

RESERVES FOR INDIVIDUAL HOSPITAL AND  
SURGICAL EXPENSE INSURANCE

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INTRODUCTION

THE Joint Committee on Health Insurance appointed a subcommittee, known as Task Force 4, to study the problems of reserves for accident and health insurance. The Task Force, made up of insurance company and trade association representatives, under the chairmanship of John H. Miller, worked with a subcommittee of the Accident and Health Committee of the National Association of Insurance Commissioners. The final report of the Task Force, including basic tables of net annual claim costs for hospital and surgical expense insurance, was adopted by the NAIC at the December 1956 meeting. This final report, excluding the tables, is reproduced at the end of this paper as Appendix A.

We have prepared 30 tables, appearing at the end of this paper, for use in valuing hospital and surgical expense insurance in accordance with the recommendations of Task Force 4.

Tables 1 to 15, inclusive, show for the various benefits the following:

1. The annual rate of claim.<sup>1</sup>
2. The average claim per unit of benefit.<sup>1</sup>
3. The net annual claim cost ( $S_x$ ).
4. Commutation functions  $H_x$  and  $K_x$ .

These were computed by combining the net annual claim cost with the CSO Table and 2½% interest, as follows:

$$H_x = \frac{1}{2} (D_x + D_{x+1}) \cdot S_x \quad K_x = \sum_x^{99} H_t$$

5. Single and annual premiums for Term to Age 65.

These were computed by the usual formulas:

$$\text{Net single premium} = \frac{K_x - K_{65}}{D_x}$$

$$\text{Net annual premium} = \frac{K_x - K_{65}}{N_x - N_{65}}$$

<sup>1</sup> These are not shown for the maternity benefit (Table 15). For this benefit, it was assumed that the maximum amount would be payable in each case so that the claim rate and the net annual claim cost for \$1 of benefit are equal.

The net annual claim cost is the product of the annual rate of claim and the average claim value. In the case of the Daily Hospital Benefit, however, the average claim values shown were derived later by dividing the net annual claim costs by the annual rates so that the net annual claim costs obtained by multiplication will differ occasionally in the last figure from those shown.

The net annual claim costs shown in Tables 1 to 15, inclusive, are the same as those included with the Task Force 4 report, except that we have changed the unit of benefits for convenience. Task Force 4 prepared net annual claim costs with a minimum age of 20 and a maximum age of 80 for Hospital Expense and 65 for Surgical Expense. In order to cover all "adult" ages and all expiry ages, we have extended the basic tables. These tables are not to be used for dependent children under family policies; but for the relatively few adult contracts issued at ages 15 through 19 we have extended the basic tables by using the same net annual claim cost as for age 20. Also, we have assumed that the Hospital Expense cost at age 80 applies at ages over 80 and that the Surgical Expense cost at age 65 applies at ages over 65. There is very little information available at the higher ages, but it appears to the authors that these convenient assumptions are accurate enough for reserve purposes.

Tables 16 to 30 at the end of this paper show mid-terminal reserves for the first 15 policy years for Term to 65 insurance for the various benefits.

#### MODIFICATION OF BASIC TABLES

Individual hospital expense policies vary widely in the extent of coverage. Therefore, it will usually be necessary to modify the basic tables in order to compute policy reserves. Approximate methods which permit simple application without extensive calculations and construction of additional tables seem highly desirable, particularly in this early developmental stage of the business.

In this paper, it will be shown how we have modified the basic tables for the valuation of one of Prudential's Family Hospital Expense policies. The results may not be directly usable by any other company, but it is hoped that the presentation may help others faced with similar problems.

The policy we have chosen for illustration is our form SA OHS-154, issued from May 1954 to March 1957, at adult ages 18 to 59, inclusive, on the Term to Age 65 basis. This policy provides the following benefits:

1. *Daily Hospital Benefit*.—Maximum duration of 150 days for any one sickness or accident. Issued with a choice of daily indemnity benefit from \$5 to \$15 by one dollar intervals.
2. *Miscellaneous Hospital Expense Benefit*.—An unallocated reimbursement

benefit for hospital charges other than room and board, expressed as a multiple of the daily benefit, with the maximum varying by duration of hospital confinement, as follows:

Number of Days of Hospital Confinement	Maximum Miscellaneous Hospital Expense Benefit Expressed as a Multiple of the Daily Hospital Benefit
1.....	6
2.....	7
3.....	8
4.....	9
5.....	10
6-10.....	11
11-15.....	12
16-20.....	13
21-25.....	14
26-30.....	15
31-35.....	16
36-40.....	17
41-45.....	18
46-50.....	19
51 or more.....	20

