.324	57,960	76.4	3.391

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01	Agriculture - Crops	50											
02	Agriculture - Livestock	4											
07	Agricultural Services	828	1	34.8	1.208						1	34.8	1.208
B. Mining													
11	Anthracite	248	3	122.3	12.097						3	122.3	12.097
13	Oil & Gas	1,926	4	169.1	2.077			1	521.5	0.519	4	169.1	2.077
14	Nonmetallic Minerals	340	5	731.8	14.706						5	731.8	14.706
C. Construction													
15	General Building	68											
16	Heavy	71											
17	Special Trade	109											
D. Manufacturing													
20	Food & Kindred Products	5,431	7	21.8	1.289						7	21.8	1.289
22	Textile Mill Products	2,165	7	90.8	3.233						7	90.8	3.233
23	Apparel Products	15,804	31	79.0	1.962			2	150.3	0.134	31	79.0	1.962
24	Lumber & Wood Products	2,039	1	30.0	0.490						1	30.0	0.490
25	Furniture & Fixtures	167	1	264.5	5.988						1	264.5	5.988
26	Paper & Allied Products	3,555	2	27.2	0.563						2	27.2	0.563
27	Printing & Publishing	8,637	25	60.4	2.895						25	60.4	2.895
28	Chemicals & Allied Products	12,714	28	71.8	2.202						28	71.8	2.202
29	Petroleum Refining	620											

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	602	2	64.7	3.322							2	64.7	3.322
31 Leather	111												
32 Stone, Clay, Glass, Concrete	671	1	25.2	1.490							1	25.2	1.490
33 Primary Metal	2,992	9	108.1	3.008			1	722.1	0.637		9	108.1	3.008
34 Fabricated Metal	6,439	2	26.6	0.311							2	26.6	0.311
35 Machinery, ex Electrical	2,382	12	161.4	5.038							12	161.4	5.038
36 Electrical Machinery	11,495	44	76.8	3.828			3	402.1	0.362		44	76.8	3.828
37 Transportation Equipment	251,563	299	73.5	1.189			88	479.7	0.350		299	73.5	1.189
38 Instruments	30,712	40	51.8	1.302			4	154.7	0.130		40	51.8	1.302
39 Miscellaneous	1,767	3	85.6	1.698							3	85.6	1.698
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	9												
42 Trucking & Warehousing	645	2	128.0	3.101							2	128.0	3.101
43 U.S. Postal Service	2												
44 Water Transportation	228	1	35.8	4.386							1	35.8	4.386
45 Air Transportation	5,926	2	38.2	0.337							2	38.2	0.337
47 Transportation Services	42												
48 Communication	1,760	5	109.3	2.841			1	624.7	0.568		5	109.3	2.841
49 Electric, Gas Services	6,145	22	88.8	3.580							22	88.8	3.580
F. Wholesale Trade													
50 Trade - Durable Goods	981												
51 Trade - Nondurable Goods	4,323	5	42.2	1.157							5	42.2	1.157

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52	Building Materials	3,334											
53	General Merchandise	7,587	5	52.3	0.659			1	120.0	0.132	5	52.3	0.659
54	Food Stores	878	7	763.9	7.973						7	763.9	7.973
55	Automotive Dealers & Service	5,118	1	8.9	0.195						1	8.9	0.195
56	Apparel Stores	7,888	9	63.9	1.141			1	126.5	0.127	9	63.9	1.141
57	Furniture & Home Furnishings	82											
58	Eating & Drinking Places	646	1	51.9	1.548						1	51.9	1.548
59	Miscellaneous	1,692	2	57.5	1.182						2	57.5	1.182
H. Finance, Insurance, and Real Estate													
60	Banking	27,591	59	151.4	2.138						59	151.4	2.138
61	Credit Agencies	2,284	1	34.8	0.438						1	34.8	0.438
62	Security Brokers	275	3	487.1	10.909						3	487.1	10.909
63	Insurance Carriers	1,299											
64	Insurance Agents	221											
65	Real Estate	476											
66	Combinations	15											
67	Holding & Other Investment	5											
I. Services													
70	Hotels & Lodging Places	13,248	13	95.8	0.981			4	324.6	0.302	13	95.8	0.981
72	Personal Services	243											
73	Business Services	3,292	14	192.8	4.253						14	192.8	4.253
75	Automotive Repair	43											
76	Miscellaneous Repair	21											
79	Amusement & Recreation	114											

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	97,885	122	60.8	1.246				1	33.4	0.027	122	60.8	1.246
81 Legal Services	621												
82 Educational Services	21,191	38	63.2	1.793				2	215.3	0.166	38	63.2	1.793
83 Social Services	503	1	163.3	1.988							1	163.3	1.988
84 Museums	45												
86 Membership Organizations	6,717	21	117.0	3.126							21	117.0	3.126
88 Private Households	5												
89 Miscellaneous Services	1,112	1	60.0	0.899							1	60.0	0.899
J. Government and Public Administration													
91 Executive, Legislative	240,111	1,709	103.2	7.118							1,709	103.2	7.118
92 State Government	44												
93 Local Government	4,125	10	63.3	2.424				1	289.5	0.242	10	63.3	2.424
95 Environmental Quality	2,393	10	196.5	4.179							10	196.5	4.179
96 Economic Programs	2												
K. Nonclassifiable Establishments													
99 Nonclassifiable	451,649	654	43.1	1.448				69	181.4	0.153	654	43.1	1.448
Total	1,286,326	3,303	75.0	2.568				179	228.3	0.187	3,303	75.0	2.568

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
02	Agriculture - Livestock	12											
B. Mining													
10	Metal	29											
12	Bituminous Coal	342	2	391.6	5.848						2	391.6	5.848
13	Oil & Gas	8,712	16	151.7	1.837						16	151.7	1.837
14	Nonmetallic Minerals	1											
C. Construction													
16	Heavy	57	3	772.4	52.632						3	772.4	52.632
17	Special Trade	957	7	245.3	7.315						7	245.3	7.315
D. Manufacturing													
20	Food & Kindred Products	30,200	62	123.0	2.053			9	365.1	0.299	62	123.0	2.053
22	Textile Mill Products	10,632	49	89.4	4.609						49	89.4	4.609
24	Lumber & Wood Products	32											
25	Furniture & Fixtures	410	1	44.7	2.439						1	44.7	2.439
26	Paper & Allied Products	909	7	377.2	7.701						7	377.2	7.701
27	Printing & Publishing	7,909	23	107.9	2.908			3	457.3	0.387	23	107.9	2.908
28	Chemicals & Allied Products	7,421	52	123.2	7.007						52	123.2	7.007
29	Petroleum Refining	1											

Table 5A
Calendar Years 1985-89
Female Experience
LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	809	6	112.3	7.417							6	112.3	7.417
32 Stone, Clay, Glass, Concrete	3,166	21	63.6	6.633			1	308.2	0.316		21	63.6	6.633
33 Primary Metal	4,130	19	148.3	4.600			1	297.2	0.242		19	148.3	4.600
34 Fabricated Metal	2,333	19	69.3	8.144							19	69.3	8.144
35 Machinery, ex Electrical	22,792	69	119.9	3.027			5	274.8	0.223		69	119.9	3.027
36 Electrical Machinery	297,720	3,297	125.8	11.074			63	228.2	0.212		3,297	125.8	11.074
37 Transportation Equipment	3,755	6	97.3	1.598			1	324.7	0.266		6	97.3	1.598
38 Instruments	677	1	48.3	1.477							1	48.3	1.477
39 Miscellaneous	419	2	197.9	4.773							2	197.9	4.773
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	197	2	511.9	10.152							2	511.9	10.152
42 Trucking & Warehousing	85												
44 Water Transportation	852	1	21.9	1.174							1	21.9	1.174
45 Air Transportation	2,634	4	85.5	1.519							4	85.5	1.519
47 Transportation Services	4												
48 Communication	303,266	460	101.7	1.517			49	210.7	0.162		460	101.7	1.517
49 Electric, Gas Services	32,692	63	117.4	1.927			3	108.9	0.092		63	117.4	1.927
F. Wholesale Trade													
50 Trade - Durable Goods	2,964	10	289.0	3.374			2	700.5	0.675		10	289.0	3.374
51 Trade - Nondurable Goods	2,574	4	82.6	1.554							4	82.6	1.554

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
G. Retail Trade														
53	General Merchandise	26	1	3114.3	38.462							1	3114.3	38.462
54	Food Stores	3,195	3	54.5	0.939							3	54.5	0.939
55	Automotive Dealers & Service	30												
56	Apparel Stores	1,389												
57	Furniture & Home Furnishings	145												
58	Eating & Drinking Places	9,335	26	98.5	2.785		1	109.2	0.107			26	98.5	2.785
59	Miscellaneous	1,702	1	27.5	0.588							1	27.5	0.588
H. Finance, Insurance, and Real Estate														
60	Banking	93,432	156	86.1	1.670		8	96.1	0.086			156	86.1	1.670
61	Credit Agencies	4,317	81	103.4	18.763							81	103.4	18.763
62	Security Brokers	2,587	1	29.1	0.387							1	29.1	0.387
63	Insurance Carriers	6,892	26	91.6	3.772		1	145.3	0.145			26	91.6	3.772
64	Insurance Agents	5,511	110	107.3	19.960							110	107.3	19.960
65	Real Estate	726	5	300.7	6.887		1	1621.0	1.377			5	300.7	6.887
67	Holding & Other Investment	1,914	4	75.4	2.090		1	853.1	0.730			4	75.4	2.090
I. Services														
70	Hotels & Lodging Places	8,436	15	147.9	1.778		5	663.8	0.617			15	147.9	1.778
72	Personal Services	2,535	9	171.0	3.550							9	171.0	3.550
73	Business Services	17,672	63	139.4	3.565		1	61.5	0.057			63	139.4	3.565
75	Automotive Repair	40												
78	Motion Pictures	38												
79	Amusement & Recreation	156												

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	36,854	67	101.2	1.818				3	98.1	0.081	67	101.2	1.818
81 Legal Services	2,709	4	136.6	1.477							4	136.6	1.477
82 Educational Services	60,990	209	102.2	3.427				11	243.7	0.180	209	102.2	3.427
83 Social Services	22												
84 Museums	1,864	1	18.6	0.536							1	18.6	0.536
86 Membership Organizations	3,603	30	103.1	8.326				2	648.2	0.638	30	103.1	8.326
89 Miscellaneous Services	371												
J. Government and Public Administration													
91 Executive, Legislative	2,353	9	106.8	3.825				1	454.5	0.425	9	106.8	3.825
95 Environmental Quality	570	4	479.8	7.018							4	479.8	7.018
K. Nonclassifiable Establishments													
99 Nonclassifiable	28,683	89	147.7	3.103				6	278.3	0.233	89	147.7	3.103
Total	1,046,790	5,120	117.5	4.891				178	200.6	0.171	5,120	117.5	4.891

Table 5A
Calendar Years 1985-89
Female Experience
LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	5,008	15	123.8	2.995	0	0.0	0.000	4	402.9	0.799	15	111.0	1.498
02	Agriculture - Livestock	4,197	11	77.0	2.621	1	62.6	0.223				12	75.6	1.422
07	Agricultural Services	11,236	15	79.8	1.335	0	0.0	0.000	1	50.7	0.097	15	68.1	0.667
08	Forestry	414				0	0.0	0.000						
09	Fishing & Hunting	332				0	0.0	0.000						
B. Mining														
10	Metal	536	3	189.9	5.597	1	547.6	1.740				3	223.8	3.698
11	Anthracite	382	1	127.9	2.618	0	0.0	0.000				1	110.9	1.351
12	Bituminous Coal	766	1	59.1	1.305	0	0.0	0.000				1	51.5	0.670
13	Oil & Gas	11,017	39	174.9	3.540	0	0.0	0.000	6	320.0	0.600	39	152.5	1.803
14	Nonmetallic Minerals	1,029	1	35.3	0.972	0	0.0	0.000				1	31.3	0.497
C. Construction														
15	General Building	30,728	47	81.4	1.530	0	0.0	0.000	8	137.8	0.261	47	70.7	0.777
16	Heavy	10,136	35	168.8	3.453	1	27.2	0.085	7	372.9	0.706	36	150.3	1.783
17	Special Trade	34,691	54	82.2	1.557	0	0.0	0.000	9	137.9	0.261	54	70.5	0.791
D. Manufacturing														
20	Food & Kindred Products	30,176	55	62.8	1.823	10	111.7	0.432	4	70.6	0.138	65	68.4	1.138
21	Tobacco Manufacturers	302	1	93.3	3.311	0	0.0	0.000				1	81.3	1.757
22	Textile Mill Products	25,611	73	98.1	2.850	5	68.4	0.266	4	79.3	0.156	78	94.7	1.574
23	Apparel Products	43,762	109	108.0	2.491	4	28.4	0.106	7	83.9	0.160	113	97.1	1.310
24	Lumber & Wood Products	13,244	19	88.8	1.435	3	75.6	0.257	2	81.7	0.151	22	86.6	0.851
25	Furniture & Fixtures	11,642	24	110.9	2.062	0	0.0	0.000	3	144.2	0.270	24	94.4	1.045
26	Paper & Allied Products	13,687	51	110.5	3.726	2	63.3	0.234	1	36.6	0.074	53	106.0	2.006
27	Printing & Publishing	88,563	141	83.7	1.592	3	14.1	0.042	8	48.7	0.094	144	74.5	0.826
28	Chemicals & Allied Products	16,422	36	108.2	2.192	1	17.1	0.059	2	72.6	0.137	37	95.6	1.158
29	Petroleum Refining	3,374	6	126.6	1.778	0	0.0	0.000				6	104.1	0.903

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	23,506	34	85.2	1.446	3	48.2	0.150	2	47.4	0.090	37	79.6	0.810
31 Leather	7,655	69	89.0	9.014	0	0.0	0.000	3	140.0	0.394	69	85.7	4.533
32 Stone, Clay, Glass, Concrete	8,229	27	168.3	3.281	2	62.1	0.215	1	64.7	0.122	29	152.5	1.761
33 Primary Metal	7,919	31	132.4	3.915	1	36.7	0.124	3	189.6	0.379	32	122.9	2.056
34 Fabricated Metal	39,105	96	93.0	2.455	11	88.9	0.347	7	92.9	0.180	107	92.5	1.418
35 Machinery, ex Electrical	58,734	149	81.7	2.537	4	23.8	0.080	7	59.9	0.120	153	76.2	1.320
36 Electrical Machinery	66,654	124	100.5	1.860	7	35.8	0.122	7	57.1	0.106	131	90.6	0.999
37 Transportation Equipment	19,735	70	99.9	3.547	12	220.5	0.837	2	54.6	0.108	82	111.4	2.203
38 Instruments	52,590	70	89.3	1.331	3	16.5	0.063	6	61.6	0.114	73	74.6	0.701
39 Miscellaneous	28,620	37	61.6	1.293	1	9.2	0.031	5	91.8	0.175	38	54.5	0.676
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	405				0	0.0	0.000						
41 Local Transit	5,957	22	177.5	3.693	1	45.7	0.143	1	88.0	0.168	23	160.6	1.938
42 Trucking & Warehousing	24,822	44	92.4	1.773	2	20.7	0.068	5	113.1	0.215	46	82.1	0.927
43 U.S. Postal Service	245				0	0.0	0.000						
44 Water Transportation	3,132	6	98.3	1.916	0	0.0	0.000				6	86.1	0.996
45 Air Transportation	8,379	15	183.0	1.790	0	0.0	0.000	1	63.1	0.119	15	154.7	0.903
46 Pipeline Transportation	77				0	0.0	0.000						
47 Transportation Services	26,538	21	53.1	0.791	0	0.0	0.000	3	61.8	0.118	21	45.3	0.401
48 Communication	25,759	31	79.2	1.203	2	44.1	0.105	1	20.5	0.039	33	74.5	0.661
49 Electric, Gas Services	16,254	70	130.0	4.307	5	93.9	0.351	3	93.3	0.185	75	126.4	2.346
F. Wholesale Trade													
50 Trade - Durable Goods	126,756	189	86.0	1.491	7	21.8	0.062	28	116.3	0.223	196	77.2	0.788
51 Trade - Nondurable Goods	76,349	140	95.6	1.834	8	38.3	0.117	15	102.8	0.197	147	88.0	0.990

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Female Experience
LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	32,287	35	59.1	1.084	0	0.0	0.000	5	81.4	0.155	35	50.6	0.545
53 General Merchandise	21,722	41	73.7	1.887	2	30.5	0.120	2	45.6	0.092	43	68.0	1.011
54 Food Stores	34,511	49	77.5	1.420	8	78.4	0.254	3	47.4	0.093	56	77.7	0.843
55 Automotive Dealers & Service	31,976	54	92.5	1.689	1	9.0	0.027	7	115.7	0.224	55	81.0	0.868
56 Apparel Stores	35,349	45	49.8	1.273	0	0.0	0.000	4	62.8	0.133	45	44.2	0.641
57 Furniture & Home Furnishings	26,425	40	70.0	1.514	1	10.7	0.033	5	96.8	0.189	41	62.7	0.784
58 Eating & Drinking Places	59,648	73	74.3	1.224	0	0.0	0.000	7	60.3	0.119	73	64.9	0.618
59 Miscellaneous	75,877	85	55.5	1.120	3	16.8	0.049	4	26.9	0.053	88	50.8	0.594
H. Finance, Insurance, and Real Estate													
60 Banking	120,853	190	88.8	1.572	15	42.2	0.145	10	43.7	0.083	205	81.4	0.869
61 Credit Agencies	61,421	80	87.4	1.302	14	104.7	0.270	7	61.4	0.118	94	89.9	0.799
62 Security Brokers	23,923	22	63.7	0.920	0	0.0	0.000	2	43.4	0.084	22	55.6	0.469
63 Insurance Carriers	38,056	86	89.4	2.260	13	149.3	0.428	6	79.7	0.158	99	95.4	1.359
64 Insurance Agents	75,809	178	80.8	2.348	10	57.2	0.158	5	33.1	0.067	188	78.8	1.276
65 Real Estate	91,292	120	77.0	1.314	3	12.6	0.038	9	52.5	0.099	123	67.6	0.686
66 Combinations	1,848	3	55.5	1.623	0	0.0	0.000	1	272.0	0.541	3	50.7	0.854
67 Holding & Other Investment	18,190	37	92.7	2.034	3	83.0	0.249	3	87.8	0.169	40	91.6	1.163
I. Services													
70 Hotels & Lodging Places	45,079	113	119.8	2.507	5	41.7	0.142	11	137.0	0.260	118	109.0	1.333
72 Personal Services	37,879	58	80.6	1.531	1	8.4	0.023	4	52.8	0.106	59	71.9	0.791
73 Business Services	232,102	194	68.1	0.836	8	17.8	0.040	23	55.0	0.104	202	60.6	0.446
75 Automotive Repair	12,129	17	78.6	1.402	0	0.0	0.000	2	85.5	0.165	17	67.4	0.712
76 Miscellaneous Repair	8,549	9	56.4	1.053	0	0.0	0.000	2	122.6	0.234	9	48.5	0.531
78 Motion Pictures	8,837	15	72.5	1.697	4	222.3	0.473	1	56.8	0.114	19	84.7	1.093
79 Amusement & Recreation	30,040	56	90.8	1.864	1	9.3	0.030	2	35.8	0.068	56	79.8	0.958

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	446,839	393	61.6	0.880	48	41.5	0.125	37	49.6	0.090	441	58.3	0.512
81 Legal Services	142,126	99	61.6	0.697	4	14.8	0.031	6	22.8	0.042	103	54.8	0.378
82 Educational Services	294,266	360	56.6	1.223	38	35.2	0.152	30	59.8	0.106	398	53.1	0.690
83 Social Services	92,723	114	73.2	1.229	20	83.7	0.249	7	40.9	0.075	134	74.8	0.749
84 Museums	4,565	4	45.1	0.876	0	0.0	0.000				4	38.9	0.451
86 Membership Organizations	83,558	205	79.9	2.453	8	26.6	0.114	6	40.4	0.077	213	73.5	1.302
88 Private Households	593				0	0.0	0.000						
89 Miscellaneous Services	82,940	84	79.7	1.013	8	48.9	0.117	10	64.4	0.121	92	75.2	0.584
J. Government and Public Administration													
91 Executive, Legislative	63,051	229	107.6	3.632	12	57.9	0.256	16	132.0	0.255	241	101.9	1.952
92 State Government	7,407	12	92.5	1.620	3	137.3	0.498				15	99.9	1.070
93 Local Government	9,523	13	68.2	1.365	3	80.2	0.350	2	116.5	0.210	15	70.4	0.858
94 Human Resource	28,725	42	87.2	1.462	2	18.3	0.071	5	100.6	0.174	44	74.4	0.770
95 Environmental Quality	8,823	5	32.0	0.567	1	27.9	0.099	1	62.4	0.113	6	31.3	0.336
96 Economic Programs	2,529	6	113.0	2.372	1	89.7	0.345				7	109.5	1.376
97 National Security	709	1	98.3	1.410	0	0.0	0.000				1	84.9	0.716
K. Nonclassifiable Establishments													
99 Nonclassifiable	137,531	267	92.6	1.941	8	26.4	0.076	18	69.4	0.134	275	84.8	1.019
Total	3,550,827	5,607	82.0	1.579	347	36.9	0.117	434	66.5	0.126	5,951	75.8	0.860

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	38												
02	Agriculture - Livestock	13												
07	Agricultural Services	47	1	1493.0	21.277									
09	Fishing & Hunting	9												
B. Mining														
10	Metal	188	1	406.1	5.319	0	0.0	0.000	1	3340.0	5.319	1	300.5	2.660
11	Anthracite	56												
12	Bituminous Coal	236												
13	Oil & Gas	2,835	10	87.7	3.527	0	0.0	0.000				10	80.9	1.764
14	Nonmetallic Minerals	1,638	8	322.4	4.884	0	0.0	0.000				8	260.5	2.442
C. Construction														
15	General Building	946	1	61.2	1.057	0	0.0	0.000	1	663.2	1.057	1	48.1	0.529
16	Heavy	805				0	0.0	0.000						
17	Special Trade	596	1	112.9	1.678	0	0.0	0.000				1	86.6	0.839
D. Manufacturing														
20	Food & Kindred Products	15,808	107	218.0	6.769	11	125.5	0.784	11	412.7	0.696	118	202.5	3.776
21	Tobacco Manufacturers	21,864	121	145.8	5.534	80	732.2	5.157	6	166.4	0.275	200	237.6	5.346
22	Textile Mill Products	7,293	20	143.9	2.742	4	126.0	0.567	1	81.2	0.137	20	140.5	1.655
23	Apparel Products	49,345	176	97.0	3.567	4	24.1	0.160	13	148.3	0.263	180	85.8	1.864
24	Lumber & Wood Products	463				1	471.0	2.825						
25	Furniture & Fixtures	435				0	0.0	0.000						
26	Paper & Allied Products	11,874	55	160.0	4.632	12	174.9	1.173	5	256.0	0.421	67	162.8	2.902
27	Printing & Publishing	17,267	87	119.0	5.039	6	87.6	0.503	1	32.7	0.058	93	115.3	2.771
28	Chemicals & Allied Products	16,774	70	105.7	4.173	3	29.1	0.234	2	71.5	0.119	73	92.8	2.204
29	Petroleum Refining	620	4	83.4	6.452	0	0.0	0.000				4	76.6	3.226

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	6,000	15	130.7	2.500	1	37.2	0.228	3	313.6	0.500	16	108.0	1.364
31 Leather	2,713	6	105.3	2.212	3	224.7	1.741				9	137.5	1.976
32 Stone, Clay, Glass, Concrete	5,171	13	150.7	2.514	31	1181.7	6.897	3	382.4	0.580	42	417.9	4.705
33 Primary Metal	2,457	13	136.2	5.291	4	344.8	2.367	1	242.6	0.407	17	167.5	3.829
34 Fabricated Metal	8,355	63	82.0	7.540	3	68.2	0.513				66	81.0	4.027
35 Machinery, ex Electrical	8,066	42	135.9	5.207	2	52.0	0.365	4	291.7	0.496	44	122.9	2.786
36 Electrical Machinery	14,132	53	226.5	3.750	7	125.9	0.670	1	43.9	0.071	60	202.0	2.210
37 Transportation Equipment	6,625	32	140.1	4.830	12	347.9	2.096	1	92.1	0.158	44	171.0	3.463
38 Instruments	6,006	51	129.8	8.492	0	0.0	0.000	2	181.2	0.333	51	115.8	4.246
39 Miscellaneous	2,675	6	70.4	2.243	0	0.0	0.000				6	56.0	1.121
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	27				0								
41 Local Transit	752	5	233.7	6.649	0	0.0	0.000				5	189.0	3.324
42 Trucking & Warehousing	393				0	0.0	0.000						
44 Water Transportation	1,863	19	76.1	10.199	0	0.0	0.000				19	70.6	5.099
45 Air Transportation	1,795	5	425.4	2.786				2	627.5	1.114			
47 Transportation Services	1,232	2	110.9	1.623	0	0.0	0.000				2	96.9	1.014
48 Communication	2,272	2	67.9	0.880	0	0.0	0.000				2	53.5	0.440
49 Electric, Gas Services	27,475	72	103.1	2.621	43	351.5	2.106	3	67.1	0.109	115	150.4	2.363
F. Wholesale Trade													
50 Trade - Durable Goods	7,120	10	90.5	1.404	1	35.9	0.163	2	171.3	0.281	11	78.2	0.784
51 Trade - Nondurable Goods	5,129	6	80.9	1.170	4	227.6	1.057				10	116.6	1.113