3. *Maternity Benefit*.—Reimbursement of hospital expenses up to ten times the daily benefit.
4. *Surgical Benefit*.—Reimbursement according to schedule with \$200 or \$300 maximum, as selected.
5. *Physicians' In-Hospital Calls Benefit for Nonsurgical Hospital Confinements*.—Reimbursement benefit of \$3 per day with aggregate per confinement of \$100 with the \$200 surgical schedule, and \$200 with the \$300 surgical schedule.
6. *Poliomyelitis Expense Benefit*.—Reimbursement benefit with maximum of \$4,000 with the \$200 surgical schedule, and \$7,000 with the \$300 surgical schedule.

We shall now determine modifications of the 1956 Intercompany Tables to obtain reserve factors for these benefits.

1. *Reserves for the Daily Hospital Benefit*: The maximum duration of benefits for the Intercompany Table is 90 days but our policy is for 150 days. We analyzed, by age and sex, all claims incurred in 1955 under our policies with the 150 day maximum. Table A shows what proportion of the total number of days paid would have been payable if the maximum had been 31, 60, 90, 120 or 150 days. From this study we concluded that the modification of the basic tables need not be made for individual ages but can be made for all ages combined. This arrangement is a great convenience as it enables us to use the 90 day reserve factors with a simple over-all percentage adjustment.

The results shown in Table A were compared with those shown in Mr. Gingery's review (TSA IV, 686) of the discussion of his paper "Special

TABLE A

RATIO OF DAILY HOSPITAL BENEFIT COST OF A 1 DAY MAXIMUM  
BENEFIT TO A 90 DAY MAXIMUM BENEFIT  
(Prudential 1955 Experience)

AGE GROUP	IF MAXIMUM DURATION OF BENEFITS HAD BEEN 1 DAYS	MALES		FEMALES	
		Total Losses Incurred Would Have Been	Ratio of Losses to Those under 90 Day Plan	Total Losses Incurred Would Have Been	Ratio of Losses to Those under 90 Day Plan
15-24.....	31	\$ 35,446	.917	\$ 51,739	.940
	60	37,340	.966	53,912	.979
	90	38,660	1.000	55,070	1.000
	120	39,611	1.025	55,625	1.010
	150	39,911	1.032	56,135	1.019
25-34.....	31	50,621	.905	76,749	.943
	60	53,796	.962	80,111	.984
	90	55,926	1.000	81,377	1.000
	120	58,101	1.039	82,079	1.009
	150	58,956	1.054	82,079	1.009
35-44.....	31	45,593	.873	92,227	.934
	60	49,726	.953	97,227	.984
	90	52,203	1.000	98,771	1.000
	120	54,317	1.040	99,469	1.007
	150	54,617	1.046	99,919	1.012
45-54.....	31	41,032	.878	78,234	.922
	60	45,815	.980	83,410	.983
	90	46,757	1.000	84,885	1.000
	120	46,847	1.002	85,647	1.009
	150	46,847	1.002	86,157	1.015
55 and over.....	31	15,369	.829	22,171	.935
	60	17,226	.930	23,256	.981
	90	18,531	1.000	23,701	1.000
	120	19,309	1.042	23,968	1.011
	150	19,609	1.058	23,968	1.011
All ages.....	31	188,061	.887	321,120	.934
	60	203,903	.961	337,916	.983
	90	212,077	1.000	343,804	1.000
	120	218,185	1.029	346,788	1.009
	150	219,940	1.037	348,258	1.013

Investigation of Group Hospital Expense Insurance Experience." His table, which is for all ages combined, shows the ratio of the daily hospital benefit cost for a  $t$  day maximum to a 31 day maximum. His table has been converted to show the ratio of the cost for a  $t$  day maximum to a 90 day maximum and is shown as Table B. Since the study we made (Table A) was so close to Mr. Gingery's published results, as represented in Table B, we decided to use his data. Mr. Gingery furnished us the factors for all values of  $t$ . Table C, based on these factors, shows factors which can be used to modify the net annual claim costs (or reserve factors) for a 90 day maximum to other maximum durations. While Mr. Gingery's table has separate values for female employees and dependent spouses, we have derived the factors for all women from Mr. Gingery's data for dependent spouses. The difference would be small in any case, most women insured under individual policies are covered as dependents, and Task Force 4 made no distinction in this respect.