Table 5A
Calendar Years 1985-89
Female Experience
LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	1,841	1	48.0	0.543	0	0.0	0.000					37.2	0.272
53 General Merchandise	758	2	50.3	2.639	0	0.0	0.000				2	44.5	1.319
54 Food Stores	11,534	37	181.6	3.208	15	208.9	1.311	3	163.9	0.260	52	188.8	2.259
55 Automotive Dealers & Service	1,034	7	463.9	6.770	0	0.0	0.000	1	576.0	0.967	7	355.9	3.385
56 Apparel Stores	4,697	5	82.4	1.065	0	0.0	0.000	1	126.4	0.213	5	62.7	0.532
57 Furniture & Home Furnishings	1,324	4	203.0	3.021	0	0.0	0.000				4	151.7	1.511
58 Eating & Drinking Places	18,977	24	109.8	1.265	0	0.0	0.000	6	175.4	0.316	14	85.0	0.632
59 Miscellaneous	2,868	9	56.9	3.138	2	133.8	0.891				11	65.2	2.015
H. Finance, Insurance, and Real Estate													
60 Banking	32,031	60	129.4	1.873	4	31.4	0.142	5	92.2	0.156	64	106.1	1.008
61 Credit Agencies	3,967	18	112.0	4.537	0	0.0	0.000				17	96.6	2.269
62 Security Brokers	1,598	1	18.8	0.626	0	0.0	0.000				1	13.0	0.313
63 Insurance Carriers	69,155	55	68.8	0.795	77	290.3	1.114				131	124.0	0.955
64 Insurance Agents	19,240	143	100.0	7.432	5	49.8	0.346	1	32.0	0.068	147	95.7	3.889
65 Real Estate	3,536	1	17.1	0.283	1	61.4	0.294				1	27.0	0.288
66 Combinations	27												
67 Holding & Other Investment	15,892	39	115.4	2.454	14	229.3	1.319				53	139.6	1.887
I. Services													
70 Hotels & Lodging Places	1,577	2	73.0	1.268	0	0.0	0.000				2	65.3	0.891
72 Personal Services	1,608	2	52.8	1.244	1	100.1	0.674				3	63.3	0.959
73 Business Services	19,514	35	114.8	1.794	8	88.8	0.472	2	63.0	0.102	43	108.2	1.133
75 Automotive Repair	6,111	9	138.6	1.473	5	253.1	0.819	1	100.3	0.164	14	165.3	1.146
76 Miscellaneous Repair	157				0	0.0	0.000						
78 Motion Pictures	364				0	0.0	0.000						
79 Amusement & Recreation	401	1	112.5	2.494	0	0.0	0.000	1	1505.1	2.494	1	86.8	1.247

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	22,603	45	85.7	1.991	1	9.7	0.052	3	82.1	0.133	46	71.4	1.021
81 Legal Services	7,892	4	31.6	0.507	0	0.0	0.000				4	24.2	0.253
82 Educational Services	17,905	65	123.1	3.630	3	37.9	0.306	6	211.7	0.335	68	104.7	1.968
83 Social Services	1,892	7	79.7	3.700	0	0.0	0.000				7	71.1	1.850
84 Museums	175				0	0.0	0.000						
86 Membership Organizations	33,853	58	71.6	1.713	5	23.0	0.195	3	58.4	0.089	63	58.9	0.954
88 Private Households	8												
89 Miscellaneous Services	5,836	3	43.4	0.514	1	56.9	0.219				3	46.7	0.367
J. Government and Public Administration													
91 Executive, Legislative	22,260	78	96.0	3.504	11	85.3	0.619	1	28.2	0.047	88	94.2	2.061
92 State Government	77				0	0.0	0.000						
93 Local Government	125	3	1266.5	24.000	0	0.0	0.000				3	908.0	12.000
94 Human Resource	1,894	19	144.3	10.032	3	349.8	3.036				22	167.1	6.534
95 Environmental Quality	28												
96 Economic Programs	116												
97 National Security	277				0	0.0	0.000						
K. Nonclassifiable Establishments													
99 Nonclassifiable	13,921	74	47.1	5.316	13	115.1	1.100	5	174.8	0.370	87	52.4	3.208
Total	606,481	1,932	107.0	3.186	401	145.4	0.847	102	113.8	0.193	2,302	113.3	2.020

Table 5A
Calendar Years 1985-89
Female Experience
LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	5,096	15	111.2	2.943	0	0.0	0.000	4	397.3	0.785	15	100.7	1.479
02	Agriculture - Livestock	4,226	11	76.4	2.603	1	61.6	0.222				12	75.0	1.415
07	Agricultural Services	12,111	17	78.2	1.404	0	0.0	0.000	1	48.8	0.089	16	68.0	0.727
08	Forestry	414				0	0.0	0.000						
09	Fishing & Hunting	341				0	0.0	0.000						
B. Mining														
10	Metal	753	4	210.8	5.312	1	344.9	1.238	1	750.6	1.391	4	226.6	3.338
11	Anthracite	686	4	121.8	5.831	0	0.0	0.000				4	117.0	3.636
12	Bituminous Coal	1,344	3	122.1	2.232	0	0.0	0.000				3	107.4	1.301
13	Oil & Gas	24,490	69	148.0	2.817	0	0.0	0.000	7	213.7	0.298	69	135.8	1.819
14	Nonmetallic Minerals	3,008	14	233.4	4.654	0	0.0	0.000				14	201.6	2.487
C. Construction														
15	General Building	31,742	48	80.7	1.512	0	0.0	0.000	9	150.9	0.284	48	69.8	0.769
16	Heavy	11,069	38	165.1	3.433	1	24.9	0.080	7	346.5	0.646	39	146.8	1.780
17	Special Trade	36,353	62	89.2	1.705	0	0.0	0.000	9	134.2	0.250	62	76.8	0.879
D. Manufacturing														
20	Food & Kindred Products	81,615	231	105.4	2.830	21	118.6	0.567	24	212.5	0.299	252	106.6	2.025
21	Tobacco Manufacturers	22,166	122	145.1	5.504	80	724.2	5.090	6	163.7	0.271	201	235.5	5.297
22	Textile Mill Products	45,701	149	98.8	3.260	9	85.3	0.345	5	66.7	0.109	154	97.7	2.054
23	Apparel Products	108,911	316	98.3	2.901	8	26.0	0.128	22	119.3	0.204	324	89.3	1.630
24	Lumber & Wood Products	15,778	20	78.4	1.268	4	95.7	0.333	2	74.6	0.127	23	81.1	0.837
25	Furniture & Fixtures	12,654	26	103.0	2.055	0	0.0	0.000	3	136.7	0.247	26	88.5	1.065
26	Paper & Allied Products	30,025	115	128.2	3.830	14	136.8	0.718	6	119.5	0.202	129	129.3	2.411
27	Printing & Publishing	122,376	276	90.7	2.255	9	32.1	0.107	12	57.5	0.101	285	84.7	1.270
28	Chemicals & Allied Products	53,331	186	102.9	3.488	4	25.5	0.147	4	62.2	0.097	190	95.7	2.229
29	Petroleum Refining	4,615	10	97.8	2.167	0	0.0	0.000				10	85.6	1.176

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Female Experience
LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	30,917	57	95.3	1.844	4	44.9	0.164	5	94.3	0.169	61	87.8	1.035
31 Leather	10,479	75	89.9	7.157	3	102.5	0.528	3	114.9	0.288	78	90.6	3.874
32 Stone, Clay, Glass, Concrete	17,237	62	100.5	3.597	33	645.1	2.830	5	184.6	0.293	93	147.5	3.264
33 Primary Metal	17,498	72	133.1	4.115	5	148.3	0.615	6	243.0	0.373	77	134.2	2.836
34 Fabricated Metal	56,232	180	83.7	3.201	14	83.3	0.373	7	69.5	0.125	194	83.7	1.926
35 Machinery, ex Electrical	91,974	272	97.8	2.957	6	29.3	0.110	16	106.1	0.175	278	92.2	1.770
36 Electrical Machinery	390,001	3,518	124.5	9.020	14	56.3	0.209	74	172.5	0.192	3,532	123.8	7.527
37 Transportation Equipment	281,678	407	80.4	1.445	24	269.9	1.196	92	393.2	0.328	431	84.7	1.424
38 Instruments	89,985	162	82.3	1.800	3	14.6	0.059	12	88.9	0.133	165	75.1	1.118
39 Miscellaneous	33,481	48	65.6	1.434	1	8.4	0.030	5	82.7	0.151	49	58.3	0.770
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	638	2	54.0	3.135	0	0.0	0.000				2	52.6	1.918
41 Local Transit	6,709	27	185.7	4.024	1	36.8	0.128	1	79.7	0.149	28	165.4	2.096
42 Trucking & Warehousing	25,945	46	92.1	1.773	2	20.3	0.067	5	109.9	0.205	48	82.0	0.939
43 U.S. Postal Service	247				0	0.0	0.000						
44 Water Transportation	6,075	27	70.2	4.444	0	0.0	0.000				27	65.8	2.493
45 Air Transportation	18,734	26	134.8	1.388	0	0.0	0.000	3	117.6	0.160	21	125.1	0.964
46 Pipeline Transportation	77				0	0.0	0.000						
47 Transportation Services	27,816	23	55.1	0.827	0	0.0	0.000	3	59.2	0.112	23	47.2	0.422
48 Communication	333,057	498	99.8	1.495	2	39.3	0.097	51	177.8	0.153	500	99.0	1.389
49 Electric, Gas Services	82,566	227	112.3	2.749	48	279.0	1.428	9	82.1	0.109	275	128.8	2.294
F. Wholesale Trade													
50 Trade - Durable Goods	137,821	209	88.2	1.516	8	23.0	0.068	32	124.9	0.234	217	79.2	0.813
51 Trade - Nondurable Goods	88,375	155	90.9	1.754	12	53.9	0.169	15	93.7	0.170	166	86.2	1.007

* 75 percent of disability claims on Waiver of Premium

Table 5A
Calendar Years 1985-89
Female Experience
LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	37,462	36	55.4	0.961	0	0.0	0.000	5	73.8	0.133	35	47.6	0.505
53 General Merchandise	30,093	49	70.8	1.628	2	28.8	0.116	3	55.9	0.100	51	66.0	0.987
54 Food Stores	50,118	96	106.7	1.915	23	134.4	0.549	6	70.8	0.126	118	111.4	1.266
55 Automotive Dealers & Service	38,158	62	87.2	1.625	1	8.5	0.026	8	120.1	0.214	63	77.6	0.892
56 Apparel Stores	49,323	59	52.4	1.196	0	0.0	0.000	6	74.3	0.136	59	46.9	0.664
57 Furniture & Home Furnishings	27,976	44	74.1	1.573	1	10.1	0.032	5	92.3	0.179	45	66.0	0.816
58 Eating & Drinking Places	88,606	124	83.5	1.399	0	0.0	0.000	14	87.6	0.160	114	73.4	0.746
59 Miscellaneous	82,139	97	55.1	1.181	5	25.9	0.079	4	25.5	0.049	102	51.7	0.651
H. Finance, Insurance, and Real Estate													
60 Banking	273,907	465	96.8	1.698	19	39.3	0.144	23	58.9	0.084	484	90.9	1.149
61 Credit Agencies	71,989	180	95.3	2.500	14	89.5	0.253	7	54.5	0.100	193	94.8	1.456
62 Security Brokers	28,383	27	61.5	0.951	0	0.0	0.000	2	39.0	0.070	27	53.4	0.510
63 Insurance Carriers	115,402	167	77.8	1.447	90	256.0	0.907	7	83.0	0.150	256	104.3	1.189
64 Insurance Agents	100,781	431	92.5	4.277	15	54.4	0.194	6	31.6	0.063	445	90.0	2.329
65 Real Estate	96,030	126	76.6	1.312	4	15.7	0.049	10	56.1	0.105	129	67.6	0.694
66 Combinations	1,890	3	55.0	1.587	0	0.0	0.000	1	267.9	0.529	3	50.1	0.838
67 Holding & Other Investment	36,001	80	101.2	2.222	17	175.0	0.749	4	65.8	0.114	97	112.4	1.515
I. Services													
70 Hotels & Lodging Places	68,340	143	118.4	2.092	5	41.0	0.140	20	194.5	0.307	148	109.6	1.316
72 Personal Services	42,265	69	84.7	1.633	2	17.6	0.051	4	49.6	0.095	71	76.8	0.883
73 Business Services	272,580	306	83.2	1.123	16	29.3	0.072	26	55.5	0.099	322	75.7	0.629
75 Automotive Repair	18,323	26	92.1	1.419	5	95.7	0.300	3	89.8	0.164	31	92.7	0.866
76 Miscellaneous Repair	8,727	9	55.1	1.031	0	0.0	0.000	2	120.4	0.229	9	47.2	0.521
78 Motion Pictures	9,239	15	70.6	1.624	4	211.5	0.452	1	54.8	0.109	19	82.3	1.046
79 Amusement & Recreation	30,711	57	90.2	1.856	1	9.0	0.030	3	52.9	0.100	57	79.3	0.958

* 75 percent of disability claims on Waiver of Premium

Table 5A
 Calendar Years 1985-89
 Female Experience
 LIVES

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	604,181	627	65.5	1.038	49	38.9	0.122	44	52.2	0.087	676	62.1	0.648
81 Legal Services	153,348	107	60.4	0.698	4	12.8	0.029	6	22.0	0.040	111	53.2	0.381
82 Educational Services	394,352	672	70.5	1.704	41	35.4	0.158	49	83.8	0.131	713	66.0	1.024
83 Social Services	95,140	122	73.9	1.282	20	80.4	0.244	7	40.0	0.074	142	74.8	0.775
84 Museums	6,649	5	32.9	0.752	0	0.0	0.000				5	29.9	0.449
86 Membership Organizations	127,731	314	81.6	2.458	13	25.1	0.137	11	52.8	0.090	327	73.7	1.359
88 Private Households	606				0	0.0	0.000						
89 Miscellaneous Services	90,259	88	76.7	0.975	9	49.7	0.123	10	60.3	0.111	96	72.7	0.570
J. Government and Public Administration													
91 Executive, Legislative	327,775	2,025	103.4	6.178	23	68.4	0.356	18	112.2	0.204	2,047	102.6	4.982
92 State Government	7,528	12	90.5	1.594	3	133.4	0.491				15	97.7	1.056
93 Local Government	13,773	26	74.1	1.888	3	78.2	0.345	3	144.2	0.218	28	74.5	1.252
94 Human Resource	30,619	61	99.5	1.992	5	49.8	0.203	5	94.1	0.163	66	91.2	1.102
95 Environmental Quality	11,814	19	87.9	1.608	1	27.7	0.099	1	61.3	0.109	20	80.4	0.970
96 Economic Programs	2,647	6	109.1	2.267	1	82.6	0.328				7	105.0	1.314
97 National Security	986	1	64.9	1.014	0	0.0	0.000				1	55.2	0.513
K. Nonclassifiable Establishments													
99 Nonclassifiable	631,784	1,084	53.6	1.716	21	49.9	0.176	98	142.0	0.157	1,105	53.5	1.423
Total	6,490,424	15,962	91.7	2.459	748	61.5	0.217	893	98.2	0.150	16,676	89.4	1.599

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

Industry Code	Exposure	NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT											
		Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01	Agriculture - Crops												
02	Agriculture - Livestock												
07	Agricultural Services	\$112	\$0.096	16.8	0.850			\$0.011	40.9	0.097	\$0.096	16.8	0.850
B. Mining													
11	Anthracite	\$174	\$0.558	62.2	3.194			\$0.003	6.5	0.017	\$0.558	62.2	3.194
12	Bituminous Coal	\$5	\$0.003	10.7	0.551						\$0.003	10.7	0.551
13	Oil & Gas	\$163	\$0.661	218.8	4.041			\$0.044	129.4	0.269	\$0.661	218.8	4.041
14	Nonmetallic Minerals	\$50	\$0.264	138.8	5.261			\$0.026	206.4	0.518	\$0.264	138.8	5.261
C. Construction													
15	General Building	\$11											
16	Heavy	\$17	\$0.017	13.6	0.981						\$0.017	13.6	0.981
17	Special Trade	\$28	\$0.044	22.5	1.528						\$0.044	22.5	1.528
D. Manufacturing													
20	Food & Kindred Products	\$648	\$1.089	30.3	1.680			\$0.041	27.7	0.063	\$1.089	30.3	1.680
22	Textile Mill Products	\$32	\$0.123	120.8	3.805						\$0.123	120.8	3.805
23	Apparel Products	\$309	\$1.116	110.9	3.610			\$0.020	35.4	0.066	\$1.116	110.9	3.610
24	Lumber & Wood Products	\$125	\$0.148	39.0	1.179			\$0.020	90.0	0.159	\$0.148	39.0	1.179
25	Furniture & Fixtures	\$43	\$0.051	25.3	1.180						\$0.051	25.3	1.180
26	Paper & Allied Products	\$1,270	\$0.945	17.5	0.744			\$0.579	197.5	0.456	\$0.945	17.5	0.744
27	Printing & Publishing	\$744	\$0.853	24.8	1.145						\$0.853	24.8	1.145
28	Chemicals & Allied Products	\$4,566	\$13.376	55.4	2.929			\$0.242	132.2	0.297	\$13.376	55.4	2.929
29	Petroleum Refining	\$94											

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$44	\$0.283	82.7	6.319				\$0.015	139.1	0.335	\$0.283	82.7	6.319
31 Leather	\$0												
32 Stone, Clay, Glass, Concrete	\$175	\$0.315	32.4	1.798				\$0.004	9.4	0.024	\$0.315	32.4	1.798
33 Primary Metal	\$557	\$0.790	19.1	1.417				\$0.021	29.8	0.075	\$0.790	19.1	1.417
34 Fabricated Metal	\$397	\$0.490	39.2	1.234				\$0.024	30.3	0.061	\$0.490	39.2	1.234
35 Machinery, ex Electrical	\$325	\$0.532	41.7	1.634				\$0.086	111.5	0.264	\$0.532	41.7	1.634
36 Electrical Machinery	\$1,390	\$3.978	65.7	2.861				\$0.242	94.7	0.209	\$3.978	65.7	2.861
37 Transportation Equipment	\$60,434	\$116.831	52.6	1.933				\$24.448	190.4	0.405	\$116.831	52.6	1.933
38 Instruments	\$3,740	\$4.062	38.9	1.086				\$0.541	71.0	0.145	\$4.062	38.9	1.086
39 Miscellaneous	\$88	\$0.147	49.7	1.663							\$0.147	49.7	1.663
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$6												
42 Trucking & Warehousing	\$40	\$0.156	76.1	3.846				\$0.010	99.9	0.247	\$0.156	76.1	3.846
43 U.S. Postal Service	\$0												
44 Water Transportation	\$76	\$0.354	81.3	4.604							\$0.354	81.3	4.604
45 Air Transportation	\$1,624	\$1.493	53.8	0.919				\$0.128	38.3	0.079	\$1.493	53.8	0.919
47 Transportation Services	\$2	\$0.039	452.1	14.172							\$0.039	452.1	14.172
48 Communication	\$217	\$0.457	71.1	2.101				\$0.046	95.6	0.211	\$0.457	71.1	2.101
49 Electric, Gas Services	\$2,098	\$2.746	18.0	1.308				\$0.047	9.3	0.022	\$2.746	18.0	1.308
F. Wholesale Trade													
50 Trade - Durable Goods	\$76	\$0.055	16.3	0.724				\$0.024	120.7	0.316	\$0.055	16.3	0.724
51 Trade - Nondurable Goods	\$685	\$1.294	55.0	1.888				\$0.123	91.4	0.202	\$1.294	55.0	1.888

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$254	\$0.325	56.5	1.277							\$0.325	56.5	1.277
53 General Merchandise	\$300	\$0.215	60.6	0.715			\$0.040	57.6	0.133		\$0.215	60.6	0.715
54 Food Stores	\$98	\$0.392	217.4	3.997			\$0.025	99.2	0.255		\$0.392	217.4	3.997
55 Automotive Dealers & Service	\$3,708	\$26.367	73.8	7.109			\$1.518	157.0	0.409		\$26.367	73.8	7.109
56 Apparel Stores	\$159	\$0.138	39.1	0.866			\$0.009	37.1	0.056		\$0.138	39.1	0.866
57 Furniture & Home Furnishings	\$14	\$0.027	60.7	1.921							\$0.027	60.7	1.921
58 Eating & Drinking Places	\$20	\$0.005	8.6	0.244							\$0.005	8.6	0.244
59 Miscellaneous	\$132	\$0.170	69.6	1.285							\$0.170	69.6	1.285
H. Finance, Insurance, and Real Estate													
60 Banking	\$1,550	\$1.612	42.7	1.039							\$1.612	42.7	1.039
61 Credit Agencies	\$173	\$0.088	30.0	0.506							\$0.088	30.0	0.506
62 Security Brokers	\$37	\$0.263	154.1	7.023			\$0.023	284.6	0.614		\$0.263	154.1	7.023
63 Insurance Carriers	\$83												
64 Insurance Agents	\$12												
65 Real Estate	\$30	\$0.117	82.8	3.783							\$0.117	82.8	3.783
66 Combinations	\$0												
67 Holding & Other Investment	\$1												
I. Services													
70 Hotels & Lodging Places	\$316	\$0.628	122.7	1.985			\$0.057	79.8	0.180		\$0.628	122.7	1.985
72 Personal Services	\$25	\$0.021	20.1	0.818							\$0.021	20.1	0.818
73 Business Services	\$417	\$0.858	59.8	2.055			\$0.025	28.4	0.060		\$0.858	59.8	2.055
75 Automotive Repair	\$2												
76 Miscellaneous Repair	\$9												
79 Amusement & Recreation	\$8	\$0.019	48.6	2.193							\$0.019	48.6	2.193

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT													
Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$4,351	\$5.725	43.0	1.316				\$0.054	21.0	0.029	\$5.725	43.0	1.316
81 Legal Services	\$94	\$0.677	184.5	7.147							\$0.677	184.5	7.147
82 Educational Services	\$1,129	\$1.886	49.7	1.669				\$0.380	291.9	0.513	\$1.886	49.7	1.669
83 Social Services	\$16	\$0.046	145.9	2.830							\$0.046	145.9	2.830
84 Museums	\$1	\$0.020	591.4	15.785							\$0.020	591.4	15.785
86 Membership Organizations	\$649	\$1.547	19.3	2.380				\$0.061	37.5	0.094	\$1.547	19.3	2.380
88 Private Households	\$0												
89 Miscellaneous Services	\$363	\$0.110	6.1	0.302							\$0.110	6.1	0.302
J. Government and Public Administration													
91 Executive, Legislative	\$10,662	\$71.686	91.6	6.723				\$0.072	24.9	0.059	\$71.686	91.6	6.723
92 State Government	\$9	\$0.016	33.2	1.744							\$0.016	33.2	1.744
93 Local Government	\$130	\$0.456	98.2	3.495				\$0.020	75.9	0.153	\$0.456	98.2	3.495
95 Environmental Quality	\$264	\$1.335	99.6	5.055							\$1.335	99.6	5.055
96 Economic Programs	\$0												
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$16,334	\$22.048	52.7	1.350				\$3.382	77.9	0.207	\$22.048	52.7	1.350
Total	\$121,756	\$291.188	57.8	2.392				\$32.411	139.7	0.310	\$291.188	57.8	2.392

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01	Agriculture - Crops	\$1											
02	Agriculture - Livestock	\$0											
B. Mining													
10	Metal	\$27	\$0.005	3.6	0.180			\$0.005	81.5	0.180	\$0.005	3.6	0.180
12	Bituminous Coal	\$358	\$1.094	65.0	3.052			\$0.225	252.4	0.628	\$1.094	65.0	3.052
13	Oil & Gas	\$1,302	\$4.811	91.8	3.693			\$0.319	113.0	0.245	\$4.811	91.8	3.693
14	Nonmetallic Minerals	\$1	\$0.013	74.9	8.609			\$0.009	1821.3	5.960	\$0.013	74.9	8.609
C. Construction													
16	Heavy	\$27	\$0.240	87.0	8.807						\$0.240	87.0	8.807
17	Special Trade	\$315	\$2.502	105.4	7.940			\$0.262	424.2	1.386	\$2.502	105.4	7.940
D. Manufacturing													
20	Food & Kindred Products	\$2,724	\$8.599	84.9	3.156			\$0.986	162.1	0.362	\$8.599	84.9	3.156
22	Textile Mill Products	\$347	\$1.119	66.0	3.218			\$0.065	91.1	0.187	\$1.119	66.0	3.218
24	Lumber & Wood Products	\$2	\$0.008	109.8	3.066						\$0.008	109.8	3.066
25	Furniture & Fixtures	\$10	\$0.040	53.6	3.661						\$0.040	53.6	3.661
26	Paper & Allied Products	\$120	\$0.645	105.1	5.369			\$0.032	110.0	0.273	\$0.645	105.1	5.369
27	Printing & Publishing	\$584	\$2.730	105.4	4.674			\$0.339	322.7	0.594	\$2.730	105.4	4.674
28	Chemicals & Allied Products	\$1,209	\$5.397	96.8	4.460			\$0.615	232.5	0.513	\$5.397	96.8	4.460
29	Petroleum Refining	\$2	\$0.018	104.3	7.015						\$0.018	104.3	7.015

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$56	\$0.360	114.1	6.420							\$0.360	114.1	6.420
32 Stone, Clay, Glass, Concrete	\$539	\$1.069	57.0	1.981			\$0.281	236.2	0.521		\$1.069	57.0	1.981
33 Primary Metal	\$520	\$9.065	248.6	17.402			\$0.169	130.9	0.324		\$9.065	248.6	17.402
34 Fabricated Metal	\$415	\$1.009	62.0	2.426			\$0.043	41.0	0.105		\$1.009	62.0	2.426
35 Machinery, ex Electrical	\$1,968	\$5.585	78.2	2.838			\$0.347	79.8	0.181		\$5.585	78.2	2.838
36 Electrical Machinery	\$57,012	\$299.507	69.7	5.253			\$11.693	88.4	0.205		\$299.507	69.7	5.253
37 Transportation Equipment	\$62,948	\$451.476	103.3	7.172			\$10.360	79.0	0.165		\$451.476	103.3	7.172
38 Instruments	\$21	\$0.087	92.2	4.138							\$0.087	92.2	4.138
39 Miscellaneous	\$16	\$0.056	67.4	3.360							\$0.056	67.4	3.360
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$98	\$1.635	281.0	16.616			\$0.005	22.3	0.051		\$1.635	281.0	16.616
42 Trucking & Warehousing	\$11	\$0.050	89.5	4.212			\$0.010	351.4	0.842		\$0.050	89.5	4.212
44 Water Transportation	\$13	\$0.640	705.9	47.672			\$0.075	2751.5	5.587		\$0.640	705.9	47.672
45 Air Transportation	\$218	\$0.776	111.2	3.558							\$0.776	111.2	3.558
47 Transportation Services	\$0	\$0.006	145.1	74.074							\$0.006	145.1	74.074
48 Communication	\$20,194	\$31.324	59.5	1.551			\$2.992	87.8	0.148		\$31.324	59.5	1.551
49 Electric, Gas Services	\$10,660	\$31.222	84.5	2.929			\$6.362	253.0	0.597		\$31.222	84.5	2.929
F. Wholesale Trade													
50 Trade - Durable Goods	\$482	\$0.681	36.0	1.410			\$0.109	103.2	0.226		\$0.681	36.0	1.410
51 Trade - Nondurable Goods	\$379	\$0.482	37.9	1.270							\$0.482	37.9	1.270

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
53	General Merchandise	\$3	\$0.011	75.6	3.302						\$0.011	75.6	3.302
54	Food Stores	\$345	\$0.590	73.1	1.706	\$0.252	333.2	0.810	\$0.590	73.1	1.706		
55	Automotive Dealers & Service	\$2	\$0.008	38.1	3.996				\$0.008	38.1	3.996		
56	Apparel Stores	\$51	\$0.076	90.8	1.468				\$0.076	90.8	1.468		
57	Furniture & Home Furnishings	\$13	\$0.012	39.7	0.923				\$0.012	39.7	0.923		
58	Eating & Drinking Places	\$858	\$2.568	69.3	2.993	\$0.049	24.6	0.057	\$2.568	69.3	2.993		
59	Miscellaneous	\$130	\$0.276	85.7	2.118				\$0.276	85.7	2.118		
H. Finance, Insurance, and Real Estate													
60	Banking	\$8,037	\$16.901	49.5	2.103	\$1.263	77.2	0.157	\$16.901	49.5	2.103		
61	Credit Agencies	\$119	\$1.073	63.0	9.001				\$1.073	63.0	9.001		
62	Security Brokers	\$365	\$1.010	52.4	2.763				\$1.010	52.4	2.763		
63	Insurance Carriers	\$573	\$1.710	72.2	2.983	\$0.018	16.9	0.031	\$1.710	72.2	2.983		
64	Insurance Agents	\$157	\$1.089	74.2	6.932				\$1.089	74.2	6.932		
65	Real Estate	\$487	\$0.986	50.1	2.024	\$0.169	159.0	0.347	\$0.986	50.1	2.024		
67	Holding & Other Investment	\$305	\$1.047	90.8	3.426	\$0.311	468.0	1.041	\$1.047	90.8	3.426		
I. Services													
70	Hotels & Lodging Places	\$575	\$1.027	120.7	1.785	\$0.285	216.8	0.497	\$1.027	120.7	1.785		
72	Personal Services	\$134	\$0.461	87.2	3.431	\$0.040	141.1	0.298	\$0.461	87.2	3.431		
73	Business Services	\$1,562	\$4.400	78.8	2.817	\$0.554	173.0	0.361	\$4.400	78.8	2.817		
75	Automotive Repair	\$12											
78	Motion Pictures	\$93	\$0.294	59.5	3.145				\$0.294	59.5	3.145		
79	Amusement & Recreation	\$1											

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$1,835	\$2.244	67.9	1.223				\$0.114	51.3	0.062	\$2.244	67.9	1.223
81 Legal Services	\$511	\$0.371	43.5	0.726							\$0.371	43.5	0.726
82 Educational Services	\$4,629	\$12.199	69.7	2.635				\$0.795	111.5	0.172	\$12.199	69.7	2.635
83 Social Services	\$1												
84 Museums	\$188	\$0.709	81.2	3.762				\$0.026	73.6	0.138	\$0.709	81.2	3.762
86 Membership Organizations	\$733	\$4.635	70.1	6.315				\$0.075	53.2	0.119	\$4.635	70.1	6.315
89 Miscellaneous Services	\$138	\$0.152	22.5	1.094							\$0.152	22.5	1.094
J. Government and Public Administration													
91 Executive, Legislative	\$592	\$1.427	76.3	2.410				\$0.246	151.8	0.415	\$1.427	76.3	2.410
93 Local Government		\$0.004									\$0.004		
95 Environmental Quality	\$219	\$0.925	80.6	4.219							\$0.925	80.6	4.219
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$5,119	\$13.932	71.2	2.722				\$1.173	116.3	0.262	\$13.932	71.2	2.722
Total	\$190,393	\$932.388	83.6	4.897				\$40.673	101.4	0.215	\$932.388	83.6	4.897

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01 Agriculture - Crops	\$334	\$1.247	96.0	3.729	\$0.022	11.6	0.083	\$0.115	72.5	0.344	\$1.269	82.8	1.906
02 Agriculture - Livestock	\$328	\$0.914	60.1	2.781	\$0.033	14.3	0.124	\$0.080	47.6	0.243	\$0.947	52.8	1.453
07 Agricultural Services	\$605	\$0.682	37.6	1.127	\$0.041	10.4	0.074	\$0.113	42.1	0.199	\$0.723	32.4	0.601
08 Forestry	\$140	\$0.250	47.1	1.777	\$0.000	0.0	0.000	\$0.005	7.3	0.036	\$0.250	34.2	0.888
09 Fishing & Hunting	\$28	\$0.058	60.6	2.038	\$0.000	0.0	0.000	\$0.010	68.3	0.351	\$0.058	48.1	1.019
B. Mining													
10 Metal	\$100	\$0.516	91.7	5.163	\$0.056	73.2	0.745	\$0.028	58.2	0.300	\$0.557	88.9	2.994
11 Anthracite	\$60	\$0.178	52.2	2.926	\$0.007	12.0	0.154				\$0.185	45.4	1.621
12 Bituminous Coal	\$320	\$0.898	82.1	2.804	\$0.540	286.5	2.513	\$0.265	166.3	0.827	\$1.438	122.6	2.661
13 Oil & Gas	\$1,375	\$3.185	64.7	2.315	\$0.071	7.4	0.061	\$0.620	108.9	0.515	\$3.256	54.2	1.205
14 Nonmetallic Minerals	\$163	\$0.478	60.8	2.930	\$0.001	1.2	0.011	\$0.076	89.6	0.466	\$0.479	51.2	1.506
C. Construction													
15 General Building	\$2,861	\$5.748	62.0	2.009	\$0.168	9.0	0.067	\$0.943	68.1	0.330	\$5.916	52.3	1.058
16 Heavy	\$1,249	\$3.823	76.2	3.061	\$0.120	11.7	0.110	\$0.389	63.3	0.317	\$3.943	64.3	1.605
17 Special Trade	\$3,953	\$7.420	62.8	1.877	\$0.127	5.4	0.036	\$1.074	50.7	0.274	\$7.548	52.6	0.976
D. Manufacturing													
20 Food & Kindred Products	\$1,829	\$4.956	64.1	2.709	\$0.577	45.4	0.417	\$0.701	83.4	0.386	\$5.534	60.9	1.582
21 Tobacco Manufacturers	\$18	\$0.012	13.4	0.634	\$0.024	205.5	2.292	\$0.008	103.6	0.423	\$0.012	41.8	1.336
22 Textile Mill Products	\$754	\$1.655	62.2	2.194	\$0.159	33.2	0.251	\$0.111	34.2	0.147	\$1.814	57.2	1.241
23 Apparel Products	\$788	\$2.842	93.2	3.607	\$0.238	52.6	0.392	\$0.097	34.1	0.123	\$3.080	86.9	2.033
24 Lumber & Wood Products	\$1,813	\$3.881	61.2	2.140	\$1.775	95.7	1.048	\$0.752	85.9	0.415	\$5.656	69.3	1.599
25 Furniture & Fixtures	\$586	\$1.491	74.7	2.544	\$0.082	21.8	0.172	\$0.192	73.3	0.339	\$1.573	65.3	1.400
26 Paper & Allied Products	\$1,030	\$3.529	78.3	3.426	\$0.176	30.0	0.266	\$0.157	34.1	0.158	\$3.706	70.4	1.876
27 Printing & Publishing	\$4,536	\$9.073	60.3	2.000	\$0.477	19.3	0.138	\$0.681	35.8	0.153	\$9.551	53.2	1.084
28 Chemicals & Allied Products	\$1,439	\$2.800	52.2	1.945	\$0.024	2.4	0.023	\$0.344	53.3	0.244	\$2.824	42.8	1.022
29 Petroleum Refining	\$456	\$1.228	72.4	2.693	\$0.000	0.0	0.000	\$0.150	78.3	0.353	\$1.228	57.1	1.371

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$1,289	\$2.799	69.2	2.171	\$0.149	19.3	0.139	\$0.247	41.6	0.196	\$2.948	60.2	1.177
31 Leather	\$154	\$0.420	56.4	2.720	\$0.014	15.1	0.133	\$0.013	22.7	0.088	\$0.434	50.2	1.449
32 Stone, Clay, Glass, Concrete	\$891	\$2.787	83.5	3.127	\$0.191	26.2	0.252	\$0.303	68.4	0.344	\$2.979	72.1	1.711
33 Primary Metal	\$1,169	\$3.489	69.1	2.985	\$0.428	48.7	0.473	\$0.266	44.7	0.228	\$3.917	65.5	1.757
34 Fabricated Metal	\$3,409	\$10.756	77.9	3.155	\$0.707	29.5	0.259	\$0.816	50.1	0.246	\$11.464	69.6	1.742
35 Machinery, ex Electrical	\$8,283	\$17.110	57.8	2.066	\$1.111	17.8	0.155	\$2.148	54.3	0.260	\$18.222	50.0	1.119
36 Electrical Machinery	\$5,898	\$12.836	75.3	2.176	\$0.705	17.5	0.133	\$0.729	28.9	0.124	\$13.541	63.4	1.161
37 Transportation Equipment	\$1,667	\$5.737	79.7	3.441	\$0.843	66.9	0.650	\$0.562	78.2	0.378	\$6.580	77.4	2.064
38 Instruments	\$4,517	\$11.763	71.5	2.604	\$0.087	1.7	0.021	\$0.745	36.8	0.165	\$11.850	54.2	1.320
39 Miscellaneous	\$1,418	\$3.808	60.2	2.685	\$0.300	29.3	0.265	\$0.242	38.0	0.171	\$4.109	55.3	1.516
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$91	\$0.479	74.7	5.212	\$0.000	0.0	0.000	\$0.043	97.4	0.468	\$0.479	61.9	2.608
41 Local Transit	\$346	\$1.209	81.1	3.488	\$0.041	18.3	0.137	\$0.064	40.3	0.190	\$1.250	72.0	1.840
42 Trucking & Warehousing	\$2,236	\$5.842	75.9	2.612	\$0.192	10.9	0.095	\$0.932	88.2	0.428	\$6.034	63.0	1.368
43 U.S. Postal Service	\$17	\$0.090	182.2	5.088	\$0.000	0.0	0.000				\$0.090	147.2	2.638
44 Water Transportation	\$353	\$0.971	52.2	2.748	\$0.048	19.4	0.178	\$0.098	56.0	0.277	\$1.019	47.6	1.507
45 Air Transportation	\$455	\$0.750	62.7	1.646	\$0.048	18.6	0.123	\$0.163	81.8	0.358	\$0.798	54.1	0.903
46 Pipeline Transportation	\$9	\$0.025	47.5	2.615	\$0.000	0.0	0.000				\$0.025	41.0	1.537
47 Transportation Services	\$1,063	\$1.903	57.2	1.789	\$0.281	45.6	0.310	\$0.135	40.8	0.148	\$2.184	55.2	1.066
48 Communication	\$1,565	\$2.519	57.5	1.610	\$0.177	21.1	0.134	\$0.321	48.5	0.205	\$2.696	51.0	0.886
49 Electric, Gas Services	\$2,245	\$7.449	68.4	3.317	\$0.845	40.9	0.471	\$0.683	65.3	0.304	\$8.294	63.2	1.907
F. Wholesale Trade													
50 Trade - Durable Goods	\$9,132	\$18.776	62.6	2.056	\$0.889	16.0	0.116	\$2.454	57.3	0.270	\$19.666	54.4	1.107
51 Trade - Nondurable Goods	\$5,140	\$12.641	67.9	2.459	\$0.697	20.5	0.165	\$1.336	57.6	0.261	\$13.332	59.6	1.338

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$2,338	\$5.714	73.6	2.443	\$0.111	6.9	0.054	\$0.759	66.7	0.325	\$5.825	61.1	1.258
53 General Merchandise	\$684	\$1.170	61.9	1.710	\$0.138	37.1	0.219	\$0.150	58.6	0.219	\$1.308	57.6	0.970
54 Food Stores	\$1,608	\$2.950	59.0	1.834	\$0.439	40.8	0.311	\$0.237	33.1	0.150	\$3.370	55.5	1.083
55 Automotive Dealers & Service	\$2,800	\$5.061	58.1	1.807	\$0.139	8.3	0.056	\$0.920	62.5	0.332	\$5.201	49.5	0.944
56 Apparel Stores	\$948	\$1.281	42.8	1.351	\$0.075	15.5	0.095	\$0.129	42.1	0.151	\$1.356	38.5	0.730
57 Furniture & Home Furnishings	\$1,451	\$2.586	58.1	1.782	\$0.125	15.4	0.098	\$0.381	56.1	0.263	\$2.711	51.0	0.955
58 Eating & Drinking Places	\$2,453	\$4.260	73.4	1.737	\$0.101	9.9	0.046	\$0.543	50.6	0.226	\$4.361	63.2	0.904
59 Miscellaneous	\$2,851	\$4.922	58.9	1.726	\$0.113	7.6	0.047	\$0.297	25.0	0.104	\$5.035	50.2	0.907
H. Finance, Insurance, and Real Estate													
60 Banking	\$5,183	\$8.346	57.8	1.610	\$1.283	39.8	0.284	\$0.490	28.8	0.095	\$9.629	54.2	0.957
61 Credit Agencies	\$4,817	\$11.740	57.1	2.437	\$0.839	20.6	0.204	\$1.294	70.0	0.277	\$12.579	50.4	1.340
62 Security Brokers	\$1,781	\$2.575	53.8	1.445	\$0.011	1.3	0.008	\$0.130	17.1	0.073	\$2.586	44.7	0.769
63 Insurance Carriers	\$3,941	\$8.170	62.5	2.073	\$1.683	62.1	0.523	\$0.345	23.1	0.088	\$9.853	62.4	1.307
64 Insurance Agents	\$6,390	\$7.046	25.4	1.103	\$0.601	8.8	0.107	\$0.493	22.4	0.078	\$7.648	21.8	0.613
65 Real Estate	\$3,925	\$6.388	53.3	1.628	\$0.175	7.7	0.052	\$0.574	37.7	0.148	\$6.564	45.3	0.858
66 Combinations	\$69	\$0.217	61.2	3.104	\$0.000	0.0	0.000	\$0.015	54.7	0.215	\$0.217	53.4	1.635
67 Holding & Other Investment	\$1,274	\$3.347	65.8	2.627	\$0.210	32.7	0.261	\$0.736	148.2	0.590	\$3.557	60.6	1.485
I. Services													
70 Hotels & Lodging Places	\$1,396	\$3.262	82.9	2.336	\$0.171	23.3	0.145	\$0.326	61.7	0.240	\$3.433	72.3	1.250
72 Personal Services	\$1,191	\$2.448	64.6	2.054	\$0.125	20.1	0.124	\$0.096	19.9	0.081	\$2.573	57.6	1.112
73 Business Services	\$14,136	\$17.286	51.0	1.223	\$0.759	10.2	0.061	\$1.308	23.9	0.100	\$18.045	43.3	0.659
75 Automotive Repair	\$1,215	\$1.771	51.7	1.457	\$0.137	20.4	0.126	\$0.263	40.0	0.217	\$1.908	46.3	0.806
76 Miscellaneous Repair	\$2,173	\$7.015	66.3	3.227	\$0.132	3.3	0.063	\$0.615	59.6	0.283	\$7.147	48.8	1.653
78 Motion Pictures	\$592	\$1.986	119.9	3.350	\$0.139	45.3	0.257	\$0.189	77.5	0.321	\$2.125	107.6	1.826
79 Amusement & Recreation	\$1,407	\$3.421	71.2	2.430	\$0.084	10.3	0.071	\$0.321	53.9	0.235	\$3.468	61.3	1.277

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$14,666	\$16.453	45.0	1.122	\$2.511	32.0	0.202	\$1.685	44.8	0.133	\$18.964	42.5	0.679
81 Legal Services	\$6,139	\$6.727	42.2	1.096	\$0.156	6.0	0.034	\$0.522	23.3	0.085	\$6.884	36.8	0.625
82 Educational Services	\$12,194	\$20.404	48.4	1.673	\$2.726	27.1	0.259	\$1.578	39.5	0.132	\$23.131	43.8	0.970
83 Social Services	\$2,288	\$5.149	106.8	2.250	\$1.260	147.2	0.659	\$0.335	49.4	0.146	\$6.409	113.6	1.475
84 Museums	\$154	\$0.300	59.6	1.942	\$0.000	0.0	0.000	\$0.013	24.1	0.084	\$0.300	49.5	1.014
86 Membership Organizations	\$3,857	\$12.325	66.6	3.196	\$1.186	37.5	0.384	\$0.387	29.2	0.110	\$13.512	61.6	1.825
88 Private Households	\$36	\$0.031	20.6	0.851	\$0.000	0.0	0.000				\$0.031	16.9	0.438
89 Miscellaneous Services	\$6,243	\$8.743	45.5	1.400	\$0.449	10.6	0.086	\$0.989	36.8	0.159	\$9.192	38.8	0.775
J. Government and Public Administration													
91 Executive, Legislative	\$21,675	\$59.770	72.3	2.758	\$3.836	13.8	0.186	\$0.913	58.5	0.239	\$63.606	57.0	1.474
92 State Government	\$635	\$1.138	63.3	1.790	\$0.235	59.5	0.437	\$0.081	29.0	0.136	\$1.373	62.6	1.123
93 Local Government	\$481	\$0.713	45.9	1.481	\$0.138	38.4	0.310	\$0.033	16.4	0.069	\$0.803	44.4	0.896
94 Human Resource	\$844	\$1.305	71.0	1.545	\$0.240	63.2	0.356	\$0.190	75.6	0.225	\$1.545	69.4	0.957
95 Environmental Quality	\$440	\$0.637	48.4	1.446	\$0.007	2.6	0.019	\$0.140	77.4	0.318	\$0.645	39.7	0.741
96 Economic Programs	\$157	\$0.554	75.3	3.513	\$0.059	45.1	0.458	\$0.056	86.9	0.360	\$0.614	70.1	2.020
97 National Security	\$27	\$0.030	44.2	1.080	\$0.000	0.0	0.000				\$0.030	36.6	0.557
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$10,617	\$24.186	61.0	2.278	\$1.281	17.4	0.163	\$2.031	46.1	0.198	\$25.467	52.4	1.232
Total	\$223,750	\$460.356	61.0	2.057	\$34.594	20.8	0.181	\$39.016	46.7	0.195	\$494.800	53.0	1.138

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

Industry Code	Exposure	MIXED & OTHER DISABILITY BENEFIT			Disability			Accident			Total Claims			
		Death Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	\$2	\$0.062	386.2	22.399	\$0.000	0.0	0.000				\$0.062	316.0	11.199
02	Agriculture - Livestock	\$1												
07	Agricultural Services	\$7	\$0.391	2133.6	50.128				\$0.040	993.2	5.128			
09	Fishing & Hunting	\$0												
B. Mining														
10	Metal	\$91	\$0.266	67.5	2.922	\$0.000	0.0	0.000	\$0.070	203.3	0.769	\$0.240	47.8	1.461
11	Anthracite	\$2												
12	Bituminous Coal	\$51	\$0.073	42.9	1.410	\$0.000	0.0	0.000				\$0.073	28.3	0.705
13	Oil & Gas	\$568	\$1.711	77.3	3.011	\$0.000	0.0	0.000	\$0.161	70.4	0.283	\$1.711	59.1	1.505
14	Nonmetallic Minerals	\$381	\$1.235	89.2	3.235	\$0.000	0.0	0.000	\$0.218	140.9	0.571	\$1.235	65.6	1.617
C. Construction														
15	General Building	\$183	\$0.668	95.3	3.634	\$0.109	46.2	0.606	\$0.170	220.2	0.925	\$0.777	82.8	2.120
16	Heavy	\$240	\$0.424	38.5	1.765	\$0.133	51.5	0.934				\$0.557	42.2	1.350
17	Special Trade	\$88	\$0.237	74.8	2.691	\$0.000	0.0	0.000	\$0.027	66.7	0.306	\$0.237	55.2	1.346
D. Manufacturing														
20	Food & Kindred Products	\$1,874	\$7.492	77.2	3.997	\$0.625	24.1	0.365	\$0.620	84.9	0.331	\$8.117	65.2	2.181
21	Tobacco Manufacturers	\$6,091	\$12.898	60.2	2.117	\$7.913	152.8	1.824	\$0.848	39.1	0.139	\$20.781	83.7	1.970
22	Textile Mill Products	\$336	\$0.880	93.5	2.615	\$0.145	44.9	0.439	\$0.158	131.7	0.469	\$1.001	80.9	1.527
23	Apparel Products	\$946	\$3.492	121.8	3.689	\$2.156	366.0	3.274	\$0.310	101.0	0.327	\$5.622	177.5	3.482
24	Lumber & Wood Products	\$144	\$0.446	97.8	3.086	\$0.683	710.2	8.008	\$0.199	283.4	1.376	\$1.107	259.1	5.547
25	Furniture & Fixtures	\$57	\$0.236	68.1	4.123	\$0.020	21.8	0.466	\$0.021	89.8	0.367	\$0.251	56.0	2.295
26	Paper & Allied Products	\$2,583	\$11.068	96.0	4.284	\$3.442	81.4	1.444	\$1.172	116.1	0.454	\$14.510	91.8	2.864
27	Printing & Publishing	\$1,786	\$11.310	104.8	6.330	\$0.808	41.2	0.649	\$1.204	176.9	0.674	\$12.118	91.6	3.490
28	Chemicals & Allied Products	\$1,429	\$5.259	74.4	3.680	\$0.358	17.6	0.309	\$0.144	28.0	0.101	\$5.617	59.5	1.994
29	Petroleum Refining	\$13	\$0.084	66.9	6.430	\$0.000	0.0	0.000				\$0.084	59.1	3.215

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$472	\$0.997	59.6	2.112	\$0.131	30.1	0.393	\$0.094	52.8	0.199	\$1.128	51.7	1.252
31 Leather	\$108	\$0.415	76.2	3.821	\$0.074	54.5	1.045				\$0.489	70.2	2.433
32 Stone, Clay, Glass, Concrete	\$962	\$3.037	98.2	3.157	\$4.113	399.1	4.671	\$0.505	132.6	0.525	\$7.070	178.5	3.914
33 Primary Metal	\$595	\$3.356	117.6	5.631	\$0.563	68.5	1.137	\$0.130	89.7	0.366	\$3.919	105.0	3.384
34 Fabricated Metal	\$722	\$2.942	53.7	4.071	\$0.138	14.7	0.241	\$0.153	51.0	0.212	\$3.078	46.8	2.156
35 Machinery, ex Electrical	\$691	\$3.149	86.9	4.556	\$1.217	128.9	2.131	\$0.368	129.7	0.532	\$4.366	97.0	3.343
36 Electrical Machinery	\$1,474	\$3.495	83.7	2.370	\$0.434	42.4	0.410	\$0.164	29.1	0.111	\$3.929	73.2	1.390
37 Transportation Equipment	\$772	\$2.227	58.3	2.881	\$0.792	74.5	1.224	\$0.104	34.1	0.142	\$2.983	62.3	2.053
38 Instruments	\$1,264	\$4.222	75.1	3.339	\$0.111	8.8	0.143	\$0.337	69.1	0.267	\$4.333	57.3	1.741
39 Miscellaneous	\$223	\$0.493	41.8	2.206	\$0.008	4.3	0.076	\$0.060	69.7	0.268	\$0.501	32.4	1.141
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$2	\$0.061	59.1	27.867	\$0.000	0.0	0.000				\$0.061	54.1	14.107
41 Local Transit	\$50	\$0.346	90.5	6.912	\$0.000	0.0	0.000				\$0.346	75.0	3.456
42 Trucking & Warehousing	\$116	\$0.352	89.7	3.034	\$0.002	1.8	0.022	\$0.107	203.1	0.920	\$0.354	66.1	1.528
44 Water Transportation	\$23	\$1.179	619.8	49.500	\$0.000	0.0	0.000	\$0.037	404.4	1.553	\$1.169	491.5	24.750
45 Air Transportation	\$171	\$0.599	185.8	3.485				\$0.085	125.2	0.494			
47 Transportation Services	\$57	\$0.169	72.5	2.945	\$0.000	0.0	0.000				\$0.169	65.1	2.051
48 Communication	\$314	\$0.438	58.4	1.394	\$0.000	0.0	0.000				\$0.438	44.6	0.697
49 Electric, Gas Services	\$4,781	\$20.943	84.0	4.380	\$18.074	275.3	4.970	\$1.763	92.0	0.369	\$39.017	133.2	4.675
F. Wholesale Trade													
50 Trade - Durable Goods	\$865	\$2.927	83.3	3.382	\$2.757	300.0	3.845	\$0.783	234.0	0.938	\$5.684	135.3	3.613
51 Trade - Nondurable Goods	\$521	\$1.825	96.8	3.500	\$0.870	166.1	2.178	\$0.342	168.8	0.656	\$2.695	115.3	2.839