2. *Reserves for Miscellaneous Hospital Expense Benefits:* The 1956 Inter-company Tables showed net annual claim costs for several unallocated maximums. These were considered to be independent of the maximum duration of daily benefits because most of such expenses are incurred in the first part of the confinement and because many policies allow such benefits up to the maximum even if the expenses are incurred after the maximum daily benefits have been paid.

There are many different policy provisions for these benefits and those with "inside limits" or other special features will have to be considered individually. One of the more common clauses has an unallocated maximum stated as a multiple of the Daily Hospital Benefit. For such policies it is possible to have a valuation class for each size policy. In such a case, factors for maximums not shown in the basic tables must be derived. These may be obtained practically by linear interpolation or more precisely by applying the formulas used to compute the average claims in the basic tables.

These formulas are as follows:

- (1) The average claim value at age 20 for a maximum benefit of  $m$  (= 50, 100, 150 or 250) is  $.0000064 m^3 - .00374 m^2 + .901 m + 3.5$ .
- (2) The increment to the average claim value for each year of age 21 to 80, inclusive, for a maximum benefit of  $m$  (= 50, 100, 150 or 250) is

$$\frac{.00000092 m^3 - .000636 m^2 + .1849 m - 5.37}{12}$$

(Where this produces a value greater than the maximum, the maximum is used.)

**TABLE B**  
**RATIO OF DAILY HOSPITAL BENEFIT COST OF A 1 DAY**  
**MAXIMUM BENEFIT TO A 90 DAY**  
**MAXIMUM BENEFIT**

<i>t</i>	Males	Females	Spouses
31.....	.877	.912	.910
40.....	.909	.934	.934
50.....	.938	.953	.955
60.....	.960	.969	.971
70.....	.977	.982	.983
90.....	1.000	1.000	1.000
120.....	1.022	1.019	1.017
180.....	1.050	1.043	1.038
270.....	1.075	1.066	1.057
360.....	1.091	1.082	1.070

**TABLE C**  
**FACTORS TO MODIFY THE NET ANNUAL CLAIM**  
**COSTS OR RESERVE FACTORS FOR A 90 DAY**  
**BASIC DAILY HOSPITAL BENEFIT TO OTHER**  
**MAXIMUM DURATIONS**

MAXIMUM NUMBER OF DAYS OF HOSPITAL CONFINEMENT		FACTOR
Males	Females	
31-33		.88
34-35		.89
36-38		.90
39-41	31-32	.91
42-45	33-36	.92
46-48	37-40	.93
49-52	41-44	.94
53-57	45-49	.95
58-62	50-55	.96
63-68	56-62	.97
69-75	63-71	.98
76-84	72-83	.99
85-95	84-97	1.00
96-108	98-116	1.01
109-124	117-139	1.02
125-144	140-169	1.03
145-167	170-208	1.04
168-196	209-257	1.05
197-230	258-319	1.06
231-272	320-398	1.07
273-322		1.08
323-384		1.09

In Table D we show that when the miscellaneous benefit maximum is 10 times the daily benefit, the reserve for the miscellaneous benefit per \$1 of daily benefit changes very little for small changes in the maximum. From this it appears to us that sufficiently accurate results may be obtained by computing the average maximum miscellaneous benefit, interpolating linearly between the reserve factors in the basic tables to obtain the reserve factor applicable to this maximum; and then dividing by the average-sized policy to obtain reserve factors per \$1 of daily hospital benefit. Thus, if the average daily benefit is \$9.50 and the maximum miscellaneous benefit is 10 times the daily benefit, the average maximum would be \$95. Interpolating in Tables 20 and 22, we obtain a fifth policy

TABLE D  
MALE—ISSUE AGE 35—TERM TO AGE 65 HOSPITAL  
EXPENSE INSURANCE

AMOUNT OF DAILY BENEFIT	MAXIMUM MISCELLANEOUS BENEFIT	MID-TERMINAL RESERVE FOR MISCEL- LANEOUS HOSPITAL EXPENSE BENEFIT FOR \$1 OF DAILY BENEFIT		
		5th Policy Year	10th Policy Year	15th Policy Year
\$ 5	\$ 50	\$1.25	\$2.38	\$3.11
10	100	1.23	2.35	3.08
15	150	1.08	2.06	2.70
25	250	.85	1.62	2.12

year reserve factor for male age 35 of \$11.71 for a maximum of \$95. Dividing by 9.5 we get a reserve factor of \$1.23 per \$1 daily benefit. From Table D, it will be noted that the factor would still have been \$1.23 if the average shifted from \$9.50 to \$10.