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$179	\$0.331	69.5	1.849	\$0.000	0.0	0.000	\$0.151	187.1	0.844	\$0.306	52.4	0.925
53 General Merchandise	\$32	\$0.043	35.6	1.310	\$0.000	0.0	0.000				\$0.043	27.6	0.655
54 Food Stores	\$1,562	\$2.406	50.2	1.540	\$1.953	112.0	1.253	\$0.281	45.8	0.180	\$4.359	66.7	1.397
55 Automotive Dealers & Service	\$82	\$1.002	336.5	12.081	\$0.019	19.8	0.233	\$0.145	382.1	1.748	\$1.021	258.5	6.157
56 Apparel Stores	\$304	\$0.066	12.1	0.217	\$0.010	11.5	0.063	\$0.015	13.9	0.049	\$0.076	12.0	0.140
57 Furniture & Home Furnishings	\$60	\$0.285	159.0	4.741	\$0.000	0.0	0.000	\$0.020	80.8	0.333	\$0.285	108.9	2.370
58 Eating & Drinking Places	\$982	\$1.622	85.7	1.652	\$0.015	3.3	0.020	\$0.351	88.9	0.357	\$1.510	66.2	0.836
59 Miscellaneous	\$233	\$1.021	84.6	4.371	\$0.236	75.9	1.177	\$0.028	32.5	0.121	\$1.254	82.6	2.774
H. Finance, Insurance, and Real Estate													
60 Banking	\$2,277	\$3.901	63.4	1.713	\$0.591	31.0	0.293	\$0.236	34.0	0.104	\$4.492	55.0	1.003
61 Credit Agencies	\$353	\$0.644	63.1	1.823	\$0.000	0.0	0.000	\$0.052	44.0	0.147	\$0.633	47.1	0.911
62 Security Brokers	\$136	\$0.537	58.1	3.939	\$0.008	3.6	0.112	\$0.020	39.1	0.147	\$0.545	40.8	2.025
63 Insurance Carriers	\$4,241	\$6.954	68.7	1.640	\$8.077	216.7	1.915				\$14.973	108.7	1.777
64 Insurance Agents	\$1,270	\$3.706	60.3	2.917	\$0.461	35.1	0.474	\$0.109	26.8	0.094	\$4.112	54.8	1.696
65 Real Estate	\$385	\$0.275	23.4	0.713	\$0.120	32.1	0.326	\$0.080	54.2	0.207	\$0.375	25.5	0.523
66 Combinations	\$1												
67 Holding & Other Investment	\$1,463	\$5.386	83.9	3.680	\$0.990	68.4	1.039	\$0.292	51.4	0.199	\$6.376	79.9	2.359
I. Services													
70 Hotels & Lodging Places	\$46	\$0.086	49.9	1.858	\$0.000	0.0	0.000	\$0.006	35.3	0.130	\$0.086	40.8	1.135
72 Personal Services	\$46	\$0.217	93.1	4.709	\$0.009	12.2	0.204	\$0.003	16.6	0.065	\$0.226	73.0	2.457
73 Business Services	\$1,947	\$4.333	76.8	2.224	\$0.882	54.0	0.549	\$0.246	33.7	0.126	\$5.215	70.9	1.387
75 Automotive Repair	\$1,272	\$1.679	42.4	1.319	\$1.955	134.3	1.538	\$0.238	44.1	0.187	\$3.634	67.2	1.429
76 Miscellaneous Repair	\$14	\$0.079	146.5	5.435	\$0.000	0.0	0.000				\$0.079	108.4	2.717
78 Motion Pictures	\$14				\$0.000	0.0	0.000						
79 Amusement & Recreation	\$15	\$0.025	46.8	1.598	\$0.050	285.8	3.411	\$0.010	170.6	0.639	\$0.075	108.6	2.504

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$809	\$1.216	60.6	1.502	\$0.060	9.8	0.083	\$0.346	157.5	0.427	\$1.276	47.7	0.792
81 Legal Services	\$424	\$1.032	62.0	2.429	\$0.330	59.2	0.783				\$1.362	61.3	1.606
82 Educational Services	\$1,438	\$4.911	70.9	3.415	\$0.401	24.2	0.449	\$0.477	104.6	0.332	\$5.312	57.9	1.932
83 Social Services	\$51	\$0.102	77.2	1.971	\$0.020	52.2	0.404				\$0.122	71.4	1.187
84 Museums	\$8	\$0.039	111.1	4.392	\$0.000	0.0	0.000	\$0.038	1292.2	4.280	\$0.039	80.7	2.196
86 Membership Organizations	\$1,443	\$3.552	71.1	2.461	\$0.413	26.5	0.335	\$0.103	23.4	0.071	\$3.965	59.2	1.398
88 Private Households	\$1												
89 Miscellaneous Services	\$1,056	\$2.293	72.8	2.170	\$0.343	41.5	0.453	\$0.378	93.9	0.358	\$2.615	64.4	1.312
J. Government and Public Administration													
91 Executive, Legislative	\$1,394	\$3.438	67.3	2.465	\$2.153	142.2	1.771	\$0.497	96.9	0.368	\$5.587	86.3	2.118
92 State Government	\$6				\$0.000	0.0	0.000						
93 Local Government	\$6	\$0.311	1570.4	48.869	\$0.000	0.0	0.000	\$0.052	3221.9	8.171	\$0.311	1117.4	24.434
94 Human Resource	\$149	\$0.723	101.1	4.837	\$0.208	161.1	2.329	\$0.039	89.3	0.261	\$0.931	115.0	3.583
95 Environmental Quality	\$1												
96 Economic Programs	\$10	\$0.024	21.2	2.213	\$0.000	0.0	0.000				\$0.024	17.8	1.107
97 National Security	\$6,288	\$14.505	71.2	2.307	\$0.452	6.0	0.072	\$3.149	145.0	0.501	\$14.957	53.6	1.190
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$1,260	\$7.068	89.4	5.608	\$1.809	79.6	1.475	\$0.074	15.4	0.060	\$8.867	87.2	3.542
Total	\$62,357	\$185.925	77.1	2.982	\$67.241	100.0	1.302	\$17.830	83.5	0.310	\$251.581	82.9	2.143

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01 Agriculture - Crops	\$341	\$1.309	92.9	3.837	\$0.022	11.4	0.082	\$0.115	71.5	0.337	\$1.331	80.9	1.970
02 Agriculture - Livestock	\$332	\$0.914	59.6	2.752	\$0.033	14.2	0.123	\$0.080	47.3	0.241	\$0.947	52.4	1.442
07 Agricultural Services	\$725	\$1.169	48.7	1.611	\$0.041	10.3	0.073	\$0.164	54.8	0.238	\$0.819	42.8	0.907
08 Forestry	\$140	\$0.250	47.1	1.777	\$0.000	0.0	0.000	\$0.005	7.3	0.036	\$0.250	34.2	0.888
09 Fishing & Hunting	\$29	\$0.058	59.0	1.983	\$0.000	0.0	0.000	\$0.010	66.8	0.342	\$0.058	46.7	0.991
B. Mining													
10 Metal	\$218	\$0.787	71.8	3.599	\$0.056	23.8	0.342	\$0.103	116.2	0.486	\$0.802	62.4	2.096
11 Anthracite	\$238	\$0.736	59.2	3.088	\$0.007	11.7	0.146	\$0.003	3.9	0.013	\$0.743	56.6	2.520
12 Bituminous Coal	\$735	\$2.068	69.5	2.810	\$0.540	269.6	2.433	\$0.490	181.0	0.666	\$2.608	89.2	2.686
13 Oil & Gas	\$3,410	\$10.368	81.8	3.040	\$0.071	5.4	0.049	\$1.144	102.7	0.353	\$10.439	72.7	1.969
14 Nonmetallic Minerals	\$596	\$1.990	83.7	3.335	\$0.001	0.2	0.003	\$0.329	130.3	0.551	\$1.991	65.7	1.757
C. Construction													
15 General Building	\$3,057	\$6.416	63.9	2.099	\$0.277	13.1	0.104	\$1.113	76.0	0.365	\$6.693	54.4	1.122
16 Heavy	\$1,533	\$4.504	69.1	2.937	\$0.253	19.8	0.205	\$0.389	53.9	0.257	\$4.757	59.8	1.606
17 Special Trade	\$4,386	\$10.204	69.4	2.326	\$0.127	5.2	0.035	\$1.363	61.4	0.324	\$10.331	59.5	1.251
D. Manufacturing													
20 Food & Kindred Products	\$7,076	\$22.136	71.0	3.128	\$1.202	31.1	0.388	\$2.348	100.9	0.333	\$23.339	65.9	2.197
21 Tobacco Manufacturers	\$6,110	\$12.910	60.0	2.113	\$7.937	152.9	1.825	\$0.856	39.3	0.140	\$20.793	83.5	1.969
22 Textile Mill Products	\$1,471	\$3.777	69.9	2.568	\$0.304	37.9	0.316	\$0.334	64.0	0.227	\$4.057	65.4	1.623
23 Apparel Products	\$2,043	\$7.450	107.6	3.645	\$2.394	229.8	1.891	\$0.427	65.9	0.209	\$9.818	128.2	2.848
24 Lumber & Wood Products	\$2,086	\$4.484	62.4	2.149	\$2.458	126.0	1.382	\$0.971	100.2	0.465	\$6.920	76.8	1.781
25 Furniture & Fixtures	\$697	\$1.818	69.4	2.606	\$0.102	21.8	0.196	\$0.213	71.5	0.314	\$1.915	61.2	1.489
26 Paper & Allied Products	\$5,004	\$16.187	73.4	3.235	\$3.619	75.1	1.187	\$1.940	108.3	0.391	\$19.806	73.8	2.381
27 Printing & Publishing	\$7,652	\$23.966	75.2	3.132	\$1.285	29.0	0.273	\$2.224	78.3	0.295	\$25.252	68.1	1.855
28 Chemicals & Allied Products	\$8,645	\$26.832	63.6	3.104	\$0.382	12.5	0.170	\$1.345	83.7	0.277	\$27.215	59.4	2.394
29 Petroleum Refining	\$565	\$1.330	62.1	2.351	\$0.000	0.0	0.000	\$0.150	75.9	0.340	\$1.330	50.9	1.305

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$1,862	\$4.439	69.6	2.383	\$0.280	23.2	0.199	\$0.356	44.7	0.195	\$4.719	61.0	1.339
31 Leather	\$263	\$0.835	64.7	3.172	\$0.088	38.4	0.496	\$0.013	13.2	0.051	\$0.923	59.3	1.848
32 Stone, Clay, Glass, Concrete	\$2,568	\$7.208	77.7	2.807	\$4.304	244.6	2.623	\$1.093	110.9	0.429	\$11.433	106.8	2.731
33 Primary Metal	\$2,843	\$16.700	106.4	5.873	\$0.991	58.3	0.708	\$0.586	62.3	0.252	\$17.691	100.8	3.931
34 Fabricated Metal	\$4,945	\$15.197	68.6	3.073	\$0.845	25.3	0.256	\$1.036	49.1	0.214	\$16.041	61.9	1.819
35 Machinery, ex Electrical	\$11,268	\$26.377	63.3	2.341	\$2.328	32.3	0.300	\$2.949	62.1	0.263	\$28.705	58.2	1.445
36 Electrical Machinery	\$65,776	\$319.816	70.0	4.862	\$1.139	22.5	0.179	\$12.828	77.4	0.196	\$320.955	69.4	4.395
37 Transportation Equipment	\$125,823	\$576.271	86.0	4.580	\$1.635	70.4	0.841	\$35.474	131.5	0.282	\$577.870	85.9	4.510
38 Instruments	\$9,543	\$20.134	61.7	2.110	\$0.198	3.1	0.040	\$1.623	49.5	0.170	\$20.333	51.0	1.333
39 Miscellaneous	\$1,747	\$4.505	57.1	2.578	\$0.308	25.4	0.249	\$0.302	41.0	0.176	\$4.813	52.0	1.484
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$198	\$2.175	162.5	10.949	\$0.000	0.0	0.000	\$0.048	68.7	0.242	\$2.175	147.2	7.434
41 Local Transit	\$396	\$1.555	83.0	3.920	\$0.041	14.4	0.122	\$0.064	35.7	0.165	\$1.596	72.8	2.048
42 Trucking & Warehousing	\$2,405	\$6.401	76.6	2.661	\$0.194	10.4	0.092	\$1.059	94.3	0.451	\$6.595	63.6	1.405
43 U.S. Postal Service	\$18	\$0.090	164.2	4.856	\$0.000	0.0	0.000				\$0.090	135.3	2.574
44 Water Transportation	\$467	\$3.144	122.1	6.725	\$0.048	16.7	0.166	\$0.210	101.2	0.449	\$3.182	109.4	3.901
45 Air Transportation	\$2,469	\$3.618	72.5	1.465	\$0.048	18.6	0.123	\$0.376	58.8	0.152	\$3.067	69.5	1.264
46 Pipeline Transportation	\$9	\$0.025	47.5	2.615	\$0.000	0.0	0.000				\$0.025	41.0	1.537
47 Transportation Services	\$1,123	\$2.117	59.3	1.884	\$0.281	43.7	0.302	\$0.135	38.7	0.139	\$2.398	56.6	1.123
48 Communication	\$22,291	\$34.738	59.5	1.558	\$0.177	16.9	0.110	\$3.359	79.3	0.151	\$34.915	58.6	1.449
49 Electric, Gas Services	\$19,786	\$62.360	70.9	3.152	\$18.919	219.1	3.483	\$8.855	148.0	0.448	\$81.279	87.5	3.238
F. Wholesale Trade													
50 Trade - Durable Goods	\$10,557	\$22.440	62.8	2.126	\$3.646	56.2	0.436	\$3.370	71.1	0.322	\$26.087	61.6	1.320
51 Trade - Nondurable Goods	\$6,726	\$16.242	67.3	2.415	\$1.567	39.9	0.339	\$1.801	65.9	0.273	\$17.804	62.9	1.487

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$2,771	\$6.370	72.2	2.298	\$0.111	6.3	0.049	\$0.910	71.2	0.328	\$6.456	60.3	1.236
53 General Merchandise	\$1,021	\$1.439	60.5	1.409	\$0.138	34.4	0.210	\$0.190	56.1	0.186	\$1.577	56.5	0.919
54 Food Stores	\$3,614	\$6.338	58.8	1.753	\$2.392	84.8	0.806	\$0.795	55.6	0.224	\$8.711	64.4	1.314
55 Automotive Dealers & Service	\$6,594	\$32.438	72.5	4.919	\$0.158	8.9	0.061	\$2.583	104.2	0.393	\$32.597	69.9	3.470
56 Apparel Stores	\$1,464	\$1.561	39.3	1.066	\$0.085	14.9	0.089	\$0.153	34.4	0.112	\$1.646	35.5	0.620
57 Furniture & Home Furnishings	\$1,538	\$2.910	61.9	1.891	\$0.125	14.7	0.096	\$0.401	56.5	0.261	\$3.035	53.9	1.016
58 Eating & Drinking Places	\$4,313	\$8.455	73.8	1.960	\$0.116	7.9	0.040	\$0.943	56.4	0.221	\$8.444	65.3	1.119
59 Miscellaneous	\$3,347	\$6.389	63.1	1.909	\$0.349	19.3	0.134	\$0.325	24.9	0.100	\$6.735	55.7	1.077
H. Finance, Insurance, and Real Estate													
60 Banking	\$17,049	\$30.760	52.6	1.804	\$1.874	36.6	0.287	\$1.989	46.4	0.117	\$32.635	51.1	1.349
61 Credit Agencies	\$5,464	\$13.545	57.5	2.479	\$0.839	19.0	0.188	\$1.346	66.6	0.253	\$14.373	50.8	1.384
62 Security Brokers	\$2,321	\$4.385	56.1	1.889	\$0.019	1.7	0.013	\$0.173	19.2	0.075	\$4.404	48.4	1.091
63 Insurance Carriers	\$8,839	\$16.834	64.1	1.904	\$9.760	151.6	1.312	\$0.363	22.0	0.078	\$26.536	82.5	1.621
64 Insurance Agents	\$7,830	\$11.841	33.4	1.512	\$1.062	13.0	0.161	\$0.602	22.8	0.079	\$12.849	29.2	0.853
65 Real Estate	\$4,829	\$7.766	50.9	1.608	\$0.295	11.1	0.079	\$0.823	46.2	0.172	\$8.042	44.5	0.904
66 Combinations	\$72	\$0.217	59.3	2.993	\$0.000	0.0	0.000	\$0.015	53.4	0.207	\$0.217	51.4	1.585
67 Holding & Other Investment	\$3,045	\$9.780	77.2	3.212	\$1.200	57.4	0.682	\$1.339	118.3	0.444	\$10.981	73.3	2.034
I. Services													
70 Hotels & Lodging Places	\$2,334	\$5.003	91.5	2.143	\$0.171	22.5	0.142	\$0.674	90.1	0.294	\$5.174	81.8	1.392
72 Personal Services	\$1,398	\$3.147	67.6	2.251	\$0.134	19.2	0.127	\$0.139	26.0	0.099	\$3.281	60.6	1.278
73 Business Services	\$18,063	\$26.877	57.7	1.488	\$1.641	18.1	0.116	\$2.133	32.2	0.126	\$28.518	50.9	0.860
75 Automotive Repair	\$2,503	\$3.450	46.3	1.378	\$2.092	98.3	0.887	\$0.501	41.7	0.200	\$5.542	58.2	1.136
76 Miscellaneous Repair	\$2,197	\$7.094	66.4	3.228	\$0.132	3.3	0.063	\$0.615	59.0	0.280	\$7.226	48.9	1.656
78 Motion Pictures	\$701	\$2.280	104.3	3.251	\$0.139	43.7	0.250	\$0.189	75.2	0.309	\$2.419	96.2	1.879
79 Amusement & Recreation	\$1,433	\$3.465	70.7	2.417	\$0.134	16.1	0.113	\$0.331	54.8	0.238	\$3.562	61.8	1.294

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$21,663	\$25.639	46.4	1.184	\$2.571	30.4	0.195	\$2.199	49.3	0.128	\$28.210	44.1	0.789
81 Legal Services	\$7,169	\$8.807	46.8	1.228	\$0.486	15.4	0.097	\$0.522	21.4	0.075	\$9.294	42.0	0.747
82 Educational Services	\$19,391	\$39.400	56.0	2.032	\$3.127	26.6	0.274	\$3.230	61.0	0.172	\$42.528	51.1	1.310
83 Social Services	\$2,358	\$5.297	105.9	2.246	\$1.280	143.1	0.653	\$0.335	48.2	0.142	\$6.577	112.2	1.472
84 Museums	\$353	\$1.068	75.5	3.024	\$0.000	0.0	0.000	\$0.077	83.4	0.218	\$1.068	69.8	2.121
86 Membership Organizations	\$6,684	\$22.060	57.8	3.300	\$1.599	33.8	0.370	\$0.626	30.3	0.100	\$23.660	54.8	2.031
88 Private Households	\$37	\$0.031	20.0	0.821	\$0.000	0.0	0.000				\$0.031	16.4	0.423
89 Miscellaneous Services	\$7,802	\$11.298	45.5	1.448	\$0.792	15.7	0.133	\$1.367	42.7	0.176	\$12.069	39.9	0.839
J. Government and Public Administration													
91 Executive, Legislative	\$34,325	\$136.321	81.2	3.971	\$5.989	20.4	0.274	\$1.728	68.4	0.247	\$142.306	71.7	2.488
92 State Government	\$650	\$1.154	61.8	1.773	\$0.235	58.3	0.432	\$0.081	28.5	0.132	\$1.389	61.1	1.117
93 Local Government	\$618	\$1.484	72.9	2.400	\$0.138	37.6	0.306	\$0.105	45.9	0.170	\$1.574	67.1	1.477
94 Human Resource	\$994	\$2.028	79.4	2.040	\$0.448	88.1	0.586	\$0.229	77.6	0.230	\$2.476	81.2	1.321
95 Environmental Quality	\$925	\$2.897	76.1	3.132	\$0.007	2.6	0.019	\$0.140	72.0	0.280	\$2.905	70.5	2.142
96 Economic Programs	\$168	\$0.578	68.0	3.426	\$0.059	39.3	0.425	\$0.056	81.0	0.336	\$0.638	63.1	1.958
97 National Security	\$6,316	\$14.535	71.1	2.301	\$0.452	6.0	0.072	\$3.149	144.3	0.499	\$14.987	53.5	1.187
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$33,331	\$67.234	61.7	2.017	\$3.090	32.1	0.340	\$6.660	65.1	0.206	\$70.314	58.7	1.583
Total	\$598,258	\$1,869.857	71.5	3.126	\$101.836	43.5	0.420	\$129.930	77.2	0.236	\$1,969.958	68.9	2.269

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT													
Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01	Agriculture - Crops	\$1											
02	Agriculture - Livestock	\$2											
07	Agricultural Services	\$88	\$0.080	15.4	0.905		\$0.011	44.0	0.124	\$0.080	15.4	0.905	
B. Mining													
11	Anthracite	\$164	\$0.551	63.4	3.347		\$0.003	6.6	0.018	\$0.551	63.4	3.347	
12	Bituminous Coal	\$5	\$0.003	10.7	0.551					\$0.003	10.7	0.551	
13	Oil & Gas	\$89	\$0.605	279.1	6.740		\$0.032	118.8	0.357	\$0.605	279.1	6.740	
14	Nonmetallic Minerals	\$45	\$0.258	142.3	5.730		\$0.026	212.8	0.577	\$0.258	142.3	5.730	
C. Construction													
15	General Building	\$10											
16	Heavy	\$16	\$0.017	14.5	1.051					\$0.017	14.5	1.051	
17	Special Trade	\$27	\$0.044	22.7	1.585					\$0.044	22.7	1.585	
D. Manufacturing													
20	Food & Kindred Products	\$522	\$0.989	29.7	1.894		\$0.041	29.7	0.079	\$0.989	29.7	1.894	
22	Textile Mill Products	\$18	\$0.061	82.1	3.251					\$0.061	82.1	3.251	
23	Apparel Products	\$150	\$0.818	113.7	5.441		\$0.005	11.5	0.034	\$0.818	113.7	5.441	
24	Lumber & Wood Products	\$71	\$0.124	41.5	1.726		\$0.020	109.9	0.278	\$0.124	41.5	1.726	
25	Furniture & Fixtures	\$34	\$0.011	6.0	0.315					\$0.011	6.0	0.315	
26	Paper & Allied Products	\$1,035	\$0.937	19.3	0.905		\$0.579	209.0	0.559	\$0.937	19.3	0.905	
27	Printing & Publishing	\$483	\$0.697	23.8	1.441					\$0.697	23.8	1.441	
28	Chemicals & Allied Products	\$3,754	\$12.885	56.5	3.432		\$0.242	140.5	0.358	\$12.885	56.5	3.432	
29	Petroleum Refining	\$74											

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$34	\$0.279	88.0	8.023				\$0.015	150.0	0.431	\$0.279	88.0	8.023
31 Leather	\$0												
32 Stone, Clay, Glass, Concrete	\$158	\$0.313	33.5	1.978				\$0.004	9.7	0.027	\$0.313	33.5	1.978
33 Primary Metal	\$486	\$0.500	12.5	1.028				\$0.016	23.9	0.067	\$0.500	12.5	1.028
34 Fabricated Metal	\$246	\$0.455	42.4	1.849				\$0.024	36.3	0.099	\$0.455	42.4	1.849
35 Machinery, ex Electrical	\$276	\$0.442	37.2	1.596				\$0.086	117.2	0.311	\$0.442	37.2	1.596
36 Electrical Machinery	\$1,045	\$3.186	60.2	3.048				\$0.062	26.8	0.073	\$3.186	60.2	3.048
37 Transportation Equipment	\$49,770	\$106.239	51.7	2.135				\$21.769	180.4	0.437	\$106.239	51.7	2.135
38 Instruments	\$2,511	\$3.356	39.6	1.336				\$0.392	59.1	0.156	\$3.356	39.6	1.336
39 Miscellaneous	\$44	\$0.124	56.8	2.791							\$0.124	56.8	2.791
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$5												
42 Trucking & Warehousing	\$33	\$0.152	79.8	4.501				\$0.010	105.7	0.296	\$0.152	79.8	4.501
43 U.S. Postal Service	\$0												
44 Water Transportation	\$72	\$0.349	83.2	4.806							\$0.349	83.2	4.806
45 Air Transportation	\$1,168	\$1.355	57.2	1.159				\$0.128	42.7	0.110	\$1.355	57.2	1.159
47 Transportation Services	\$1	\$0.039	528.8	19.827							\$0.039	528.8	19.827
48 Communication	\$148	\$0.323	60.7	2.179							\$0.323	60.7	2.179
49 Electric, Gas Services	\$1,709	\$2.517	17.6	1.472				\$0.047	9.9	0.027	\$2.517	17.6	1.472
F. Wholesale Trade													
50 Trade - Durable Goods	\$63	\$0.055	17.4	0.865				\$0.024	127.5	0.377	\$0.055	17.4	0.865
51 Trade - Nondurable Goods	\$521	\$1.247	58.7	2.392				\$0.123	101.4	0.277	\$1.247	58.7	2.392

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$174	\$0.325	66.4	1.861							\$0.325	66.4	1.861
53 General Merchandise	\$140	\$0.145	69.5	1.029			\$0.020	37.7	0.142		\$0.145	69.5	1.029
54 Food Stores	\$62	\$0.319	226.6	5.139			\$0.025	113.3	0.403		\$0.319	226.6	5.139
55 Automotive Dealers & Service	\$3,661	\$26.347	74.0	7.195			\$1.518	157.6	0.415		\$26.347	74.0	7.195
56 Apparel Stores	\$44	\$0.051	27.8	1.138							\$0.051	27.8	1.138
57 Furniture & Home Furnishings	\$11	\$0.027	64.8	2.283							\$0.027	64.8	2.283
58 Eating & Drinking Places	\$11												
59 Miscellaneous	\$87	\$0.150	80.3	1.720							\$0.150	80.3	1.720
H. Finance, Insurance, and Real Estate													
60 Banking	\$642	\$0.785	30.6	1.222							\$0.785	30.6	1.222
61 Credit Agencies	\$64	\$0.034	18.4	0.524							\$0.034	18.4	0.524
62 Security Brokers	\$29	\$0.159	103.2	5.401			\$0.023	307.9	0.781		\$0.159	103.2	5.401
63 Insurance Carriers	\$46												
64 Insurance Agents	\$7												
65 Real Estate	\$18	\$0.117	100.7	6.286							\$0.117	100.7	6.286
66 Combinations	\$0												
67 Holding & Other Investment	\$1												
I. Services													
70 Hotels & Lodging Places	\$169	\$0.508	136.2	3.005			\$0.020	34.6	0.118		\$0.508	136.2	3.005
72 Personal Services	\$21	\$0.021	21.5	0.965							\$0.021	21.5	0.965
73 Business Services	\$291	\$0.533	41.3	1.831			\$0.025	32.5	0.086		\$0.533	41.3	1.831
75 Automotive Repair	\$1												
76 Miscellaneous Repair	\$9												
79 Amusement & Recreation	\$6	\$0.019	55.0	2.998							\$0.019	55.0	2.998

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$1,985	\$2.890	31.3	1.456				\$0.010	6.3	0.017	\$2.890	31.3	1.456
81 Legal Services	\$73	\$0.677	199.9	9.208							\$0.677	199.9	9.208
82 Educational Services	\$527	\$1.492	55.3	2.831							\$1.492	55.3	2.831
83 Social Services	\$5	\$0.025	136.1	4.556							\$0.025	136.1	4.556
84 Museums	\$0	\$0.020	896.9	31.496							\$0.020	896.9	31.496
86 Membership Organizations	\$527	\$1.226	16.2	2.323				\$0.061	40.0	0.116	\$1.226	16.2	2.323
88 Private Households	\$0												
89 Miscellaneous Services	\$327	\$0.094	5.4	0.287							\$0.094	5.4	0.287
J. Government and Public Administration													
91 Executive, Legislative	\$5,903	\$50.388	87.7	8.535				\$0.072	25.1	0.061	\$50.388	87.7	8.535
92 State Government	\$8	\$0.016	34.4	1.936							\$0.016	34.4	1.936
93 Local Government	\$80	\$0.343	100.5	4.276							\$0.343	100.5	4.276
95 Environmental Quality	\$190	\$1.086	93.2	5.709							\$1.086	93.2	5.709
96 Economic Programs	\$0												
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$12,125	\$18.439	50.6	1.521				\$2.772	69.8	0.229	\$18.439	50.6	1.521
Total	\$92,160	\$245.519	55.3	2.664				\$28.205	131.6	0.344	\$245.519	55.3	2.664

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01	Agriculture - Crops	\$1											
02	Agriculture - Livestock	\$0											
B. Mining													
10	Metal	\$23	\$0.005	3.9	0.210			\$0.005	85.3	0.210	\$0.005	3.9	0.210
12	Bituminous Coal	\$349	\$1.042	62.4	2.980			\$0.225	254.3	0.643	\$1.042	62.4	2.980
13	Oil & Gas	\$1,070	\$4.735	96.0	4.422			\$0.319	121.0	0.298	\$4.735	96.0	4.422
14	Nonmetallic Minerals	\$1	\$0.013	74.9	8.661			\$0.009	1824.6	5.996	\$0.013	74.9	8.661
C. Construction													
16	Heavy	\$26	\$0.237	86.4	8.991						\$0.237	86.4	8.991
17	Special Trade	\$307	\$2.470	105.2	8.040			\$0.262	426.6	1.417	\$2.470	105.2	8.040
D. Manufacturing													
20	Food & Kindred Products	\$1,971	\$7.388	83.8	3.748			\$0.773	140.7	0.392	\$7.388	83.8	3.748
22	Textile Mill Products	\$173	\$0.823	62.4	4.733			\$0.065	117.5	0.374	\$0.823	62.4	4.733
24	Lumber & Wood Products	\$2	\$0.008	115.9	3.483						\$0.008	115.9	3.483
25	Furniture & Fixtures	\$8	\$0.039	57.0	4.817						\$0.039	57.0	4.817
26	Paper & Allied Products	\$106	\$0.577	97.5	5.400			\$0.032	113.8	0.307	\$0.577	97.5	5.400
27	Printing & Publishing	\$339	\$1.854	85.8	5.468			\$0.214	248.2	0.650	\$1.854	85.8	5.468
28	Chemicals & Allied Products	\$984	\$4.609	90.3	4.684			\$0.615	249.4	0.631	\$4.609	90.3	4.684
29	Petroleum Refining	\$2	\$0.018	104.4	7.051						\$0.018	104.4	7.051

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$44	\$0.325	115.4	7.244							\$0.325	115.4	7.244
32 Stone, Clay, Glass, Concrete	\$431	\$0.902	53.2	2.092			\$0.161	146.2	0.373		\$0.902	53.2	2.092
33 Primary Metal	\$445	\$8.870	256.6	19.892			\$0.126	102.3	0.283		\$8.870	256.6	19.892
34 Fabricated Metal	\$363	\$0.979	64.4	2.694			\$0.043	42.6	0.120		\$0.979	64.4	2.694
35 Machinery, ex Electrical	\$1,471	\$4.628	73.5	3.146			\$0.223	56.1	0.155		\$4.628	73.5	3.146
36 Electrical Machinery	\$45,528	\$258.509	67.0	5.678			\$9.752	79.0	0.214		\$258.509	67.0	5.678
37 Transportation Equipment	\$4,841	\$23.841	46.6	4.924			\$0.061	5.0	0.013		\$23.841	46.6	4.924
38 Instruments	\$13	\$0.085	103.9	6.283							\$0.085	103.9	6.283
39 Miscellaneous	\$9	\$0.041	62.7	4.315							\$0.041	62.7	4.315
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$90	\$1.626	286.9	18.012			\$0.005	22.9	0.055		\$1.626	286.9	18.012
42 Trucking & Warehousing	\$10	\$0.050	92.3	4.642			\$0.010	362.6	0.928		\$0.050	92.3	4.642
44 Water Transportation	\$9	\$0.638	782.6	66.479			\$0.075	3065.5	7.815		\$0.638	782.6	66.479
45 Air Transportation	\$119	\$0.576	104.2	4.807							\$0.576	104.2	4.807
47 Transportation Services	\$0	\$0.006	167.9	82.192							\$0.006	167.9	82.192
48 Communication	\$11,278	\$22.026	55.6	1.953			\$1.808	66.1	0.160		\$22.026	55.6	1.953
49 Electric, Gas Services	\$9,051	\$29.353	83.8	3.243			\$6.169	258.9	0.682		\$29.353	83.8	3.243
F. Wholesale Trade													
50 Trade - Durable Goods	\$416	\$0.551	30.5	1.324			\$0.075	75.0	0.180		\$0.551	30.5	1.324
51 Trade - Nondurable Goods	\$279	\$0.359	31.8	1.283							\$0.359	31.8	1.283

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
53	General Merchandise	\$2	\$0.010	70.8	3.359						\$0.010	70.8	3.359
54	Food Stores	\$225	\$0.551	94.0	2.444			\$0.252	376.9	1.272	\$0.551	94.0	2.444
55	Automotive Dealers & Service	\$1	\$0.008	39.6	4.545						\$0.008	39.6	4.545
56	Apparel Stores	\$10	\$0.076	278.2	7.022						\$0.076	278.2	7.022
57	Furniture & Home Furnishings	\$7	\$0.012	52.1	1.672						\$0.012	52.1	1.672
58	Eating & Drinking Places	\$575	\$2.076	64.0	3.609			\$0.010	5.7	0.017	\$2.076	64.0	3.609
59	Miscellaneous	\$63	\$0.272	114.7	4.285						\$0.272	114.7	4.285
H. Finance, Insurance, and Real Estate													
60	Banking	\$3,956	\$12.623	51.6	3.190			\$0.938	72.4	0.237	\$12.623	51.6	3.190
61	Credit Agencies	\$47	\$0.412	48.5	8.714						\$0.412	48.5	8.714
62	Security Brokers	\$274	\$0.917	51.1	3.339						\$0.917	51.1	3.339
63	Insurance Carriers	\$296	\$1.245	64.7	4.202			\$0.005	6.0	0.017	\$1.245	64.7	4.202
64	Insurance Agents	\$86	\$0.755	63.9	8.704						\$0.755	63.9	8.704
65	Real Estate	\$455	\$0.946	49.7	2.079			\$0.159	153.3	0.349	\$0.946	49.7	2.079
67	Holding & Other Investment	\$232	\$0.968	93.0	4.172			\$0.244	401.6	1.071	\$0.968	93.0	4.172
I. Services													
70	Hotels & Lodging Places	\$295	\$0.731	122.1	2.475			\$0.124	117.9	0.420	\$0.731	122.1	2.475
72	Personal Services	\$91	\$0.350	77.9	3.839			\$0.040	160.7	0.439	\$0.350	77.9	3.839
73	Business Services	\$1,041	\$3.913	83.6	3.756			\$0.537	193.9	0.526	\$3.913	83.6	3.756
75	Automotive Repair	\$11											
78	Motion Pictures	\$91	\$0.294	59.9	3.207						\$0.294	59.9	3.207

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80	Health Services	\$348	\$0.649	57.9	1.863			\$0.002	1.9	0.006	\$0.649	57.9	1.863
81	Legal Services	\$256	\$0.122	20.7	0.476						\$0.122	20.7	0.476
82	Educational Services	\$2,175	\$7.130	60.2	3.278			\$0.408	74.9	0.188	\$7.130	60.2	3.278
83	Social Services	\$0											
84	Museums	\$104	\$0.476	70.9	4.534			\$0.026	89.4	0.248	\$0.476	70.9	4.534
86	Membership Organizations	\$582	\$4.223	68.5	7.252			\$0.048	36.8	0.096	\$4.223	68.5	7.252
89	Miscellaneous Services	\$116	\$0.152	23.8	1.308						\$0.152	23.8	1.308
J. Government and Public Administration													
91	Executive, Legislative	\$509	\$1.159	67.1	2.275			\$0.227	146.5	0.446	\$1.159	67.1	2.275
93	Local Government	\$0.004								\$0.004			
95	Environmental Quality	\$200	\$0.884	79.2	4.409						\$0.884	79.2	4.409
K. Nonclassifiable Establishments													
99	Nonclassifiable	\$3,956	\$12.437	70.7	3.144			\$0.900	97.2	0.263	\$12.437	70.7	3.144
Total		\$95,792	\$430.578	67.1	4.495			\$24.947	98.3	0.264	\$430.578	67.1	4.495

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	\$248	\$0.984	86.4	3.955	\$0.022	12.9	0.111	\$0.065	45.7	0.261	\$1.006	74.8	2.033
02	Agriculture - Livestock	\$272	\$0.712	51.5	2.617	\$0.001	0.7	0.007	\$0.080	50.9	0.294	\$0.713	43.3	1.312
07	Agricultural Services	\$441	\$0.558	34.9	1.263	\$0.041	11.7	0.103	\$0.109	45.7	0.265	\$0.599	30.4	0.683
08	Forestry	\$116	\$0.250	49.1	2.152	\$0.000	0.0	0.000	\$0.005	7.8	0.043	\$0.250	35.5	1.076
09	Fishing & Hunting	\$24	\$0.058	65.6	2.379	\$0.000	0.0	0.000	\$0.010	72.1	0.410	\$0.058	51.8	1.190
B. Mining														
10	Metal	\$88	\$0.476	88.3	5.383	\$0.041	55.5	0.624	\$0.028	60.8	0.339	\$0.517	83.4	3.044
11	Anthracite	\$53	\$0.175	53.3	3.296	\$0.007	12.4	0.179				\$0.182	46.3	1.834
12	Bituminous Coal	\$298	\$0.873	83.3	2.927	\$0.540	294.4	2.691	\$0.265	170.6	0.888	\$1.413	125.7	2.811
13	Oil & Gas	\$1,101	\$2.600	57.8	2.361	\$0.071	8.0	0.076	\$0.490	93.4	0.511	\$2.671	48.7	1.234
14	Nonmetallic Minerals	\$144	\$0.468	62.5	3.249	\$0.001	1.2	0.013	\$0.076	93.4	0.528	\$0.469	52.6	1.670
C. Construction														
15	General Building	\$2,211	\$4.434	55.6	2.005	\$0.084	5.2	0.044	\$0.694	55.9	0.314	\$4.519	46.3	1.046
16	Heavy	\$1,067	\$3.055	64.8	2.862	\$0.101	10.4	0.109	\$0.275	47.3	0.262	\$3.156	54.7	1.504
17	Special Trade	\$3,390	\$6.557	60.2	1.934	\$0.127	5.8	0.042	\$0.913	45.4	0.272	\$6.685	50.5	1.007
D. Manufacturing														
20	Food & Kindred Products	\$1,392	\$4.229	61.2	3.038	\$0.453	39.4	0.433	\$0.584	76.7	0.422	\$4.682	57.4	1.758
21	Tobacco Manufacturers	\$12	\$0.010	13.2	0.809	\$0.024	262.3	4.305	\$0.008	121.3	0.647	\$0.010	50.5	2.192
22	Textile Mill Products	\$462	\$1.145	53.1	2.474	\$0.134	34.3	0.350	\$0.071	26.3	0.153	\$1.279	49.9	1.438
23	Apparel Products	\$383	\$1.669	73.2	4.349	\$0.130	38.5	0.449	\$0.045	21.4	0.117	\$1.799	67.8	2.446
24	Lumber & Wood Products	\$1,497	\$3.646	61.9	2.435	\$1.671	95.5	1.194	\$0.702	85.7	0.469	\$5.317	69.9	1.820
25	Furniture & Fixtures	\$414	\$1.195	70.3	2.880	\$0.082	25.4	0.248	\$0.137	59.0	0.341	\$1.277	62.3	1.618
26	Paper & Allied Products	\$793	\$3.065	76.0	3.864	\$0.146	27.4	0.287	\$0.149	35.7	0.196	\$3.212	67.9	2.109
27	Printing & Publishing	\$2,916	\$7.467	59.1	2.560	\$0.393	18.7	0.180	\$0.588	36.5	0.205	\$7.860	52.0	1.392
28	Chemicals & Allied Products	\$1,109	\$2.396	49.7	2.159	\$0.021	2.3	0.025	\$0.314	53.4	0.287	\$2.417	40.7	1.134
29	Petroleum Refining	\$353	\$1.141	73.1	3.225		0.0	0.000	\$0.150	85.9	0.458	\$1.141	57.7	1.643

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$925	\$2.390	67.9	2.583	\$0.072	10.8	0.095	\$0.229	43.4	0.253	\$2.463	57.6	1.368
31 Leather	\$87	\$0.300	53.7	3.435	\$0.014	18.6	0.232	\$0.010	22.4	0.124	\$0.314	48.1	1.860
32 Stone, Clay, Glass, Concrete	\$759	\$2.526	80.9	3.325	\$0.180	26.1	0.279	\$0.293	69.9	0.391	\$2.706	69.9	1.825
33 Primary Metal	\$1,020	\$3.240	67.9	3.175	\$0.417	49.6	0.527	\$0.232	40.8	0.227	\$3.657	64.6	1.881
34 Fabricated Metal	\$2,758	\$9.132	72.8	3.311	\$0.415	18.9	0.188	\$0.705	46.7	0.263	\$9.547	63.5	1.788
35 Machinery, ex Electrical	\$6,850	\$15.457	56.6	2.257	\$1.042	17.8	0.176	\$1.988	53.7	0.291	\$16.499	49.0	1.226
36 Electrical Machinery	\$4,126	\$10.960	75.8	2.656	\$0.584	16.5	0.156	\$0.609	27.5	0.148	\$11.544	63.3	1.415
37 Transportation Equipment	\$1,353	\$5.282	79.8	3.902	\$0.670	57.5	0.638	\$0.533	80.1	0.446	\$5.952	75.8	2.293
38 Instruments	\$3,392	\$9.723	65.6	2.866	\$0.052	1.1	0.017	\$0.482	26.5	0.142	\$9.775	49.4	1.449
39 Miscellaneous	\$1,021	\$3.200	57.3	3.134	\$0.294	32.3	0.366	\$0.163	29.0	0.160	\$3.495	53.2	1.798
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$83	\$0.479	76.4	5.744	\$0.000	0.0	0.000	\$0.043	101.2	0.516	\$0.479	63.2	2.874
41 Local Transit	\$253	\$0.965	72.2	3.809	\$0.030	15.2	0.139	\$0.035	24.7	0.143	\$0.995	64.0	2.004
42 Trucking & Warehousing	\$1,830	\$5.231	74.3	2.858	\$0.153	9.4	0.093	\$0.857	87.0	0.480	\$5.385	61.3	1.491
43 U.S. Postal Service	\$13	\$0.090	213.9	6.798	\$0.000	0.0	0.000				\$0.090	172.1	3.497
44 Water Transportation	\$290	\$0.867	50.1	2.988	\$0.048	20.6	0.212	\$0.098	60.1	0.338	\$0.915	46.0	1.639
45 Air Transportation	\$311	\$0.475	45.9	1.524	\$0.048	21.0	0.181	\$0.153	88.3	0.491	\$0.523	41.0	0.871
46 Pipeline Transportation	\$8	\$0.025	49.7	3.051	\$0.000	0.0	0.000				\$0.025	43.0	1.806
47 Transportation Services	\$549	\$1.629	62.5	2.964	\$0.281	57.9	0.626	\$0.085	34.6	0.188	\$1.910	61.6	1.826
48 Communication	\$1,016	\$2.068	56.6	2.034	\$0.150	20.9	0.176	\$0.306	54.5	0.301	\$2.218	50.1	1.124
49 Electric, Gas Services	\$1,839	\$6.492	64.4	3.529	\$0.738	37.9	0.503	\$0.604	62.0	0.328	\$7.230	59.3	2.030
F. Wholesale Trade													
50 Trade - Durable Goods	\$6,893	\$16.082	60.1	2.333	\$0.704	14.0	0.123	\$1.917	49.6	0.280	\$16.786	51.9	1.252
51 Trade - Nondurable Goods	\$3,757	\$10.668	65.0	2.839	\$0.547	18.0	0.179	\$1.041	50.4	0.278	\$11.215	56.6	1.540

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$1,827	\$5.257	75.2	2.876	\$0.111	7.7	0.069	\$0.686	65.8	0.375	\$5.368	62.5	1.485
53 General Merchandise	\$326	\$0.754	59.4	2.311	\$0.002	0.9	0.008	\$0.120	63.7	0.368	\$0.756	49.3	1.171
54 Food Stores	\$1,114	\$2.452	58.3	2.200	\$0.277	29.7	0.283	\$0.200	32.0	0.182	\$2.729	52.7	1.254
55 Automotive Dealers & Service	\$2,317	\$4.294	54.1	1.853	\$0.128	8.3	0.062	\$0.813	58.8	0.354	\$4.422	46.1	0.971
56 Apparel Stores	\$397	\$0.816	40.0	2.052	\$0.075	22.2	0.227	\$0.044	21.0	0.118	\$0.891	37.1	1.152
57 Furniture & Home Furnishings	\$1,012	\$2.097	55.9	2.071	\$0.117	17.0	0.133	\$0.233	39.0	0.230	\$2.214	49.4	1.119
58 Eating & Drinking Places	\$1,497	\$3.273	72.4	2.185	\$0.101	12.3	0.076	\$0.418	46.8	0.284	\$3.374	62.4	1.148
59 Miscellaneous	\$1,692	\$3.865	59.5	2.284	\$0.065	5.4	0.045	\$0.251	26.0	0.149	\$3.930	50.1	1.192
H. Finance, Insurance, and Real Estate													
60 Banking	\$2,260	\$4.872	48.0	2.155	\$1.027	43.8	0.520	\$0.306	26.1	0.137	\$5.899	47.2	1.350
61 Credit Agencies	\$3,117	\$10.003	55.0	3.209	\$0.312	8.5	0.118	\$1.144	73.6	0.372	\$10.315	46.2	1.678
62 Security Brokers	\$1,171	\$2.143	52.2	1.830	\$0.011	1.5	0.013	\$0.112	17.3	0.096	\$2.154	43.2	0.977
63 Insurance Carriers	\$2,537	\$6.279	57.4	2.474	\$1.150	48.2	0.539	\$0.131	10.6	0.052	\$7.429	55.5	1.516
64 Insurance Agents	\$3,272	\$5.194	23.4	1.588	\$0.364	6.5	0.131	\$0.368	22.6	0.115	\$5.559	19.6	0.873
65 Real Estate	\$2,249	\$4.658	48.7	2.071	\$0.123	6.6	0.064	\$0.441	36.3	0.198	\$4.781	41.2	1.092
66 Combinations	\$40	\$0.172	58.0	4.274	\$0.000	0.0	0.000				\$0.172	50.6	2.236
67 Holding & Other Investment	\$771	\$2.714	63.9	3.519	\$0.055	10.1	0.111	\$0.654	161.6	0.868	\$2.769	55.5	1.881
I. Services													
70 Hotels & Lodging Places	\$744	\$2.380	81.0	3.196	\$0.080	14.6	0.128	\$0.197	48.0	0.273	\$2.460	69.0	1.675
72 Personal Services	\$682	\$1.805	59.9	2.643	\$0.109	21.9	0.194	\$0.045	11.7	0.066	\$1.914	53.8	1.449
73 Business Services	\$9,141	\$13.635	47.9	1.491	\$0.585	9.1	0.073	\$0.943	20.4	0.112	\$14.220	40.3	0.804
75 Automotive Repair	\$1,016	\$1.596	51.3	1.571	\$0.137	22.3	0.150	\$0.241	38.9	0.238	\$1.733	46.3	0.877
76 Miscellaneous Repair	\$2,020	\$6.832	66.1	3.382	\$0.132	3.4	0.068	\$0.609	60.6	0.301	\$6.964	48.5	1.732
78 Motion Pictures	\$370	\$1.598	114.0	4.317	\$0.127	48.2	0.383	\$0.060	29.5	0.163	\$1.725	102.9	2.383
79 Amusement & Recreation	\$913	\$2.563	64.5	2.806	\$0.046	6.8	0.062	\$0.292	57.6	0.329	\$2.610	55.0	1.467

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$5,843	\$10.653	42.5	1.823	\$1.132	20.4	0.234	\$0.975	42.0	0.213	\$11.786	38.2	1.067
81 Legal Services	\$3,415	\$4.704	35.8	1.377	\$0.096	4.5	0.041	\$0.351	20.1	0.103	\$4.801	31.1	0.803
82 Educational Services	\$6,098	\$14.390	45.7	2.360	\$1.461	18.8	0.284	\$1.125	37.8	0.188	\$15.851	39.6	1.326
83 Social Services	\$728	\$3.136	119.0	4.306	\$0.794	164.4	1.319	\$0.237	59.7	0.325	\$3.930	127.0	2.846
84 Museums	\$76	\$0.269	74.2	3.535	\$0.000	0.0	0.000	\$0.013	32.5	0.171	\$0.269	61.0	1.848
86 Membership Organizations	\$2,316	\$10.100	66.1	4.360	\$0.976	37.2	0.535	\$0.341	32.0	0.166	\$11.077	61.1	2.496
88 Private Households	\$24	\$0.031	24.9	1.281	\$0.000	0.0	0.000				\$0.031	20.4	0.655
89 Miscellaneous Services	\$4,440	\$6.896	40.4	1.553	\$0.184	4.8	0.050	\$0.817	34.7	0.185	\$7.081	33.3	0.836
J. Government and Public Administration													
91 Executive, Legislative	\$2,545	\$7.557	65.1	2.969	\$0.543	24.7	0.268	\$0.707	53.1	0.280	\$8.100	57.4	1.630
92 State Government	\$510	\$0.992	61.7	1.944	\$0.180	50.1	0.411	\$0.081	31.4	0.171	\$1.172	59.4	1.185
93 Local Government	\$319	\$0.629	49.7	1.968	\$0.084	28.7	0.283	\$0.018	10.4	0.056	\$0.713	45.5	1.126
94 Human Resource	\$286	\$0.742	70.8	2.588	\$0.231	97.3	0.982	\$0.072	47.0	0.251	\$0.973	76.4	1.801
95 Environmental Quality	\$285	\$0.537	49.7	1.883	\$0.000	0.0	0.000	\$0.115	75.1	0.403	\$0.537	40.2	0.952
96 Economic Programs	\$104	\$0.463	71.1	4.418	\$0.036	32.1	0.438	\$0.056	101.5	0.541	\$0.500	64.3	2.467
97 National Security	\$15	\$0.005	9.5	0.331	\$0.000	0.0	0.000				\$0.005	7.8	0.169
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$7,611	\$18.167	51.5	2.387	\$1.026	15.5	0.188	\$1.753	45.3	0.239	\$19.193	44.1	1.299
Total	\$134,772	\$327.800	56.6	2.432	\$22.689	18.6	0.201	\$31.250	44.0	0.239	\$350.465	49.2	1.341

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	\$2	\$0.062	431.6	28.272	\$0.000	0.0	0.000				\$0.062	352.3	14.136
02	Agriculture - Livestock	\$0												
07	Agricultural Services	\$7	\$0.350	1963.6	47.381				\$0.040	1010.9	5.415			
09	Fishing & Hunting	\$0												
B. Mining														
10	Metal	\$75	\$0.239	64.2	3.169	\$0.000	0.0	0.000	\$0.043	134.1	0.570	\$0.213	45.4	1.585
11	Anthracite	\$1												
12	Bituminous Coal	\$45	\$0.073	44.7	1.590	\$0.000	0.0	0.000				\$0.073	29.9	0.795
13	Oil & Gas	\$479	\$1.629	79.3	3.396	\$0.000	0.0	0.000	\$0.161	74.9	0.336	\$1.629	60.2	1.698
14	Nonmetallic Minerals	\$333	\$1.142	86.3	3.429	\$0.000	0.0	0.000	\$0.218	148.0	0.655	\$1.142	63.3	1.714
C. Construction														
15	General Building	\$158	\$0.568	85.9	3.595	\$0.109	48.9	0.706	\$0.070	95.6	0.443	\$0.677	76.4	2.150
16	Heavy	\$214	\$0.424	39.6	1.976	\$0.133	53.0	1.076				\$0.557	43.5	1.527
17	Special Trade	\$76	\$0.217	72.4	2.859	\$0.000	0.0	0.000	\$0.027	70.2	0.355	\$0.217	53.2	1.430
D. Manufacturing														
20	Food & Kindred Products	\$1,393	\$5.678	64.4	4.075	\$0.242	10.3	0.192	\$0.169	25.8	0.121	\$5.920	52.1	2.133
21	Tobacco Manufacturers	\$4,295	\$9.501	54.5	2.212	\$3.923	92.1	1.285	\$0.598	31.5	0.139	\$13.409	64.1	1.748
22	Textile Mill Products	\$194	\$0.626	83.4	3.216	\$0.117	44.6	0.611	\$0.142	146.8	0.730	\$0.743	73.2	1.914
23	Apparel Products	\$509	\$2.199	109.0	4.315	\$2.051	431.5	5.362	\$0.020	8.5	0.039	\$4.224	186.0	4.838
24	Lumber & Wood Products	\$137	\$0.446	100.6	3.253	\$0.661	710.5	8.255	\$0.199	288.3	1.450	\$1.107	261.7	5.754
25	Furniture & Fixtures	\$49	\$0.236	71.6	4.774	\$0.020	23.1	0.546	\$0.021	94.6	0.425	\$0.251	58.9	2.660
26	Paper & Allied Products	\$2,120	\$10.195	95.2	4.809	\$3.111	78.4	1.592	\$1.049	111.9	0.495	\$13.306	90.4	3.200
27	Printing & Publishing	\$1,295	\$9.859	104.7	7.609	\$0.693	39.1	0.771	\$1.181	197.0	0.911	\$10.552	90.7	4.190
28	Chemicals & Allied Products	\$1,023	\$4.387	71.6	4.288	\$0.318	17.6	0.380	\$0.080	17.8	0.078	\$4.705	57.3	2.334
29	Petroleum Refining	\$7	\$0.065	61.2	8.789	\$0.000	0.0	0.000				\$0.065	53.9	4.395