In the case of our policy, there is the additional complication of the maximum also varying with the period of confinement. Accordingly, we determined the average "times" benefit by using Mr. Gingery's continuation Tables VII-2 and VII-4a (TSA IV, 99 and 102), multiplying the factor for each duration by the number of persons confined for that exact duration and dividing the sum by the total number of persons confined. This gives us an average maximum of 10.3 times the daily benefit for men, and 10.2 times for women. From the in-force at the end of 1956, we determined the average daily benefit to be \$9.35. Accordingly, the average maximum is \$96.31 for men and \$95.37 for women. Interpolating in Tables 20 and 22, and dividing by the above average daily benefit, we get reserve

factors for the Miscellaneous Hospital Expense Benefit per \$1 of Daily Hospital Benefit.

3. *Reserves for Maternity Benefits:* In the case of our policy, no modification of the 1956 Intercompany Table is necessary. For each dollar of Daily Hospital Benefit in force for women the maternity reserve is 10 times the reserve factor shown in Table 30.

4. *Reserves for Surgical Benefits:* With the 1956 Intercompany Tables published in the 1957 Proceedings of the NAIC, there was included a rule for evaluating a surgical schedule in terms of the "standard" (*1952 Reports of Mortality and Morbidity Experience*, 47-50) on which the tables of net annual claim costs were based. The ten operations, for men and for women, that account for the bulk of all payments according to the Group Surgical Claims Study (*TASA XLIX*, 142 ff.) were so weighted that the sum of the products of these weights by the payment for \$100 maximum evaluates the schedule as a percentage of "standard." Thus, if a schedule evaluates to 93% of standard, the sum of the maximums in each valuation cell divided by 100 and multiplied by 93% of the tabular standard reserve factor per \$100 will give the reserve.

The calculations for our surgical schedule are given in Table E and show that we may use the basic surgical tables without modification.

5. *Reserves for Physicians' In-Hospital Calls Benefit:* Task Force 4 recommended that 40% of the net annual claim cost per \$1 of Daily Hospital Benefit be used to obtain the net annual claim cost for each dollar of daily maximum Physicians' In-Hospital Calls Benefit.

The average maximum surgical benefit for this policy is \$237, with 63% having a maximum of \$200 and 37% a maximum of \$300. Therefore, a maximum benefit of \$100, or 33 days at \$3 per day, is provided under 63% of our policies and a maximum benefit of \$200, or 67 days at \$3 per day, is provided on the remaining 37%. Using Table C, we find the value of a Daily Hospital Benefit for 33 days is 88% of that for 90 days for men and 92% for women, and for 67 days 97% for men and 98% for women. Then the average net annual claim cost (or reserve factor) of the amount of this benefit provided for each \$100 of Surgical maximum is, for men,

$$\frac{.4 \times 3 \times (.63 \times .88 + .37 \times .97)}{2.37} \text{ or } .46$$

and, for women,

$$\frac{.4 \times 3 \times (.63 \times .92 + .37 \times .98)}{2.37} \text{ or } .48$$

times the net annual claim cost (or reserve factor) per \$1 Daily Hospital Benefit, 90 day limit.



**TABLE E**  
**SURGICAL EVALUATION SCHEDULE**

Procedure	Weight	Amount Payable per \$100 Maximum	Product
<b>ADULT MALE</b>			
Benign tumors and cysts, superficial removal.....	.564	\$ 7.50*	\$ 4.23
Appendectomy.....	.712	50.00	35.60
Cholecystectomy.....	.095	75.00	7.13
Herniotomy, single.....	.391	50.00	19.55
Herniotomy, bilateral.....	.101	62.50	6.31
Hemorrhoidectomy, internal or external.....	.229	22.00†	5.04
Hemorrhoidectomy, internal and external.....	.154	25.00	3.85
Prostatectomy, perineal or suprapubic.....	.059	75.00	4.43
Nasal septum, submucous resection	.130	25.00	3.25
Tonsillectomy and/or adenoidectomy.....	.711	15.00	10.67
Total.....			\$100.06
<b>ADULT FEMALE</b>			
Thyroidectomy, subtotal.....	.087	\$75.00	\$ 6.53
Appendectomy.....	.429	50.00	21.45
Cholecystectomy.....	.160	75.00	12.00
Dilation and curettage.....	.330	12.50	4.13
Uterine fixation.....	.096	50.00	4.80
Panhysterectomy.....	.157	75.00	11.78
Hysterectomy, abdominal.....	.326	75.00	24.45
Hysterectomy, vaginal.....	.065	75.00	4.88
Other uterine operations incl. oophorectomy, etc.....	.110	50.00	5.50
Tonsillectomy and/or adenoidectomy.....	.304	15.00	4.56
Total.....			\$100.08

\* Average payment; schedule pays \$12.50 if hospitalized, otherwise \$5.00.

† Average payment; schedule pays \$25 if internal, \$12.50 if external.

6. *Reserves for Poliomyelitis Expense Benefit:* The cost of this benefit is very small for adults and decreases with age. Accordingly, if we were to compute reserves there would be a very small negative reserve to subtract from the reserves for other benefits. Task Force 4 did not propose any basis of reserves for this benefit and we do not suggest any reserve or adjustment of reserve therefor.

#### STANDARDS OF VALUATION

Appendix A shows the minimum valuation standards recommended by Task Force 4. In our own case, we intend using the same interest and mortality basis as used for the valuation of our Ordinary life insurance, CSO at  $2\frac{1}{2}\%$  interest, in combination with the 1956 Intercompany Hospital and Surgical Tables, with the necessary modifications as outlined in this paper. We intend using two-year preliminary term mid-terminal reserves in addition to gross pro-rata unearned premium reserves. Since most of our business is issued on the monthly premium basis, reserves calculated on this basis are only slightly higher than reserves calculated by the mean reserve method. Furthermore, by using the mid-terminal method the "Additional Reserve" is determined independently of the "Pro-Rata Unearned Premium Reserve" and it is therefore unnecessary to calculate net premiums for the benefits for which an "Additional Reserve" is not required.

*Reserves for Dependent Children:* Task Force 4 made no recommendations with respect to reserves for dependent children. Mid-terminal reserves for dependent children would be negligible if not actually negative, and we intend holding only the pro-rata unearned premium reserve.

*Negative Reserves:* Task Force 4 recommended that "negative reserves on any benefit may be offset against positive reserves for other benefits in the same individual or family policy, but that if all benefits of such policy collectively develop a negative reserve, credit shall not be taken for such amount."

Negative reserves occur at all ages and durations for the maternity benefit and at many ages and durations for the surgical benefit for women.

We intend to take credit for the negative reserves on the surgical benefit but we do not intend to take credit for the negative maternity reserves. By using this approach on the maternity benefit we are able to calculate the reserves by lives rather than by policies and to use the same factors for women insured under individual policies, where there is no maternity benefit, and family policies. We made model office tests by calculating reserves on the two-year preliminary term basis with no credit for the negative maternity reserves and reserves on the level premium basis with a

credit for the negative maternity reserves. We found that the aggregate reserves by the first method were always smaller until 15 years of issue are included, after which the two methods produced about the same aggregate reserves.

#### VALUATION PROCEDURES

We intend valuing by 5 year age at issue groups. There will be two types of reserve factors: the first is per \$1 of Daily Hospital Benefit, combining the reserves for the Daily Benefit and the Miscellaneous Hospital Benefit; the other is per \$100 of Maximum Surgical Benefit, combining the reserves for the Surgical Benefit and the Physicians' In-Hospital Calls Benefit.

For example, the reserve factors on the two-year preliminary term basis for the seventh policy year for men in the issue age group 25-29, of which the central age is 27, are based on the factors shown in the various tables for issue age 29 and policy year 5 and are determined as follows:

1. Daily Hospital Benefit.—The tabular reserve factor from Table 16 is \$2.04, and in order to modify the factor for a 150 day plan it is necessary to multiply by 1.04 (see Table C) which gives a factor of \$2.12.
2. Miscellaneous Hospital Expense Benefit.—As indicated previously, the average maximum benefit is \$96.31. Interpolating linearly in Tables 20 and 22 we get \$11.06. Dividing this by the average daily benefit of \$9.35, we get a reserve factor for the Miscellaneous Hospital Expense Benefit per \$1 of Daily Hospital Benefit of \$1.18.
3. Surgical Expense Benefit.—The reserve factor of \$1.96 is obtained directly from Table 28. Since our schedule evaluates to 100% of standard, no modification is necessary.
4. Physicians' In-Hospital Calls Benefit.—As indicated previously, the reserve factor for the benefit per \$100 of Surgical Maximum for men is .46 times the tabular reserve factor per \$1 of Daily Benefit. From Table 16 we find the reserve factor per \$1 of Daily Benefit to be \$2.04 and therefore our reserve for this benefit per \$100 of Surgical Maximum is .46 times \$2.04 or \$0.94.