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$334	\$0.786	54.4	2.348	\$0.116	31.2	0.506	\$0.045	28.7	0.134	\$0.902	48.1	1.427
31 Leather	\$79	\$0.369	76.4	4.662	\$0.044	36.3	0.840				\$0.413	65.4	2.751
32 Stone, Clay, Glass, Concrete	\$784	\$2.733	96.6	3.486	\$3.165	333.4	4.390	\$0.385	108.8	0.491	\$5.898	159.9	3.938
33 Primary Metal	\$546	\$3.132	113.8	5.728	\$0.519	64.8	1.120	\$0.090	65.6	0.294	\$3.651	101.2	3.424
34 Fabricated Metal	\$552	\$2.608	60.2	4.718	\$0.116	14.3	0.263	\$0.153	57.0	0.277	\$2.722	51.4	2.490
35 Machinery, ex Electrical	\$570	\$2.898	86.2	5.082	\$1.189	135.0	2.511	\$0.349	131.8	0.612	\$4.087	97.9	3.797
36 Electrical Machinery	\$1,089	\$2.834	77.8	2.601	\$0.293	32.6	0.375	\$0.104	20.7	0.095	\$3.127	66.2	1.488
37 Transportation Equipment	\$639	\$2.037	56.7	3.187	\$0.670	67.2	1.278	\$0.100	35.1	0.165	\$2.671	59.4	2.233
38 Instruments	\$1,014	\$3.875	75.4	3.819	\$0.111	9.6	0.185	\$0.245	54.6	0.241	\$3.986	57.3	2.002
39 Miscellaneous	\$170	\$0.413	38.9	2.416	\$0.008	4.7	0.095	\$0.060	77.3	0.351	\$0.421	30.5	1.256
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$2	\$0.061	62.2	28.571	\$0.000	0.0	0.000				\$0.061	56.6	14.286
41 Local Transit	\$39	\$0.287	79.5	7.254	\$0.000	0.0	0.000				\$0.287	66.1	3.627
42 Trucking & Warehousing	\$109	\$0.352	92.4	3.221	\$0.002	1.9	0.024	\$0.107	207.4	0.977	\$0.354	67.8	1.622
44 Water Transportation	\$18	\$1.091	627.3	60.031	\$0.000	0.0	0.000	\$0.037	446.9	2.036	\$1.081	496.1	30.015
45 Air Transportation	\$115	\$0.391	138.1	3.378				\$0.030	51.6	0.259			
47 Transportation Services	\$24	\$0.097	54.1	3.884	\$0.000	0.0	0.000				\$0.097	48.4	2.569
48 Communication	\$210	\$0.370	58.5	1.754	\$0.000	0.0	0.000				\$0.370	44.5	0.877
49 Electric, Gas Services	\$4,096	\$19.717	84.1	4.813	\$16.890	273.5	5.488	\$1.679	92.7	0.410	\$36.607	133.2	5.151
F. Wholesale Trade													
50 Trade - Durable Goods	\$684	\$2.648	81.5	3.869	\$2.715	319.6	4.809	\$0.709	231.8	1.084	\$5.363	138.8	4.339
51 Trade - Nondurable Goods	\$388	\$1.607	95.3	4.140	\$0.754	159.2	2.531	\$0.342	188.5	0.881	\$2.361	112.4	3.336

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$138	\$0.306	70.9	2.206	\$0.000	0.0	0.000	\$0.151	204.7	1.088	\$0.306	53.4	1.103
53 General Merchandise	\$21	\$0.041	43.6	1.930	\$0.000	0.0	0.000				\$0.041	33.5	0.965
54 Food Stores	\$1,208	\$1.926	44.7	1.594	\$1.265	80.0	1.050	\$0.225	40.4	0.186	\$3.191	54.2	1.322
55 Automotive Dealers & Service	\$70	\$0.919	329.7	13.117	\$0.019	21.2	0.276	\$0.107	298.6	1.527	\$0.938	253.6	6.696
56 Apparel Stores	\$165	\$0.046	11.4	0.278	\$0.010	16.0	0.117				\$0.056	12.5	0.198
57 Furniture & Home Furnishings	\$39	\$0.217	139.5	5.489	\$0.000	0.0	0.000	\$0.020	93.9	0.506	\$0.217	98.3	2.744
58 Eating & Drinking Places	\$622	\$1.307	85.8	2.100	\$0.015	4.0	0.030	\$0.199	59.8	0.320	\$1.322	66.7	1.065
59 Miscellaneous	\$151	\$0.822	83.7	5.433	\$0.195	76.8	1.522	\$0.028	38.9	0.187	\$1.014	82.1	3.477
H. Finance, Insurance, and Real Estate													
60 Banking	\$1,127	\$2.652	57.6	2.352	\$0.516	35.8	0.514	\$0.099	19.4	0.088	\$3.168	51.9	1.433
61 Credit Agencies	\$218	\$0.500	61.6	2.289	\$0.000	0.0	0.000	\$0.052	53.6	0.238	\$0.500	46.0	1.145
62 Security Brokers	\$100	\$0.508	60.5	5.049	\$0.008	3.9	0.140	\$0.020	43.9	0.199	\$0.516	43.3	2.595
63 Insurance Carriers	\$2,117	\$5.103	66.6	2.410	\$4.174	143.2	1.992				\$9.277	87.9	2.201
64 Insurance Agents	\$734	\$2.664	51.8	3.628	\$0.357	31.7	0.640	\$0.089	26.9	0.126	\$2.983	47.3	2.134
65 Real Estate	\$299	\$0.265	25.2	0.884	\$0.100	29.6	0.352	\$0.080	59.8	0.267	\$0.365	26.3	0.624
66 Combinations	\$1												
67 Holding & Other Investment	\$1,095	\$4.441	77.3	4.053	\$0.359	27.8	0.513	\$0.292	57.3	0.266	\$4.800	64.4	2.283
I. Services													
70 Hotels & Lodging Places	\$26	\$0.071	51.4	2.695	\$0.000	0.0	0.000	\$0.006	43.9	0.228	\$0.071	41.3	1.570
72 Personal Services	\$34	\$0.204	97.9	5.960	\$0.006	9.1	0.183	\$0.003	18.6	0.088	\$0.210	75.8	3.072
73 Business Services	\$1,347	\$3.512	73.2	2.607	\$0.674	48.4	0.612	\$0.222	35.0	0.165	\$4.186	66.7	1.609
75 Automotive Repair	\$1,100	\$1.524	40.8	1.385	\$1.856	134.3	1.689	\$0.219	42.6	0.199	\$3.380	66.1	1.537
76 Miscellaneous Repair	\$12	\$0.079	162.6	6.517	\$0.000	0.0	0.000				\$0.079	120.3	3.259
78 Motion Pictures	\$10				\$0.000	0.0	0.000						
79 Amusement & Recreation	\$9	\$0.015	34.5	1.505	\$0.050	345.7	5.322				\$0.065	115.7	3.413

Table 5B
Calendar Years 1985-89
Male Experience
AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$314	\$0.590	46.6	1.876	\$0.050	12.5	0.182	\$0.300	210.0	0.954	\$0.640	37.6	1.029
81 Legal Services	\$304	\$0.968	64.0	3.174	\$0.330	64.6	1.093				\$1.298	64.1	2.134
82 Educational Services	\$873	\$3.996	70.9	4.577	\$0.358	25.8	0.641	\$0.354	95.4	0.405	\$4.354	58.4	2.609
83 Social Services	\$15	\$0.071	114.6	4.528	\$0.020	115.1	1.355				\$0.091	114.7	2.941
84 Museums	\$5	\$0.039	134.8	7.291	\$0.000	0.0	0.000	\$0.038	1575.4	7.104	\$0.039	97.3	3.646
86 Membership Organizations	\$733	\$2.580	73.3	3.520	\$0.309	27.5	0.470	\$0.075	22.5	0.102	\$2.889	61.2	1.995
88 Private Households	\$1												
89 Miscellaneous Services	\$826	\$2.279	78.9	2.759	\$0.322	42.3	0.552	\$0.378	103.1	0.458	\$2.601	69.0	1.656
J. Government and Public Administration													
91 Executive, Legislative	\$1,009	\$2.773	64.2	2.748	\$1.952	149.2	2.182	\$0.486	107.1	0.500	\$4.725	85.8	2.465
92 State Government	\$5				\$0.000	0.0	0.000						
93 Local Government	\$2	\$0.288	2395.5	117.22	\$0.000	0.0	0.000	\$0.052	4957.1	21.164	\$0.288	1700.4	58.608
94 Human Resource	\$73	\$0.512	107.6	7.006	\$0.130	143.8	2.881	\$0.039	123.6	0.534	\$0.642	116.1	4.943
95 Environmental Quality	\$0												
96 Economic Programs	\$9	\$0.024	21.8	2.664	\$0.000	0.0	0.000				\$0.024	18.4	1.333
97 National Security	\$37				\$0.000	0.0	0.000						
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$1,012	\$6.294	86.3	6.214	\$1.460	69.2	1.484	\$0.036	8.1	0.037	\$7.744	82.4	3.849
Total	\$39,771	\$143.747	75.0	3.614	\$52.505	99.9	1.638	\$12.023	70.9	0.323	\$195.340	81.3	2.628

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01 Agriculture - Crops	\$254	\$1.046	84.3	4.108	\$0.022	12.7	0.110	\$0.065	45.0	0.255	\$1.068	73.7	2.123
02 Agriculture - Livestock	\$275	\$0.712	51.1	2.588	\$0.001	0.7	0.007	\$0.080	50.6	0.291	\$0.713	43.0	1.302
07 Agricultural Services	\$537	\$0.988	46.3	1.838	\$0.041	11.5	0.101	\$0.160	59.8	0.316	\$0.679	40.9	1.047
08 Forestry	\$116	\$0.250	49.1	2.152	\$0.000	0.0	0.000	\$0.005	7.8	0.043	\$0.250	35.5	1.076
09 Fishing & Hunting	\$24	\$0.058	63.9	2.321	\$0.000	0.0	0.000	\$0.010	70.6	0.400	\$0.058	50.4	1.160
B. Mining													
10 Metal	\$187	\$0.720	69.2	3.838	\$0.041	18.3	0.294	\$0.076	90.5	0.418	\$0.735	59.0	2.202
11 Anthracite	\$219	\$0.726	60.4	3.308	\$0.007	12.1	0.172	\$0.003	4.1	0.014	\$0.733	57.8	2.739
12 Bituminous Coal	\$699	\$1.991	68.4	2.847	\$0.540	276.9	2.605	\$0.490	184.8	0.701	\$2.531	88.7	2.769
13 Oil & Gas	\$2,741	\$9.569	81.8	3.490	\$0.071	5.8	0.060	\$1.002	97.2	0.386	\$9.640	72.7	2.251
14 Nonmetallic Minerals	\$523	\$1.881	82.8	3.592	\$0.001	0.3	0.003	\$0.329	136.3	0.628	\$1.882	64.9	1.894
C. Construction													
15 General Building	\$2,379	\$5.002	57.5	2.102	\$0.193	10.5	0.094	\$0.764	58.0	0.322	\$5.196	48.6	1.121
16 Heavy	\$1,324	\$3.733	60.5	2.819	\$0.234	19.2	0.222	\$0.275	40.2	0.211	\$3.967	52.6	1.557
17 Special Trade	\$3,802	\$9.289	67.6	2.443	\$0.127	5.5	0.041	\$1.202	56.9	0.332	\$9.416	58.1	1.321
D. Manufacturing													
20 Food & Kindred Products	\$5,278	\$18.284	65.6	3.464	\$0.695	19.9	0.301	\$1.567	74.5	0.297	\$18.979	59.7	2.383
21 Tobacco Manufacturers	\$4,308	\$9.511	54.3	2.208	\$3.947	92.5	1.290	\$0.606	31.8	0.141	\$13.419	64.1	1.749
22 Textile Mill Products	\$849	\$2.655	61.7	3.124	\$0.251	38.4	0.437	\$0.278	65.0	0.327	\$2.906	58.4	1.974
23 Apparel Products	\$1,044	\$4.687	93.4	4.489	\$2.181	268.3	3.245	\$0.070	14.4	0.067	\$6.842	123.9	3.922
24 Lumber & Wood Products	\$1,708	\$4.225	63.6	2.472	\$2.332	126.6	1.577	\$0.921	101.5	0.539	\$6.557	78.2	2.038
25 Furniture & Fixtures	\$507	\$1.481	64.9	2.919	\$0.102	25.0	0.277	\$0.158	59.4	0.319	\$1.578	58.0	1.705
26 Paper & Allied Products	\$4,055	\$14.774	73.2	3.643	\$3.257	72.3	1.321	\$1.809	109.0	0.450	\$18.032	73.0	2.678
27 Printing & Publishing	\$5,035	\$19.877	73.2	3.948	\$1.086	28.1	0.353	\$1.983	81.8	0.399	\$20.963	66.0	2.332
28 Chemicals & Allied Products	\$6,871	\$24.277	62.5	3.533	\$0.339	12.4	0.202	\$1.251	85.9	0.332	\$24.616	58.5	2.768
29 Petroleum Refining	\$438	\$1.224	62.3	2.793	\$0.000	0.0	0.000	\$0.150	83.5	0.444	\$1.224	51.1	1.556

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$1,339	\$3.780	68.0	2.822	\$0.188	18.1	0.190	\$0.289	40.9	0.219	\$3.969	58.6	1.568
31 Leather	\$166	\$0.669	64.2	4.017	\$0.058	29.4	0.512	\$0.010	12.4	0.062	\$0.727	56.7	2.280
32 Stone, Clay, Glass, Concrete	\$2,133	\$6.474	75.4	3.035	\$3.345	204.1	2.448	\$0.843	91.2	0.399	\$9.819	98.0	2.791
33 Primary Metal	\$2,499	\$15.742	105.0	6.298	\$0.936	57.0	0.746	\$0.464	51.8	0.231	\$16.678	99.4	4.196
34 Fabricated Metal	\$3,920	\$13.174	67.7	3.360	\$0.531	17.7	0.201	\$0.925	47.5	0.241	\$13.703	59.8	1.946
35 Machinery, ex Electrical	\$9,168	\$23.426	61.4	2.555	\$2.231	33.1	0.348	\$2.646	59.7	0.290	\$25.657	56.6	1.577
36 Electrical Machinery	\$51,790	\$275.489	67.3	5.319	\$0.877	19.8	0.194	\$10.527	68.9	0.204	\$276.366	66.7	4.855
37 Transportation Equipment	\$56,605	\$137.399	51.5	2.427	\$1.340	62.0	0.851	\$22.463	157.7	0.398	\$138.703	51.6	2.375
38 Instruments	\$6,932	\$17.039	59.7	2.458	\$0.163	2.8	0.044	\$1.119	38.1	0.161	\$17.202	48.8	1.524
39 Miscellaneous	\$1,246	\$3.778	54.5	3.032	\$0.302	28.0	0.340	\$0.223	34.2	0.182	\$4.081	50.1	1.756
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$181	\$2.166	166.1	11.920	\$0.000	0.0	0.000	\$0.048	71.1	0.264	\$2.166	150.2	8.109
41 Local Transit	\$293	\$1.252	73.8	4.274	\$0.030	11.8	0.122	\$0.035	21.8	0.123	\$1.282	64.7	2.227
42 Trucking & Warehousing	\$1,984	\$5.786	75.5	2.916	\$0.155	8.9	0.090	\$0.984	93.9	0.508	\$5.941	62.2	1.534
43 U.S. Postal Service	\$14	\$0.090	190.3	6.408	\$0.000	0.0	0.000				\$0.090	156.6	3.391
44 Water Transportation	\$390	\$2.945	122.5	7.540	\$0.048	17.8	0.199	\$0.210	108.2	0.538	\$2.983	110.0	4.398
45 Air Transportation	\$1,716	\$2.797	66.0	1.630	\$0.048	21.0	0.181	\$0.311	55.3	0.181	\$2.454	63.5	1.417
46 Pipeline Transportation	\$8	\$0.025	49.7	3.051	\$0.000	0.0	0.000				\$0.025	43.0	1.806
47 Transportation Services	\$576	\$1.771	63.3	3.071	\$0.281	55.5	0.609	\$0.085	33.0	0.178	\$2.052	61.9	1.887
48 Communication	\$12,653	\$24.787	55.8	1.959	\$0.150	16.7	0.144	\$2.114	61.5	0.167	\$24.937	54.9	1.803
49 Electric, Gas Services	\$16,697	\$58.079	70.1	3.478	\$17.628	217.0	3.879	\$8.499	150.7	0.509	\$75.707	86.7	3.583
F. Wholesale Trade													
50 Trade - Durable Goods	\$8,058	\$19.337	60.2	2.400	\$3.419	58.1	0.542	\$2.725	63.5	0.341	\$22.756	59.8	1.518
51 Trade - Nondurable Goods	\$4,946	\$13.881	65.0	2.806	\$1.301	37.0	0.388	\$1.506	61.8	0.312	\$15.182	60.4	1.729

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$2,140	\$5.888	74.5	2.750	\$0.111	7.0	0.064	\$0.837	71.5	0.391	\$5.999	62.1	1.475
53 General Merchandise	\$491	\$0.950	59.9	1.933	\$0.002	0.8	0.007	\$0.140	55.4	0.285	\$0.952	50.8	1.145
54 Food Stores	\$2,610	\$5.248	56.8	2.010	\$1.542	61.4	0.706	\$0.702	55.3	0.274	\$6.790	57.8	1.400
55 Automotive Dealers & Service	\$6,050	\$31.568	72.0	5.217	\$0.147	9.0	0.069	\$2.438	102.4	0.404	\$31.715	69.5	3.790
56 Apparel Stores	\$618	\$0.989	37.3	1.599	\$0.085	21.2	0.204	\$0.044	14.1	0.074	\$1.074	34.6	0.941
57 Furniture & Home Furnishings	\$1,071	\$2.353	59.3	2.197	\$0.117	16.2	0.129	\$0.253	40.6	0.236	\$2.470	51.9	1.190
58 Eating & Drinking Places	\$2,707	\$6.656	71.4	2.458	\$0.116	9.7	0.064	\$0.627	44.6	0.234	\$6.772	63.5	1.420
59 Miscellaneous	\$1,994	\$5.109	64.7	2.562	\$0.260	17.7	0.166	\$0.279	26.3	0.145	\$5.366	56.5	1.438
H. Finance, Insurance, and Real Estate													
60 Banking	\$7,987	\$20.932	50.1	2.621	\$1.543	40.8	0.518	\$1.343	42.6	0.169	\$22.476	49.3	2.003
61 Credit Agencies	\$3,448	\$10.949	54.6	3.175	\$0.312	8.0	0.109	\$1.196	71.0	0.351	\$11.261	46.1	1.681
62 Security Brokers	\$1,576	\$3.727	54.1	2.365	\$0.019	2.0	0.020	\$0.155	20.1	0.098	\$3.746	46.6	1.382
63 Insurance Carriers	\$4,997	\$12.627	59.9	2.526	\$5.324	100.4	1.258	\$0.136	10.0	0.047	\$17.951	68.6	1.918
64 Insurance Agents	\$4,101	\$8.613	30.1	2.100	\$0.721	10.8	0.217	\$0.457	23.0	0.114	\$9.297	26.0	1.184
65 Real Estate	\$3,022	\$5.986	47.4	1.981	\$0.223	10.2	0.101	\$0.680	46.7	0.227	\$6.209	41.4	1.143
66 Combinations	\$41	\$0.172	56.1	4.108	\$0.000	0.0	0.000				\$0.172	48.5	2.159
67 Holding & Other Investment	\$2,100	\$8.123	73.6	3.867	\$0.414	22.5	0.346	\$1.190	122.0	0.573	\$8.538	63.3	2.237
I. Services													
70 Hotels & Lodging Places	\$1,235	\$3.690	91.2	2.987	\$0.080	14.0	0.126	\$0.347	59.1	0.286	\$3.770	80.1	1.905
72 Personal Services	\$830	\$2.380	63.1	2.867	\$0.115	20.4	0.193	\$0.088	20.4	0.106	\$2.495	56.9	1.659
73 Business Services	\$11,822	\$21.593	55.0	1.827	\$1.259	16.1	0.138	\$1.727	30.8	0.156	\$22.852	48.1	1.055
75 Automotive Repair	\$2,129	\$3.120	45.2	1.465	\$1.993	99.8	0.991	\$0.460	40.4	0.216	\$5.113	57.7	1.231
76 Miscellaneous Repair	\$2,041	\$6.911	66.2	3.385	\$0.132	3.4	0.068	\$0.609	60.1	0.298	\$7.043	48.7	1.737
78 Motion Pictures	\$472	\$1.892	98.4	4.008	\$0.127	46.4	0.371	\$0.060	28.5	0.157	\$2.019	91.5	2.414
79 Amusement & Recreation	\$930	\$2.597	64.1	2.793	\$0.096	13.9	0.126	\$0.292	56.8	0.323	\$2.694	55.8	1.496

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Male Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$8,492	\$14.782	40.3	1.741	\$1.182	19.9	0.231	\$1.287	47.2	0.220	\$15.965	37.2	1.139
81 Legal Services	\$4,050	\$6.471	41.5	1.598	\$0.426	16.1	0.160	\$0.351	18.4	0.090	\$6.898	37.6	1.001
82 Educational Services	\$9,673	\$27.008	52.3	2.792	\$1.819	19.8	0.319	\$1.887	47.2	0.200	\$28.827	46.5	1.761
83 Social Services	\$750	\$3.232	118.7	4.309	\$0.814	162.7	1.320	\$0.237	58.3	0.316	\$4.046	126.4	2.853
84 Museums	\$187	\$0.804	75.5	4.298	\$0.000	0.0	0.000	\$0.077	107.5	0.412	\$0.804	69.6	3.070
86 Membership Organizations	\$4,159	\$18.130	55.7	4.359	\$1.285	34.3	0.518	\$0.525	31.2	0.138	\$19.415	53.1	2.769
88 Private Households	\$25	\$0.031	24.1	1.225	\$0.000	0.0	0.000				\$0.031	19.8	0.626
89 Miscellaneous Services	\$5,710	\$9.421	42.2	1.650	\$0.506	11.0	0.119	\$1.195	42.2	0.210	\$9.928	36.2	0.945
J. Government and Public Administration													
91 Executive, Legislative	\$9,967	\$61.877	82.4	6.208	\$2.495	71.1	0.855	\$1.492	67.0	0.287	\$64.372	81.8	4.814
92 State Government	\$523	\$1.008	60.2	1.925	\$0.180	49.2	0.406	\$0.081	30.9	0.166	\$1.188	58.0	1.178
93 Local Government	\$402	\$1.264	78.1	3.142	\$0.084	28.2	0.281	\$0.070	35.7	0.174	\$1.348	69.9	1.870
94 Human Resource	\$359	\$1.254	82.3	3.485	\$0.361	110.1	1.288	\$0.111	60.1	0.308	\$1.615	88.2	2.404
95 Environmental Quality	\$676	\$2.507	74.5	3.705	\$0.000	0.0	0.000	\$0.115	69.4	0.346	\$2.507	69.2	2.620
96 Economic Programs	\$114	\$0.487	63.9	4.274	\$0.036	27.7	0.400	\$0.056	94.0	0.498	\$0.524	57.6	2.373
97 National Security	\$52	\$0.005	1.8	0.095	\$0.000	0.0	0.000				\$0.005	1.4	0.048
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$24,706	\$55.337	57.3	2.240	\$2.486	28.5	0.385	\$5.461	59.3	0.229	\$57.813	54.2	1.766
Total	\$362,497	\$1,147.645	61.8	3.166	\$75.194	43.1	0.520	\$96.425	71.6	0.280	\$1,221.903	60.0	2.326

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

Industry Code	Exposure	NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT											
		Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01	Agriculture - Crops	\$0											
02	Agriculture - Livestock	\$0											
07	Agricultural Services	\$24	\$0.016	30.0	0.653						\$0.016	30.0	0.653
B. Mining													
11	Anthracite	\$10	\$0.007	24.8	0.693						\$0.007	24.8	0.693
13	Oil & Gas	\$73	\$0.056	65.6	0.758			\$0.012	169.8	0.163	\$0.056	65.6	0.758
14	Nonmetallic Minerals	\$5	\$0.006	68.2	1.164						\$0.006	68.2	1.164
C. Construction													
15	General Building	\$1											
16	Heavy	\$1											
17	Special Trade	\$1											
D. Manufacturing													
20	Food & Kindred Products	\$126	\$0.100	37.4	0.793						\$0.100	37.4	0.793
22	Textile Mill Products	\$13	\$0.062	225.7	4.571						\$0.062	225.7	4.571
23	Apparel Products	\$158	\$0.298	103.9	1.876			\$0.015	114.9	0.096	\$0.298	103.9	1.876
24	Lumber & Wood Products	\$53	\$0.024	29.7	0.447						\$0.024	29.7	0.447
25	Furniture & Fixtures	\$8	\$0.040	225.0	4.816						\$0.040	225.0	4.816
26	Paper & Allied Products	\$234	\$0.008	1.5	0.034						\$0.008	1.5	0.034
27	Printing & Publishing	\$260	\$0.156	31.1	0.598						\$0.156	31.1	0.598
28	Chemicals & Allied Products	\$812	\$0.491	36.5	0.605						\$0.491	36.5	0.605
29	Petroleum Refining	\$19											

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$10	\$0.004	16.0	0.400							\$0.004	16.0	0.400
31 Leather	\$0												
32 Stone, Clay, Glass, Concrete	\$16	\$0.002	5.5	0.118							\$0.002	5.5	0.118
33 Primary Metal	\$71	\$0.290	214.7	4.080			\$0.005	147.3	0.123		\$0.290	214.7	4.080
34 Fabricated Metal	\$150	\$0.035	19.9	0.232							\$0.035	19.9	0.232
35 Machinery, ex Electrical	\$48	\$0.090	100.7	1.847							\$0.090	100.7	1.847
36 Electrical Machinery	\$345	\$0.792	103.9	2.295			\$0.180	753.8	0.590		\$0.792	103.9	2.295
37 Transportation Equipment	\$10,663	\$10.592	63.1	0.993			\$2.679	347.6	0.251		\$10.592	63.1	0.993
38 Instruments	\$1,229	\$0.706	36.1	0.574			\$0.149	151.5	0.121		\$0.706	36.1	0.574
39 Miscellaneous	\$43	\$0.023	29.7	0.523							\$0.023	29.7	0.523
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$0												
42 Trucking & Warehousing	\$6	\$0.004	27.6	0.589							\$0.004	27.6	0.589
43 U.S. Postal Service	\$0												
44 Water Transportation	\$4	\$0.005	31.9	1.170							\$0.005	31.9	1.170
45 Air Transportation	\$455	\$0.138	33.9	0.303							\$0.138	33.9	0.303
47 Transportation Services	\$0												
48 Communication	\$69	\$0.134	121.1	1.934			\$0.046	771.2	0.664		\$0.134	121.1	1.934
49 Electric, Gas Services	\$389	\$0.229	23.8	0.589							\$0.229	23.8	0.589
F. Wholesale Trade													
50 Trade - Durable Goods	\$12												
51 Trade - Nondurable Goods	\$164	\$0.047	20.5	0.286							\$0.047	20.5	0.286