The reserve factor per \$1 of Daily Hospital Benefit is, therefore, \$2.12 plus \$1.18 or \$3.30, and the reserve factor per \$100 of Surgical Maximum \$1.96 plus \$0.94 or \$2.90.

In order to simplify our valuation procedure we shall use the following approximate method.

As of June 30, 1957 for each year of issue and policy form we shall tabulate our in-force by five year age at issue groups, separately for men and women. A punch card is maintained for each life and not by policy. For each of the above cells the total amount of Daily Hospital Benefit and Maximum Surgical Benefit will be shown. Appropriate reserve factors,

one set applicable to a December 31, 1957 valuation and one set to a December 31, 1962 valuation, will be applied to the June 30, 1957 in-force. The total reserve for all benefits as obtained from each set of factors will be divided by the Daily Hospital Benefit in-force as of June 30, 1957 to obtain average reserve factors per \$1 of Daily Hospital Benefit as of December 31, 1957 and as of December 31, 1962. By interpolating linearly between the two factors we shall obtain average reserve factors for the ends of each of the years 1957 to 1961, inclusive, which will be applied to the in-forces at the ends of these years to obtain the reserve. A similar procedure will be followed in 1962 and quinquennially thereafter. Although in the above method an average reserve factor is obtained for each policy form for each year of issue, it could be modified to obtain an average reserve factor for each policy form, all years of issue combined, for those policy forms which are no longer being sold.

## APPENDIX A

### REPORT OF TASK FORCE 4 NOVEMBER 26, 1956

Task Force 4 was established by the Joint Committee on Health Insurance to study the problem of reserves for accident and health insurance. Since the termination of the Joint Committee on Health Insurance, Task Force 4 is continuing to carry out its assignment, in coordination with the Subcommittee on Valuation and Reserves of the Actuarial and Statistical Committee of the Health Insurance Association of America.

Coincident with the formation of Task Force 4, the National Association of Insurance Commissioners established a Subcommittee to Study Reserves for Guaranteed Renewable Accident and Health Policies.

The reserve requirements recommended in this report relate to individually underwritten accident and health policies where both of the following conditions prevail:

- I. Renewability of the policy is guaranteed or the company's right to refuse renewal is limited. (See policy types A, B, and C described on page 2.)\*
- II. The basic annual benefit costs increase generally with advancing age.

The basic principle underlying these recommendations is that reserves should be maintained on all accident and health policies sufficient to place a sound value on the policy liabilities. To the extent consistent with this principle, the reserve requirements should be broadly comprehensive, yet sufficiently flexible to be applicable to the many different valuation problems that may be encountered.

\* Page 347 herein.

## RECOMMENDATIONS

1. Reserve requirements should be established by regulation on a basis uniform for all states and other jurisdictions. It is therefore recommended that the National Association of Insurance Commissioners adopt a report incorporating advisory uniform regulations and a statement relative to legislation for any states in which the adoption and enforcement of the proposed regulations would require an enabling act. The regulations should include in substance the following provisions, which are incorporated in the "Proposed Regulations" set forth in this report.

- (a) For benefits with respect to which suitable experience data are available, specific minimum reserve standards should be stipulated.
- (b) For other benefits, the requirement should be made that each insurer determine and maintain reserves which place a sound value on the policy liabilities. As reliable experience statistics are accumulated for such benefits, the regulations should be amended to incorporate specific minimum standards in place of this general requirement.

2. To provide for the amendment from time to time of the minimum reserve standards and for the adoption, on a uniform basis, of such new experience tables as may be developed in the future, the NAIC Subcommittee to Study Reserves for Guaranteed Renewable Accident and Health Policies should be maintained as a standing committee. It is suggested that the words "Guaranteed Renewable" be omitted from the title of this committee so that it will clearly be within its province to consider other valuation problems in the field of accident and health insurance. This committee should be authorized and directed to receive and consider changes in the regulations which may be proposed by supervisory officials, industry groups or associations, or individual insurers and to make its recommendations to the NAIC Accident and Health Committee.

## LEGISLATION

## (WHERE ENABLING LEGISLATION IS REQUIRED)

Existing legislation is sufficient in most jurisdictions to permit the adoption of the regulations proposed in this report. It is recommended that in states where legislation is considered to be necessary to carry out the other recommendations of this report, such legislation should take the form of an enabling act under which the recommended regulations may be adopted by the Commissioner or other supervisory authority. Such legislation should also include provisions consistent with the law of the enacting state for due notice and hearing before the regulations are adopted and for the right of judicial review.

PROPOSED REGULATIONS

For the Valuation of Individual Accident and Health Policies

(a) *Types of individual accident and health insurance policies*

- A. Policies which are guaranteed renewable for life or to a specified age, such as 60 or 65, at guaranteed premium rates.
- B. Policies which are guaranteed renewable for life or to a specified age, such as 60 or 65, but under which the insurer reserves the right to change the scale of premiums.
- C. Policies, other than those in Type D, in which the insurer has reserved the right to cancel or refuse renewal for one or more reasons, but has agreed implicitly or explicitly that, prior to a specified time or age, it will not cancel or decline renewal solely because of deterioration of health after issue.
- D. Franchise policies or certificates issued under or subject to an agreement that, except for stated reasons, the insurer will not cancel or refuse to renew the coverage of individual insureds prior to a specified age unless all coverage under the same group is terminated.
- E. Commercial policies and other policies not falling within Types A to D, inclusive.

(b) *Standards of valuation for policies of Type A, B, or C*

During the period within which the renewability of the policy is guaranteed or the insurer's right to refuse renewal is limited, the minimum reserve for policies of Type A, B, or C, issued on or after January 1, 1955, shall be an amount computed on the basis of two-year preliminary term tabular mean reserves employing the following assumptions:

Mortality: 1941 Commissioners Standard Ordinary Table or American Men Ultimate Table.

Interest: The maximum rate permitted by law in the valuation of currently issued life insurance.

Morbidity or other Contingency:

Disability due to accident and sickness—Conference Modification of Class III Disability Table.

Hospital Expense Benefits—1956 Inter-company Hospital Table.

Surgical Expense Benefits—1956 Inter-company Surgical Table.

For accident only, major medical expense, and other benefits not specified above, each company is required to establish reserves that place a sound value on the liabilities under such benefit.

Such mean reserves shall be diminished or offset by appropriate credit for the valuation net deferred premiums. In no event, however, shall the aggregate reserves for all policies issued on or after January 1, 1955 and

valued on the mean reserve basis, diminished by any credit for deferred premiums, be less than the gross pro rata unearned premiums under such policies.

*Negative Reserves.* It is recommended that negative reserves on any benefit may be offset against positive reserves for other benefits in the same individual or family policy, but that if all benefits of such policy collectively develop a negative reserve, credit shall not be taken for such amount.

(c) *Standard of valuation for policies of Type D or E.*

For policies of Type D or E, the pro rata gross unearned premium reserve shall continue to be held.

(d) *Alternative valuation procedures and assumptions*

Provided the reserve on all policies to which the method or basis is applied is not less in the aggregate than the amount determined according to the applicable standards specified above, an insurer may use any reasonable assumptions as to the interest rate, mortality rates, or the rates of morbidity or other contingency, and may introduce an assumption as to the voluntary termination of policies. Also, subject to the preceding condition, the insurer may employ methods other than the methods stated above in determining a sound value of its liabilities under such policies, including but not limited to the following: (i) the use of mid-terminal reserves in addition to either gross or net pro rata unearned premium reserves; (ii) optional use of either the level premium, the one-year preliminary term, or the two-year preliminary term method; (iii) prospective valuation on the basis of actual gross premiums with reasonable allowance for future expenses; (iv) the use of approximations such as those involving age groupings, groupings of several years of issue, average amounts of indemnity; (v) the computation of the reserve for one policy benefit as a percentage of, or by other relation to, the aggregate policy reserves, exclusive of the benefit or benefits so valued; (vi) the use of a composite annual claim cost for all or any combination of the benefits included in the policies valued.

For statement purposes the net reserve liability for active lives may be shown as (i) the mean reserve with offsetting asset items for net unpaid and deferred premiums, (ii) the excess of the mean reserve over the amount of net unpaid and deferred premiums, or (iii) it may, regardless of the underlying method of calculation, be divided between the gross pro rata unearned premium reserve and a balancing item for the "additional reserve."