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52	Building Materials	\$79											
53	General Merchandise	\$159	\$0.070	48.0	0.438		\$0.020	122.0	0.125	\$0.070	48.0	0.438	
54	Food Stores	\$36	\$0.073	184.5	2.027					\$0.073	184.5	2.027	
55	Automotive Dealers & Service	\$47	\$0.020	19.9	0.425					\$0.020	19.9	0.425	
56	Apparel Stores	\$114	\$0.087	51.3	0.759		\$0.009	85.8	0.079	\$0.087	51.3	0.759	
57	Furniture & Home Furnishings	\$2											
58	Eating & Drinking Places	\$8	\$0.005	25.5	0.576					\$0.005	25.5	0.576	
59	Miscellaneous	\$45	\$0.020	34.9	0.443					\$0.020	34.9	0.443	
H. Finance, Insurance, and Real Estate													
60	Banking	\$908	\$0.827	68.5	0.911					\$0.827	68.5	0.911	
61	Credit Agencies	\$108	\$0.054	50.0	0.496					\$0.054	50.0	0.496	
62	Security Brokers	\$8	\$0.104	623.3	12.989					\$0.104	623.3	12.989	
63	Insurance Carriers	\$37											
64	Insurance Agents	\$4											
65	Real Estate	\$12											
66	Combinations	\$0											
67	Holding & Other Investment	\$0											
I. Services													
70	Hotels & Lodging Places	\$147	\$0.120	86.4	0.814		\$0.037	273.0	0.251	\$0.120	86.4	0.814	
72	Personal Services	\$3											
73	Business Services	\$126	\$0.325	226.1	2.573					\$0.325	226.1	2.573	
75	Automotive Repair	\$0											
76	Miscellaneous Repair	\$0											
79	Amusement & Recreation	\$2											

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

NO DISABILITY BENEFIT & ONE YEAR EXTENDED DEATH BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$2,366	\$2.835	69.3	1.198				\$0.044	44.7	0.035	\$2.835	69.3	1.198
81 Legal Services	\$21												
82 Educational Services	\$602	\$0.394	35.9	0.654				\$0.380	1582.8	1.170	\$0.394	35.9	0.654
83 Social Services	\$10	\$0.021	159.7	1.951							\$0.021	159.7	1.951
84 Museums	\$0												
86 Membership Organizations	\$122	\$0.321	72.3	2.627							\$0.321	72.3	2.627
88 Private Households	\$0												
89 Miscellaneous Services	\$36	\$0.016	30.0	0.443							\$0.016	30.0	0.443
J. Government and Public Administration													
91 Executive, Legislative	\$4,759	\$21.298	102.2	4.475							\$21.298	102.2	4.475
92 State Government	\$0												
93 Local Government	\$50	\$0.113	91.7	2.248				\$0.020	502.5	0.398	\$0.113	91.7	2.248
95 Environmental Quality	\$73	\$0.249	142.3	3.369							\$0.249	142.3	3.369
96 Economic Programs	\$0												
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$4,209	\$3.609	66.3	0.857				\$0.610	163.7	0.145	\$3.609	66.3	0.857
Total	\$29,595	\$45.668	76.4	1.543				\$4.206	237.9	0.186	\$45.668	76.4	1.543

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
02	Agriculture - Livestock	\$0											
B. Mining													
10	Metal	\$3											
12	Bituminous Coal	\$8	\$0.052	417.8	5.950						\$0.052	417.8	5.950
13	Oil & Gas	\$231	\$0.076	24.7	0.328						\$0.076	24.7	0.328
14	Nonmetallic Minerals	\$0											
C. Construction													
16	Heavy	\$0	\$0.003	199.7	3.371						\$0.003	199.7	3.371
17	Special Trade	\$7	\$0.032	130.1	4.067						\$0.032	130.1	4.067
D. Manufacturing													
20	Food & Kindred Products	\$753	\$1.211	92.4	1.607			\$0.213	360.5	0.283	\$1.211	92.4	1.607
22	Textile Mill Products	\$173	\$0.296	78.6	1.702						\$0.296	78.6	1.702
24	Lumber & Wood Products	\$0											
25	Furniture & Fixtures	\$2	\$0.001	16.2	0.353						\$0.001	16.2	0.353
26	Paper & Allied Products	\$13	\$0.068	314.3	5.121						\$0.068	314.3	5.121
27	Printing & Publishing	\$245	\$0.876	204.4	3.574			\$0.125	664.5	0.517	\$0.876	204.4	3.574
28	Chemicals & Allied Products	\$225	\$0.788	166.4	3.487						\$0.788	166.4	3.487
29	Petroleum Refining	\$0											

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30	Rubber & Plastics	\$11	\$0.035	103.7	3.122						\$0.035	103.7	3.122
32	Stone, Clay, Glass, Concrete	\$108	\$0.167	92.4	1.539			\$0.120	1353.6	1.106	\$0.167	92.4	1.539
33	Primary Metal	\$75	\$0.195	102.6	2.600			\$0.043	725.6	0.573	\$0.195	102.6	2.600
34	Fabricated Metal	\$52	\$0.030	27.9	0.570						\$0.030	27.9	0.570
35	Machinery, ex Electrical	\$497	\$0.957	113.0	1.925			\$0.124	332.0	0.257	\$0.957	113.0	1.925
36	Electrical Machinery	\$11,483	\$40.998	94.2	3.570			\$1.941	217.5	0.169	\$40.998	94.2	3.570
37	Transportation Equipment	\$261	\$0.254	72.4	0.971			\$0.055	268.7	0.210	\$0.254	72.4	0.971
38	Instruments	\$7	\$0.002	16.0	0.267						\$0.002	16.0	0.267
39	Miscellaneous	\$7	\$0.015	84.4	2.093						\$0.015	84.4	2.093
E. Transportation, Communication, and Public Utilities													
40	Railroad Transportation	\$8	\$0.009	60.1	1.108						\$0.009	60.1	1.108
42	Trucking & Warehousing	\$1											
44	Water Transportation	\$3	\$0.002	21.9	0.522						\$0.002	21.9	0.522
45	Air Transportation	\$98	\$0.200	137.5	2.035						\$0.200	137.5	2.035
47	Transportation Services	\$0											
48	Communication	\$8,916	\$9.298	71.2	1.043			\$1.184	176.0	0.133	\$9.298	71.2	1.043
49	Electric, Gas Services	\$1,608	\$1.869	97.5	1.162			\$0.193	146.6	0.120	\$1.869	97.5	1.162
F. Wholesale Trade													
50	Trade - Durable Goods	\$66	\$0.130	151.7	1.951			\$0.034	601.3	0.510	\$0.130	151.7	1.951
51	Trade - Nondurable Goods	\$99	\$0.123	86.4	1.235						\$0.123	86.4	1.235

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
53	General Merchandise	\$0	\$0.001	238.2	2.825						\$0.001	238.2	2.825
54	Food Stores	\$120	\$0.039	17.6	0.324						\$0.039	17.6	0.324
55	Automotive Dealers & Service	\$0											
56	Apparel Stores	\$40											
57	Furniture & Home Furnishings	\$5											
58	Eating & Drinking Places	\$282	\$0.492	105.7	1.740		\$0.039	159.8	0.138		\$0.492	105.7	1.740
59	Miscellaneous	\$66	\$0.004	4.7	0.060						\$0.004	4.7	0.060
H. Finance, Insurance, and Real Estate													
60	Banking	\$4,080	\$4.278	44.1	1.048		\$0.325	95.7	0.080		\$4.278	44.1	1.048
61	Credit Agencies	\$71	\$0.661	77.4	9.190						\$0.661	77.4	9.190
62	Security Brokers	\$90	\$0.093	69.7	1.023						\$0.093	69.7	1.023
63	Insurance Carriers	\$276	\$0.465	104.8	1.679		\$0.013	55.6	0.047		\$0.465	104.8	1.679
64	Insurance Agents	\$70	\$0.334	116.9	4.747						\$0.334	116.9	4.747
65	Real Estate	\$32	\$0.040	60.7	1.244		\$0.010	390.4	0.311		\$0.040	60.7	1.244
67	Holding & Other Investment	\$73	\$0.079	70.5	1.074		\$0.067	1176.3	0.944		\$0.079	70.5	1.074
I. Services													
70	Hotels & Lodging Places	\$279	\$0.296	117.4	1.057		\$0.161	611.9	0.578		\$0.296	117.4	1.057
72	Personal Services	\$43	\$0.111	140.2	2.570						\$0.111	140.2	2.570
73	Business Services	\$520	\$0.487	53.8	0.936		\$0.017	39.3	0.033		\$0.487	53.8	0.936
75	Automotive Repair	\$1											
78	Motion Pictures	\$1											
79	Amusement & Recreation	\$1											

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

PREMIUM PAYMENT CONTINUED

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80	Health Services	\$1,486	\$1.595	73.1	1.073			\$0.112	94.1	0.075	\$1.595	73.1	1.073
81	Legal Services	\$254	\$0.249	94.4	0.977						\$0.249	94.4	0.977
82	Educational Services	\$2,454	\$5.069	89.7	2.065			\$0.387	230.1	0.158	\$5.069	89.7	2.065
83	Social Services	\$1											
84	Museums	\$83	\$0.233	115.7	2.791						\$0.233	115.7	2.791
86	Membership Organizations	\$151	\$0.412	92.3	2.716			\$0.027	254.5	0.204	\$0.412	92.3	2.716
89	Miscellaneous Services	\$22											
J. Government and Public Administration													
91	Executive, Legislative	\$82	\$0.268	188.0	3.243			\$0.019	265.9	0.230	\$0.268	188.0	3.243
95	Environmental Quality	\$18	\$0.041	129.6	2.190						\$0.041	129.6	2.190
K. Nonclassifiable Establishments													
99	Nonclassifiable	\$1,163	\$1.495	74.9	1.285			\$0.273	330.6	0.258	\$1.495	74.9	1.285
Total		\$36,755	\$74.429	84.3	2.025			\$5.482	191.9	0.150	\$74.429	84.3	2.025

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	\$85	\$0.263	163.5	3.072	\$0.000	0.0	0.000	\$0.050	307.3	0.584	\$0.263	141.2	1.536
02	Agriculture - Livestock	\$56	\$0.202	145.3	3.572	\$0.032	192.3	0.697				\$0.234	151.3	2.134
07	Agricultural Services	\$163	\$0.124	58.1	0.760	\$0.000	0.0	0.000	\$0.004	13.6	0.025	\$0.124	48.2	0.380
08	Forestry	\$24				\$0.000	0.0	0.000						
09	Fishing & Hunting	\$4				\$0.000	0.0	0.000						
B. Mining														
10	Metal	\$11	\$0.040	166.9	3.472	\$0.015	595.8	1.586				\$0.040	213.1	2.556
11	Anthracite	\$7	\$0.003	24.0	0.387	\$0.000	0.0	0.000				\$0.003	20.2	0.201
12	Bituminous Coal	\$21	\$0.025	54.4	1.138	\$0.000	0.0	0.000				\$0.025	47.1	0.597
13	Oil & Gas	\$274	\$0.585	135.8	2.131	\$0.000	0.0	0.000	\$0.130	292.1	0.527	\$0.585	114.3	1.088
14	Nonmetallic Minerals	\$19	\$0.010	26.7	0.523	\$0.000	0.0	0.000				\$0.010	22.8	0.269
C. Construction														
15	General Building	\$532	\$0.664	87.0	1.246	\$0.000	0.0	0.000	\$0.104	106.6	0.195	\$0.664	72.8	0.635
16	Heavy	\$181	\$0.768	253.8	4.231	\$0.018	35.7	0.115	\$0.114	346.5	0.636	\$0.786	219.1	2.197
17	Special Trade	\$562	\$0.863	93.4	1.533	\$0.000	0.0	0.000	\$0.161	154.3	0.287	\$0.863	78.3	0.785
D. Manufacturing														
20	Food & Kindred Products	\$437	\$0.727	88.3	1.662	\$0.124	101.4	0.367	\$0.117	148.2	0.271	\$0.851	90.3	1.024
21	Tobacco Manufacturers	\$6	\$0.002	14.4	0.305	\$0.000	0.0	0.000				\$0.002	11.9	0.162
22	Textile Mill Products	\$291	\$0.510	100.8	1.749	\$0.025	28.1	0.101	\$0.040	74.2	0.137	\$0.535	88.6	0.935
23	Apparel Products	\$404	\$1.172	152.4	2.902	\$0.108	93.8	0.340	\$0.052	69.7	0.129	\$1.280	143.3	1.644
24	Lumber & Wood Products	\$316	\$0.235	52.1	0.743	\$0.104	99.4	0.354	\$0.050	88.1	0.158	\$0.339	61.3	0.551
25	Furniture & Fixtures	\$171	\$0.296	99.6	1.728	\$0.000	0.0	0.000	\$0.055	184.7	0.336	\$0.296	82.7	0.883
26	Paper & Allied Products	\$236	\$0.464	98.0	1.958	\$0.030	56.8	0.197	\$0.008	18.4	0.034	\$0.494	92.1	1.094
27	Printing & Publishing	\$1,620	\$1.606	66.3	0.991	\$0.084	22.3	0.066	\$0.093	31.7	0.059	\$1.690	59.2	0.535
28	Chemicals & Allied Products	\$329	\$0.404	73.3	1.225	\$0.003	4.4	0.015	\$0.030	52.5	0.095	\$0.407	62.1	0.644
29	Petroleum Refining	\$102	\$0.087	63.9	0.850	\$0.000	0.0	0.000				\$0.087	51.8	0.432

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$364	\$0.409	77.5	1.123	\$0.076	77.1	0.245	\$0.018	27.3	0.051	\$0.485	77.4	0.692
31 Leather	\$67	\$0.120	64.8	1.789	\$0.000	0.0	0.000	\$0.003	23.4	0.045	\$0.120	57.2	0.911
32 Stone, Clay, Glass, Concrete	\$131	\$0.261	121.6	1.985	\$0.011	28.3	0.098	\$0.010	41.7	0.076	\$0.272	105.6	1.053
33 Primary Metal	\$148	\$0.249	90.1	1.676	\$0.011	29.4	0.099	\$0.034	123.4	0.229	\$0.260	81.1	0.907
34 Fabricated Metal	\$651	\$1.624	128.0	2.493	\$0.291	143.9	0.558	\$0.111	94.1	0.173	\$1.916	130.5	1.548
35 Machinery, ex Electrical	\$1,433	\$1.653	71.5	1.153	\$0.069	17.8	0.056	\$0.160	62.6	0.112	\$1.722	62.9	0.609
36 Electrical Machinery	\$1,771	\$1.876	72.8	1.059	\$0.120	24.1	0.077	\$0.120	38.2	0.068	\$1.996	64.1	0.571
37 Transportation Equipment	\$313	\$0.455	78.8	1.450	\$0.173	184.1	0.702	\$0.029	54.7	0.099	\$0.628	96.5	1.081
38 Instruments	\$1,124	\$2.040	124.7	1.814	\$0.035	8.8	0.034	\$0.263	128.5	0.234	\$2.075	100.3	0.930
39 Miscellaneous	\$397	\$0.607	82.8	1.531	\$0.006	5.3	0.018	\$0.079	107.0	0.199	\$0.613	71.3	0.799
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$8				\$0.000	0.0	0.000						
41 Local Transit	\$93	\$0.244	157.0	2.617	\$0.011	40.3	0.133	\$0.029	168.2	0.311	\$0.255	138.2	1.396
42 Trucking & Warehousing	\$406	\$0.611	92.8	1.503	\$0.038	31.0	0.104	\$0.075	103.3	0.191	\$0.649	82.4	0.812
43 U.S. Postal Service	\$4				\$0.000	0.0	0.000						
44 Water Transportation	\$63	\$0.104	80.4	1.646	\$0.000	0.0	0.000				\$0.104	70.2	0.875
45 Air Transportation	\$143	\$0.275	169.2	1.911	\$0.000	0.0	0.000	\$0.010	38.5	0.069	\$0.275	140.1	0.970
46 Pipeline Transportation	\$1				\$0.000	0.0	0.000						
47 Transportation Services	\$514	\$0.274	38.1	0.533	\$0.000	0.0	0.000	\$0.050	58.4	0.109	\$0.274	31.8	0.271
48 Communication	\$548	\$0.451	61.8	0.822	\$0.027	21.9	0.058	\$0.015	14.9	0.027	\$0.478	55.4	0.447
49 Electric, Gas Services	\$406	\$0.957	119.3	2.356	\$0.107	87.4	0.327	\$0.079	108.3	0.195	\$1.064	114.3	1.352
F. Wholesale Trade													
50 Trade - Durable Goods	\$2,238	\$2.694	82.8	1.203	\$0.185	34.6	0.097	\$0.537	129.1	0.241	\$2.879	75.2	0.661
51 Trade - Nondurable Goods	\$1,382	\$1.973	89.6	1.427	\$0.150	41.5	0.129	\$0.295	115.3	0.213	\$2.117	82.0	0.792

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$510	\$0.457	58.5	0.895	\$0.000	0.0	0.000	\$0.073	77.3	0.143	\$0.457	48.4	0.450
53 General Merchandise	\$357	\$0.416	67.2	1.163	\$0.135	105.8	0.408	\$0.030	44.4	0.084	\$0.551	74.2	0.787
54 Food Stores	\$493	\$0.498	62.6	1.008	\$0.162	112.3	0.376	\$0.037	40.3	0.076	\$0.640	71.0	0.697
55 Automotive Dealers & Service	\$483	\$0.767	98.8	1.587	\$0.011	8.5	0.026	\$0.107	118.4	0.224	\$0.778	84.6	0.818
56 Apparel Stores	\$550	\$0.465	48.8	0.844	\$0.000	0.0	0.000	\$0.085	87.9	0.176	\$0.465	41.4	0.426
57 Furniture & Home Furnishings	\$438	\$0.489	70.0	1.115	\$0.007	6.2	0.019	\$0.148	179.4	0.337	\$0.496	59.9	0.575
58 Eating & Drinking Places	\$955	\$0.987	77.2	1.033	\$0.000	0.0	0.000	\$0.125	69.3	0.134	\$0.987	65.8	0.523
59 Miscellaneous	\$1,158	\$1.057	56.8	0.912	\$0.048	17.2	0.050	\$0.046	20.6	0.040	\$1.105	50.9	0.491
H. Finance, Insurance, and Real Estate													
60 Banking	\$2,923	\$3.474	80.9	1.188	\$0.255	29.2	0.101	\$0.184	34.6	0.063	\$3.729	71.3	0.653
61 Credit Agencies	\$1,700	\$1.737	73.5	1.021	\$0.526	128.3	0.360	\$0.150	50.7	0.094	\$2.263	82.3	0.702
62 Security Brokers	\$610	\$0.432	62.9	0.708	\$0.000	0.0	0.000	\$0.018	15.8	0.029	\$0.432	53.7	0.373
63 Insurance Carriers	\$1,403	\$1.891	88.4	1.347	\$0.533	163.8	0.492	\$0.214	84.6	0.152	\$2.424	100.5	0.926
64 Insurance Agents	\$3,117	\$1.852	33.3	0.594	\$0.237	18.4	0.083	\$0.125	21.9	0.040	\$2.089	30.3	0.342
65 Real Estate	\$1,675	\$1.730	71.5	1.032	\$0.052	12.0	0.036	\$0.133	43.2	0.080	\$1.782	61.7	0.544
66 Combinations	\$29	\$0.045	77.7	1.517	\$0.000	0.0	0.000	\$0.015	268.6	0.506	\$0.045	67.6	0.807
67 Holding & Other Investment	\$502	\$0.633	75.6	1.259	\$0.155	159.8	0.501	\$0.082	89.1	0.166	\$0.788	88.3	0.891
I. Services													
70 Hotels & Lodging Places	\$651	\$0.882	88.5	1.353	\$0.090	49.7	0.163	\$0.129	109.7	0.203	\$0.972	81.7	0.763
72 Personal Services	\$508	\$0.643	82.7	1.264	\$0.015	12.7	0.035	\$0.051	51.8	0.100	\$0.658	72.4	0.663
73 Business Services	\$4,994	\$3.641	67.3	0.729	\$0.174	17.7	0.039	\$0.365	42.6	0.079	\$3.815	59.3	0.394
75 Automotive Repair	\$199	\$0.175	55.1	0.876	\$0.000	0.0	0.000	\$0.022	58.3	0.110	\$0.175	46.2	0.447
76 Miscellaneous Repair	\$153	\$0.183	75.6	1.192	\$0.000	0.0	0.000	\$0.006	21.1	0.039	\$0.183	63.3	0.602
78 Motion Pictures	\$222	\$0.388	152.6	1.743	\$0.012	27.6	0.057	\$0.129	320.1	0.582	\$0.400	133.7	0.909
79 Amusement & Recreation	\$494	\$0.858	103.3	1.736	\$0.037	27.5	0.089	\$0.029	32.6	0.061	\$0.858	91.4	0.927

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

AGE 60 & 65 WAIVER CONTINUANCE

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$8,822	\$5.799	50.5	0.657	\$1.378	59.8	0.181	\$0.710	49.2	0.088	\$7.178	52.1	0.427
81 Legal Services	\$2,723	\$2.022	72.0	0.743	\$0.060	12.9	0.027	\$0.171	34.7	0.063	\$2.082	63.2	0.413
82 Educational Services	\$6,095	\$6.014	56.2	0.987	\$1.265	55.2	0.235	\$0.453	44.6	0.076	\$7.279	56.0	0.613
83 Social Services	\$1,559	\$2.013	92.1	1.291	\$0.465	124.8	0.356	\$0.098	34.8	0.063	\$2.478	97.4	0.835
84 Museums	\$78	\$0.031	22.0	0.395	\$0.000	0.0	0.000				\$0.031	18.7	0.206
86 Membership Organizations	\$1,540	\$2.225	68.9	1.444	\$0.210	38.6	0.166	\$0.046	17.7	0.032	\$2.435	64.0	0.821
88 Private Households	\$12				\$0.000	0.0	0.000						
89 Miscellaneous Services	\$1,802	\$1.847	86.7	1.025	\$0.264	66.7	0.173	\$0.172	52.2	0.095	\$2.111	83.4	0.622
J. Government and Public Administration													
91 Executive, Legislative	\$1,302	\$2.164	75.7	1.661	\$0.347	77.2	0.343	\$0.206	89.4	0.159	\$2.511	76.0	1.006
92 State Government	\$125	\$0.146	77.1	1.163	\$0.054	154.9	0.551				\$0.200	91.1	0.869
93 Local Government	\$161	\$0.084	29.2	0.519	\$0.054	82.4	0.364	\$0.015	53.1	0.093	\$0.090	39.8	0.442
94 Human Resource	\$557	\$0.563	71.3	1.009	\$0.009	6.3	0.020	\$0.118	120.2	0.211	\$0.572	59.4	0.519
95 Environmental Quality	\$155	\$0.100	42.2	0.644	\$0.007	15.5	0.054	\$0.025	90.1	0.161	\$0.107	37.4	0.353
96 Economic Programs	\$52	\$0.091	107.3	1.719	\$0.022	133.3	0.493				\$0.113	112.0	1.124
97 National Security	\$12	\$0.025	164.3	1.970	\$0.000	0.0	0.000				\$0.025	140.1	1.031
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$3,005	\$6.019	138.1	2.003	\$0.255	35.2	0.107	\$0.278	52.5	0.095	\$6.274	120.7	1.067
Total	\$71,033	\$81.847	76.8	1.152	\$8.876	45.2	0.146	\$7.621	60.7	0.110	\$90.597	71.4	0.660

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
A. Agriculture, Forestry, and Fishing													
01 Agriculture - Crops	\$0				\$0.000	0.0	0.000						
02 Agriculture - Livestock	\$0												
07 Agricultural Services	\$0	\$0.041	8171.2	99.274									
09 Fishing & Hunting	\$0												
B. Mining													
10 Metal	\$15	\$0.027	122.1	1.730	\$0.000	0.0	0.000	\$0.027	1136.0	1.730	\$0.027	90.0	0.865
11 Anthracite	\$1												
12 Bituminous Coal	\$5												
13 Oil & Gas	\$88	\$0.082	51.3	0.926	\$0.000	0.0	0.000				\$0.082	42.7	0.463
14 Nonmetallic Minerals	\$48	\$0.093	154.8	1.908	\$0.000	0.0	0.000				\$0.093	118.7	0.954
C. Construction													
15 General Building	\$25	\$0.100	251.9	3.873	\$0.000	0.0	0.000	\$0.100	2535.1	3.873	\$0.100	189.3	1.937
16 Heavy	\$25				\$0.000	0.0	0.000						
17 Special Trade	\$12	\$0.020	117.7	1.641	\$0.000	0.0	0.000				\$0.020	88.8	0.821
D. Manufacturing													
20 Food & Kindred Products	\$480	\$1.814	203.4	3.773	\$0.383	157.3	0.852	\$0.451	592.5	0.938	\$2.197	192.9	2.313
21 Tobacco Manufacturers	\$1,795	\$3.397	85.3	1.892	\$3.990	434.3	3.103	\$0.250	91.6	0.139	\$7.372	170.3	2.497
22 Textile Mill Products	\$142	\$0.254	133.1	1.791	\$0.028	46.3	0.202	\$0.016	68.7	0.113	\$0.258	111.9	0.996
23 Apparel Products	\$436	\$1.293	152.4	2.960	\$0.105	92.3	0.380	\$0.290	399.4	0.664	\$1.398	141.9	1.670
24 Lumber & Wood Products	\$7				\$0.022	701.5	4.216						
25 Furniture & Fixtures	\$7				\$0.000	0.0	0.000						
26 Paper & Allied Products	\$463	\$0.872	106.0	1.883	\$0.331	125.9	0.771	\$0.123	170.9	0.265	\$1.204	111.1	1.327
27 Printing & Publishing	\$491	\$1.451	105.5	2.955	\$0.115	60.7	0.333	\$0.023	28.3	0.047	\$1.566	98.1	1.644
28 Chemicals & Allied Products	\$406	\$0.872	92.3	2.148	\$0.040	17.5	0.124	\$0.064	100.9	0.158	\$0.912	74.9	1.136
29 Petroleum Refining	\$5	\$0.019	97.7	3.352	\$0.000	0.0	0.000				\$0.019	85.8	1.676

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$137	\$0.211	92.4	1.535	\$0.015	23.9	0.144	\$0.049	229.0	0.356	\$0.226	74.2	0.840
31 Leather	\$29	\$0.046	74.5	1.562	\$0.030	204.0	1.626				\$0.076	110.1	1.594
32 Stone, Clay, Glass, Concrete	\$177	\$0.304	115.3	1.709	\$0.948	1166.2	5.942	\$0.120	443.9	0.674	\$1.172	384.1	3.825
33 Primary Metal	\$49	\$0.224	224.6	4.557	\$0.044	214.3	1.386	\$0.040	520.7	0.814	\$0.268	222.1	2.971
34 Fabricated Metal	\$169	\$0.334	29.2	1.965	\$0.022	17.6	0.168				\$0.356	27.7	1.067
35 Machinery, ex Electrical	\$121	\$0.251	96.3	2.074	\$0.028	44.3	0.287	\$0.019	99.7	0.157	\$0.279	84.3	1.181
36 Electrical Machinery	\$385	\$0.661	124.6	1.716	\$0.141	114.6	0.508	\$0.060	99.5	0.156	\$0.802	122.2	1.112
37 Transportation Equipment	\$133	\$0.190	83.2	1.419	\$0.122	183.8	0.992	\$0.004	20.0	0.031	\$0.312	107.4	1.206
38 Instruments	\$249	\$0.347	72.3	1.390	\$0.000	0.0	0.000	\$0.092	234.8	0.369	\$0.347	54.8	0.695
39 Miscellaneous	\$52	\$0.080	67.0	1.528	\$0.000	0.0	0.000				\$0.080	49.7	0.764
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$0				\$0.000								
41 Local Transit	\$10	\$0.059	275.0	5.624	\$0.000	0.0	0.000				\$0.059	208.9	2.812
42 Trucking & Warehousing	\$6				\$0.000	0.0	0.000						
44 Water Transportation	\$5	\$0.088	539.9	15.592	\$0.000	0.0	0.000				\$0.088	429.5	7.796
45 Air Transportation	\$56	\$0.208	529.6	3.706				\$0.055	564.3	0.980			
47 Transportation Services	\$32	\$0.072	133.6	2.222	\$0.000	0.0	0.000				\$0.072	121.6	1.613
48 Communication	\$103	\$0.068	57.5	0.659	\$0.000	0.0	0.000				\$0.068	45.0	0.329
49 Electric, Gas Services	\$684	\$1.226	83.8	1.790	\$1.184	303.8	2.118	\$0.084	79.6	0.123	\$2.410	137.9	1.954
F. Wholesale Trade													
50 Trade - Durable Goods	\$181	\$0.279	105.2	1.540	\$0.042	60.6	0.276	\$0.074	256.7	0.409	\$0.321	94.6	0.908
51 Trade - Nondurable Goods	\$133	\$0.218	109.5	1.636	\$0.116	231.4	1.142				\$0.334	139.8	1.389

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$40	\$0.025	56.3	0.621	\$0.000	0.0	0.000					43.0	0.310
53 General Merchandise	\$11	\$0.002	7.4	0.173	\$0.000	0.0	0.000				\$0.002	5.8	0.086
54 Food Stores	\$354	\$0.480	99.4	1.356	\$0.688	420.7	1.947	\$0.056	100.1	0.158	\$1.168	180.9	1.651
55 Automotive Dealers & Service	\$12	\$0.083	437.3	6.445	\$0.000	0.0	0.000	\$0.038	1800.1	2.951	\$0.083	329.9	3.223
56 Apparel Stores	\$139	\$0.020	13.9	0.144	\$0.000	0.0	0.000	\$0.015	65.1	0.108	\$0.020	10.6	0.072
57 Furniture & Home Furnishings	\$20	\$0.068	287.1	3.303	\$0.000	0.0	0.000				\$0.068	195.8	1.652
58 Eating & Drinking Places	\$359	\$0.315	85.7	0.876	\$0.000	0.0	0.000	\$0.152	244.6	0.422	\$0.188	66.4	0.438
59 Miscellaneous	\$82	\$0.199	88.6	2.419	\$0.041	71.7	0.566				\$0.240	84.8	1.493
H. Finance, Insurance, and Real Estate													
60 Banking	\$1,150	\$1.249	80.4	1.086	\$0.075	16.2	0.074	\$0.137	74.1	0.119	\$1.324	64.2	0.580
61 Credit Agencies	\$134	\$0.144	68.9	1.068	\$0.000	0.0	0.000				\$0.133	51.8	0.534
62 Security Brokers	\$35	\$0.029	34.5	0.812	\$0.000	0.0	0.000				\$0.029	22.6	0.406
63 Insurance Carriers	\$2,124	\$1.851	75.2	0.871	\$3.903	480.6	1.839				\$5.696	175.8	1.355
64 Insurance Agents	\$536	\$1.042	104.6	1.943	\$0.104	55.6	0.251	\$0.020	26.3	0.044	\$1.129	95.0	1.097
65 Real Estate	\$86	\$0.010	8.2	0.116	\$0.020	54.6	0.236				\$0.010	19.1	0.176
66 Combinations	\$0												
67 Holding & Other Investment	\$368	\$0.945	140.6	2.568	\$0.631	409.0	2.498				\$1.576	207.8	2.533
I. Services													
70 Hotels & Lodging Places	\$19	\$0.015	43.6	0.752	\$0.000	0.0	0.000				\$0.015	38.0	0.491
72 Personal Services	\$11	\$0.013	52.7	1.097	\$0.003	39.5	0.265				\$0.016	49.5	0.681
73 Business Services	\$600	\$0.820	97.9	1.366	\$0.208	86.8	0.412	\$0.024	24.9	0.040	\$1.028	95.1	0.889
75 Automotive Repair	\$172	\$0.155	70.4	0.899	\$0.099	133.9	0.574	\$0.019	71.3	0.110	\$0.254	86.3	0.737
76 Miscellaneous Repair	\$2				\$0.000	0.0	0.000						
78 Motion Pictures	\$4				\$0.000	0.0	0.000						
79 Amusement & Recreation	\$5	\$0.010	100.3	1.762	\$0.000	0.0	0.000	\$0.010	1073.9	1.762	\$0.010	75.6	0.881

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

MIXED & OTHER DISABILITY BENEFIT

Industry Code	Exposure	Death			Disability			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$495	\$0.626	84.6	1.264	\$0.010	4.7	0.022	\$0.046	59.9	0.093	\$0.636	65.3	0.643
81 Legal Services	\$119	\$0.064	42.1	0.533	\$0.000	0.0	0.000				\$0.064	32.2	0.267
82 Educational Services	\$565	\$0.915	70.8	1.619	\$0.043	15.7	0.129	\$0.123	144.7	0.218	\$0.958	56.2	0.874
83 Social Services	\$36	\$0.031	44.1	0.857	\$0.000	0.0	0.000				\$0.031	33.6	0.428
84 Museums	\$3				\$0.000	0.0	0.000						
86 Membership Organizations	\$710	\$0.972	65.8	1.368	\$0.104	23.9	0.180	\$0.028	26.1	0.039	\$1.076	54.7	0.774
88 Private Households	\$0												
89 Miscellaneous Services	\$230	\$0.014	5.3	0.061	\$0.021	32.6	0.121				\$0.014	12.1	0.091
J. Government and Public Administration													
91 Executive, Legislative	\$385	\$0.665	84.3	1.724	\$0.201	98.0	0.626	\$0.011	18.7	0.029	\$0.862	87.5	1.175
92 State Government	\$0				\$0.000	0.0	0.000						
93 Local Government	\$3	\$0.023	295.6	5.887	\$0.000	0.0	0.000				\$0.023	211.1	2.943
94 Human Resource	\$76	\$0.211	88.1	2.763	\$0.078	201.8	1.765				\$0.289	112.9	2.264
95 Environmental Quality	\$0												
96 Economic Programs	\$1												
97 National Security	\$12				\$0.000	0.0	0.000						
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$247	\$0.774	125.9	3.128	\$0.349	215.9	1.438	\$0.038	100.4	0.158	\$1.123	144.9	2.283
Total	\$16,347	\$27.672	94.4	1.693	\$14.284	197.7	1.067	\$2.658	119.0	0.188	\$41.283	118.2	1.381

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims			
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	
A. Agriculture, Forestry, and Fishing														
01	Agriculture - Crops	\$86	\$0.263	156.1	3.037	\$0.000	0.0	0.000	\$0.050	304.6	0.577	\$0.263	135.4	1.522
02	Agriculture - Livestock	\$57	\$0.202	143.9	3.544	\$0.032	187.6	0.693				\$0.234	149.6	2.120
07	Agricultural Services	\$188	\$0.181	67.7	0.962	\$0.000	0.0	0.000	\$0.004	12.7	0.022	\$0.140	58.1	0.514
08	Forestry	\$24				\$0.000	0.0	0.000						
09	Fishing & Hunting	\$4				\$0.000	0.0	0.000						
B. Mining														
10	Metal	\$31	\$0.067	119.3	2.156	\$0.015	147.8	0.610	\$0.027	578.0	0.893	\$0.067	124.0	1.445
11	Anthracite	\$18	\$0.010	24.1	0.528	\$0.000	0.0	0.000				\$0.010	22.6	0.367
12	Bituminous Coal	\$36	\$0.077	118.2	2.106	\$0.000	0.0	0.000				\$0.077	103.4	1.235
13	Oil & Gas	\$668	\$0.799	81.2	1.195	\$0.000	0.0	0.000	\$0.142	169.2	0.221	\$0.799	73.0	0.783
14	Nonmetallic Minerals	\$73	\$0.109	102.5	1.492	\$0.000	0.0	0.000				\$0.109	83.1	0.779
C. Construction														
15	General Building	\$560	\$0.764	94.8	1.364	\$0.000	0.0	0.000	\$0.204	200.7	0.364	\$0.764	78.9	0.695
16	Heavy	\$209	\$0.771	224.8	3.684	\$0.018	31.5	0.103	\$0.114	306.0	0.550	\$0.789	193.4	1.921
17	Special Trade	\$584	\$0.915	94.6	1.567	\$0.000	0.0	0.000	\$0.161	150.8	0.278	\$0.915	79.5	0.807
D. Manufacturing														
20	Food & Kindred Products	\$1,797	\$3.852	117.0	2.143	\$0.507	138.5	0.643	\$0.781	348.8	0.436	\$4.359	119.4	1.640
21	Tobacco Manufacturers	\$1,802	\$3.399	85.0	1.886	\$3.990	433.1	3.091	\$0.250	91.2	0.139	\$7.374	169.7	2.488
22	Textile Mill Products	\$621	\$1.122	102.0	1.807	\$0.053	35.4	0.137	\$0.056	59.4	0.090	\$1.151	93.3	1.127
23	Apparel Products	\$999	\$2.763	145.1	2.764	\$0.213	93.0	0.359	\$0.357	222.8	0.358	\$2.976	137.7	1.676
24	Lumber & Wood Products	\$377	\$0.259	47.5	0.686	\$0.126	116.9	0.421	\$0.050	80.7	0.132	\$0.363	59.5	0.565
25	Furniture & Fixtures	\$190	\$0.337	99.6	1.772	\$0.000	0.0	0.000	\$0.055	172.7	0.301	\$0.337	83.2	0.931
26	Paper & Allied Products	\$948	\$1.412	76.5	1.489	\$0.361	114.4	0.621	\$0.131	98.8	0.139	\$1.774	82.9	1.123
27	Printing & Publishing	\$2,617	\$4.089	86.5	1.562	\$0.199	35.0	0.122	\$0.241	58.2	0.094	\$4.288	79.7	0.927
28	Chemicals & Allied Products	\$1,773	\$2.555	77.1	1.440	\$0.043	13.9	0.077	\$0.094	63.0	0.087	\$2.598	70.4	1.050
29	Petroleum Refining	\$127	\$0.106	60.0	0.832	\$0.000	0.0	0.000				\$0.106	50.2	0.456

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
D. Manufacturing													
30 Rubber & Plastics	\$522	\$0.659	80.9	1.261	\$0.091	56.5	0.220	\$0.067	75.4	0.131	\$0.750	76.3	0.758
31 Leather	\$96	\$0.166	67.2	1.717	\$0.030	93.3	0.468	\$0.003	16.9	0.031	\$0.196	71.4	1.101
32 Stone, Clay, Glass, Concrete	\$435	\$0.734	105.5	1.688	\$0.959	792.7	3.499	\$0.250	408.4	0.576	\$1.613	217.4	2.437
33 Primary Metal	\$343	\$0.958	136.6	2.787	\$0.055	94.0	0.380	\$0.122	273.9	0.389	\$1.013	132.4	1.928
34 Fabricated Metal	\$1,025	\$2.023	75.0	1.974	\$0.313	95.7	0.480	\$0.111	66.6	0.109	\$2.337	77.7	1.323
35 Machinery, ex Electrical	\$2,099	\$2.951	84.1	1.405	\$0.097	21.5	0.072	\$0.303	95.9	0.145	\$3.048	76.0	0.843
36 Electrical Machinery	\$13,985	\$44.327	93.5	3.169	\$0.261	41.9	0.141	\$2.301	178.2	0.165	\$44.588	92.7	2.768
37 Transportation Equipment	\$11,373	\$11.491	64.1	1.010	\$0.295	184.0	0.798	\$2.767	320.2	0.244	\$11.786	65.3	1.002
38 Instruments	\$2,610	\$3.095	75.8	1.186	\$0.035	6.9	0.029	\$0.504	147.0	0.193	\$3.130	67.2	0.790
39 Miscellaneous	\$501	\$0.726	76.5	1.450	\$0.006	4.6	0.017	\$0.079	92.1	0.161	\$0.732	66.2	0.792
E. Transportation, Communication, and Public Utilities													
40 Railroad Transportation	\$16	\$0.009	26.4	0.532	\$0.000	0.0	0.000				\$0.009	24.5	0.354
41 Local Transit	\$103	\$0.303	171.4	2.921	\$0.011	33.4	0.120	\$0.029	154.0	0.280	\$0.314	147.8	1.541
42 Trucking & Warehousing	\$421	\$0.615	89.6	1.460	\$0.038	30.1	0.102	\$0.075	100.8	0.184	\$0.653	79.8	0.796
43 U.S. Postal Service	\$4				\$0.000	0.0	0.000						
44 Water Transportation	\$76	\$0.199	116.7	2.587	\$0.000	0.0	0.000				\$0.199	102.8	1.440
45 Air Transportation	\$753	\$0.821	108.8	1.089	\$0.000	0.0	0.000	\$0.065	84.4	0.086	\$0.613	104.2	0.919
46 Pipeline Transportation	\$1				\$0.000	0.0	0.000						
47 Transportation Services	\$547	\$0.346	44.7	0.632	\$0.000	0.0	0.000	\$0.050	54.9	0.102	\$0.346	37.5	0.328
48 Communication	\$9,637	\$9.951	71.0	1.033	\$0.027	17.6	0.048	\$1.245	156.4	0.129	\$9.978	70.4	0.972
49 Electric, Gas Services	\$3,088	\$4.281	83.2	1.386	\$1.291	251.9	1.456	\$0.356	104.4	0.115	\$5.572	101.5	1.404
F. Wholesale Trade													
50 Trade - Durable Goods	\$2,498	\$3.103	85.6	1.242	\$0.227	37.6	0.111	\$0.645	142.9	0.259	\$3.330	77.9	0.695
51 Trade - Nondurable Goods	\$1,779	\$2.361	85.2	1.326	\$0.266	64.6	0.210	\$0.295	99.2	0.167	\$2.621	82.2	0.824

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
G. Retail Trade													
52 Building Materials	\$631	\$0.482	52.9	0.764	\$0.000	0.0	0.000	\$0.073	67.5	0.116	\$0.457	44.3	0.410
53 General Merchandise	\$529	\$0.489	61.7	0.923	\$0.135	100.7	0.395	\$0.050	58.2	0.094	\$0.624	67.7	0.708
54 Food Stores	\$1,004	\$1.090	70.8	1.085	\$0.850	276.1	1.084	\$0.093	58.3	0.094	\$1.920	106.8	1.085
55 Automotive Dealers & Service	\$543	\$0.870	97.0	1.601	\$0.011	8.1	0.025	\$0.145	150.4	0.269	\$0.881	84.2	0.860
56 Apparel Stores	\$845	\$0.572	43.3	0.677	\$0.000	0.0	0.000	\$0.109	81.5	0.140	\$0.572	37.2	0.375
57 Furniture & Home Furnishings	\$467	\$0.557	76.1	1.192	\$0.007	6.0	0.019	\$0.148	170.7	0.317	\$0.564	64.8	0.619
58 Eating & Drinking Places	\$1,606	\$1.799	84.4	1.120	\$0.000	0.0	0.000	\$0.316	118.0	0.199	\$1.672	73.3	0.621
59 Miscellaneous	\$1,353	\$1.280	57.4	0.946	\$0.089	26.4	0.086	\$0.046	18.8	0.035	\$1.369	52.8	0.544
H. Finance, Insurance, and Real Estate													
60 Banking	\$9,062	\$9.828	58.6	1.085	\$0.330	24.7	0.093	\$0.646	57.1	0.071	\$10.158	55.8	0.782
61 Credit Agencies	\$2,016	\$2.596	73.5	1.288	\$0.526	110.1	0.330	\$0.150	44.8	0.078	\$3.111	78.2	0.846
62 Security Brokers	\$745	\$0.658	71.5	0.883	\$0.000	0.0	0.000	\$0.018	14.0	0.024	\$0.658	61.9	0.496
63 Insurance Carriers	\$3,841	\$4.207	81.4	1.095	\$4.436	390.0	1.384	\$0.227	80.2	0.130	\$8.585	141.0	1.232
64 Insurance Agents	\$3,729	\$3.228	47.1	0.866	\$0.341	23.1	0.104	\$0.145	22.2	0.040	\$3.552	42.5	0.493
65 Real Estate	\$1,806	\$1.780	67.6	0.985	\$0.072	15.3	0.047	\$0.143	44.0	0.080	\$1.832	59.0	0.531
66 Combinations	\$30	\$0.045	75.8	1.469	\$0.000	0.0	0.000	\$0.015	263.1	0.490	\$0.045	65.8	0.786
67 Holding & Other Investment	\$944	\$1.657	102.2	1.754	\$0.786	312.7	1.398	\$0.149	95.3	0.159	\$2.443	141.8	1.586
I. Services													
70 Hotels & Lodging Places	\$1,098	\$1.313	92.3	1.195	\$0.090	48.7	0.161	\$0.327	203.4	0.303	\$1.403	86.6	0.810
72 Personal Services	\$567	\$0.767	86.4	1.351	\$0.018	14.3	0.041	\$0.051	49.0	0.090	\$0.785	76.4	0.739
73 Business Services	\$6,241	\$5.273	72.3	0.845	\$0.382	31.2	0.077	\$0.406	40.3	0.069	\$5.655	66.0	0.492
75 Automotive Repair	\$374	\$0.330	61.0	0.882	\$0.099	76.1	0.284	\$0.041	63.5	0.110	\$0.429	64.1	0.587
76 Miscellaneous Repair	\$156	\$0.183	73.8	1.171	\$0.000	0.0	0.000	\$0.006	20.7	0.038	\$0.183	61.7	0.592
78 Motion Pictures	\$229	\$0.388	147.5	1.693	\$0.012	26.9	0.056	\$0.129	312.8	0.565	\$0.400	129.4	0.886
79 Amusement & Recreation	\$503	\$0.868	102.3	1.724	\$0.037	26.9	0.088	\$0.039	43.2	0.080	\$0.868	90.5	0.923

* 75 percent of disability claims on Waiver of Premium

Table 5B
 Calendar Years 1985-89
 Female Experience
 AMOUNTS (\$1,000,000)

ALL BENEFITS COMBINED

Industry Code	Exposure	Death			Disability*			Accident			Total Claims		
		Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE	Claims	A/E	RATE
I. Services													
80 Health Services	\$13,171	\$10.856	58.7	0.824	\$1.388	55.1	0.172	\$0.912	52.5	0.080	\$12.244	58.2	0.564
81 Legal Services	\$3,119	\$2.335	71.8	0.749	\$0.060	11.7	0.026	\$0.171	32.1	0.055	\$2.395	63.2	0.431
82 Educational Services	\$9,718	\$12.392	66.2	1.275	\$1.308	50.9	0.229	\$1.343	103.9	0.144	\$13.700	64.1	0.852
83 Social Services	\$1,607	\$2.065	90.7	1.284	\$0.465	118.2	0.347	\$0.098	34.0	0.061	\$2.530	95.2	0.829
84 Museums	\$166	\$0.264	75.5	1.590	\$0.000	0.0	0.000				\$0.264	70.1	1.093
86 Membership Organizations	\$2,524	\$3.930	70.2	1.557	\$0.314	32.1	0.170	\$0.101	26.0	0.042	\$4.244	63.7	0.915
88 Private Households	\$12				\$0.000	0.0	0.000						
89 Miscellaneous Services	\$2,092	\$1.877	75.6	0.897	\$0.285	62.0	0.168	\$0.172	46.5	0.082	\$2.141	73.3	0.555
J. Government and Public Administration													
91 Executive, Legislative	\$6,530	\$24.395	99.0	3.736	\$0.548	83.7	0.411	\$0.236	78.9	0.131	\$24.939	98.5	3.058
92 State Government	\$127	\$0.146	75.6	1.147	\$0.054	152.1	0.547				\$0.200	89.3	0.859
93 Local Government	\$216	\$0.220	52.6	1.018	\$0.054	78.7	0.355	\$0.035	106.7	0.162	\$0.226	56.6	0.731
94 Human Resource	\$634	\$0.774	75.2	1.220	\$0.087	48.1	0.180	\$0.118	107.0	0.186	\$0.861	70.2	0.704
95 Environmental Quality	\$248	\$0.390	87.8	1.570	\$0.007	15.4	0.054	\$0.025	87.3	0.150	\$0.397	80.1	0.997
96 Economic Programs	\$54	\$0.091	103.5	1.660	\$0.022	124.7	0.474				\$0.113	107.4	1.084
97 National Security	\$25	\$0.025	61.8	0.979	\$0.000	0.0	0.000				\$0.025	51.7	0.501
K. Nonclassifiable Establishments													
99 Nonclassifiable	\$8,625	\$11.897	95.9	1.379	\$0.604	68.2	0.229	\$1.199	117.2	0.142	\$12.501	93.7	1.070
Total	\$153,732	\$229.617	80.9	1.494	\$23.160	86.2	0.312	\$19.967	102.8	0.140	\$251.978	81.4	1.075

* 75 percent of disability claims on Waiver of Premium

Table 6A
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined
 All Benefits Combined

Size of Unit (Lives)	Number of Experience Units	Exposure	Average Group Size	LIVES							
				Death		Disability		Accident		Total Claims	
				Claims	A/E	Claims	A/E	Claims	A/E	Claims	A/E
Less than 10	33,058	200,227	6	890	72.8	16	17.3	50	59.4	906	66.8
10 to 24	18,972	396,027	21	1,235	71.0	35	15.9	123	75.4	1,270	63.4
25 to 49	12,819	453,113	35	1,335	74.7	29	14.9	112	59.3	1,364	67.0
50 to 99	71,946	4,466,910	62	10,205	58.6	256	13.4	1,072	61.2	10,461	52.2
100 to 249	16,722	2,195,252	131	4,267	59.5	214	19.6	393	44.5	4,481	53.5
250 to 499	2,609	922,143	353	2,907	77.1	152	32.3	170	52.3	3,059	70.9
500 to 999	2,257	1,131,759	501	6,850	94.0	471	90.2	300	79.3	7,321	93.5
1,000 to 4,999	1,913	2,563,830	1340	12,426	92.4	1,421	123.0	641	83.8	13,847	97.3
5,000 or more	152	6,735,458	44312	59,193	103.2	589	29.3	1,897	137.3	59,782	98.5
Total	160,448	19,064,718	119	99,308	89.3	3,182	41.5	4,758	80.3	102,490	84.6

Table 6B
 All Industries Combined, Calendar Years 1985-89
 Male, Female, and Sex-Unknown Experience Combined
 All Benefits Combined

AMOUNTS (\$1,000,000)

Size of Unit (Lives)	Number of Experience Units	Exposure	Death		Disability		Accident		Total Claims	
			Claims	A/E	Claims	A/E	Claims	A/E	Claims	A/E
LESS than 10	33,058	\$3,344	\$13.026	72.4	\$0.312	18.9	\$1.101	79.0	\$13.338	65.7
10 to 24	18,972	\$7,959	\$22.276	67.9	\$1.094	21.5	\$3.622	111.4	\$23.370	60.6
25 to 49	12,819	\$9,365	\$22.222	65.2	\$0.527	13.4	\$1.900	49.2	\$22.749	58.6
50 to 99	71,946	\$76,161	\$135.360	59.5	\$4.626	10.6	\$17.604	54.9	\$139.987	50.0
100 to 249	16,722	\$44,175	\$72.737	56.8	\$3.360	13.3	\$6.965	39.3	\$76.097	48.8
250 to 499	2,609	\$19,200	\$40.701	64.4	\$3.598	31.6	\$3.500	51.5	\$44.300	58.3
500 to 999	2,257	\$36,664	\$102.707	66.5	\$10.541	55.0	\$7.876	66.1	\$113.248	64.1
1,000 to 4,999	1,913	\$97,401	\$248.392	67.0	\$52.144	104.4	\$23.935	83.9	\$300.536	75.7
5,000 or more	152	\$303,984	\$1,212.434	76.2	\$25.631	34.8	\$63.426	101.1	\$1,238.064	73.0
Total	160,448	\$598,258	\$1,869.857	71.4	\$101.836	43.5	\$129.930	77.2	\$1,971.693	67.9