## COMMENT AND EXPLANATION

*Reserve Fund*

The recommendations of this report are based on the concept of the reserve as a fund which, together with future net premiums, will meet the benefit payments arising from the group of policies valued as they accrue in the future. It should be observed that the application of a formula for the calculation of such reserves to an individual policy does not produce a meaningful result since few policyholders will experience average morbidity. For the policyholder in impaired health, the necessary reserve, if it could be determined, would be very much greater than the average result for policyholders as a whole, and for a policyholder in good health such reserve would be less than the average.

*Occupation*

Experience tables available for the determination of reserves are generally based upon the average results of the insured policyholders and therefore represent a cross section of the insured population, including individuals with unusual freedom from occupational and other accident hazards, as well as those subject to a considerable extra hazard owing to occupation or avocation. Accordingly, it is not considered necessary to make special provision in the valuation of the liabilities for policies involving special occupational hazards. It may also be observed that where tabular reserve methods are employed the incidence of any additional cost owing to occupational hazard may be such that there will be no increase in the reserve otherwise required.

*Two-Year Preliminary Term*

The preliminary term method of valuation recognizes the fact that expenses in the first year are much higher than those in renewal years and normally leave none of the first year premium available for the reserve fund. This method has been long accepted as appropriate and adequate for valuation purposes of life insurance. In contrast to life insurance, the claim cost at the early policy years under accident and health insurance may be substantial. Thus, for two policy years or even longer, the insurer may have a substantial unliquidated initial expense before setting up any additional reserve. For these reasons our recommendations provide for a preliminary term period of two years in the minimum reserve basis.

*Assumptions as to Rate of Termination of Policies*

The voluntary termination of policies may have a substantial effect on the level of premiums required for accident and health policies as well



as on the amount of the reserve which should be maintained. In view, however, of the wide variation in termination rates among different insurers and the fluctuation of termination rates with changing business conditions, it is not recommended, at this time, that a rate of voluntary termination be employed in the calculation of minimum reserves. It is recommended, however, that an insurer be permitted to employ a lapse rate in the computation of reserves, provided that the net result is at least equal to the minimum reserves specified by the proposed regulations.

#### *Loss of Time Benefits*

Special studies of the Task Force indicate that a number of companies are holding reserves on the basis of higher standards than the Conference Table. However, the Task Force has not, as yet, been able to obtain sufficient experience data upon which to develop a new disability table. It is expected that through the efforts of the Committee on Experience under Individual Accident and Sickness Insurance of the Society of Actuaries data on which a new table may be constructed will be available in the near future. As a temporary measure, therefore, Task Force 4 recommends the continued use of the Conference Table as a minimum basis. However, it strongly recommends that in any case where, in the judgment of the company, this basis does not place a sound value on the liabilities under its accident and health policies, an adequate reserve be established. Particular consideration should be given to the adequacy of reserves under policies which provide sickness benefits in excess of a two-year limit.

#### *Benefits for Confining Disability*

A special subcommittee has been appointed to study the available experience data with respect to loss of time benefits payable for house-confining disability. The Task Force concurs in this subcommittee's recommendation of (i) further study in respect to minimum valuation standards for policies providing house-confining sickness disability benefits and (ii) the continued use of the Conference Modification of Class III as the minimum standard of valuation for loss of time policies providing house-confining sickness benefits, in accordance with the National Association of Insurance Commissioners' Advisory Ruling of June 11, 1941, pending such further study.

#### *Accident-only Benefits*

No specific standards are being recommended at this time for accident-only benefits.

A committee of the Society of Actuaries is engaged in an inter-company

study of accidental death experience which, when completed, will be available for use in developing specific reserve standards. Meanwhile, any of the recognized tables of accidental death rates may be used as a basis for establishing reserves for the accidental death benefit.

With respect to disability benefits payable only as a result of accidental injuries, the Committee on Experience under Individual Accident and Sickness Insurance contemplates the collection of statistical data upon which experience tables may be developed. In the interim it is suggested that companies may establish reserves based upon an appropriate modification of the Conference Table or such other table as may be used for valuing benefits payable for accident or sickness disability, such modification reflecting the proportion of disability arising from accidental injuries at each of the ages involved.

#### *Medical Expense Benefits*

The volume of nonsurgical medical expense insurance issued on an individual basis is relatively small and experience data are quite scant. With respect to benefits payable on a per diem or per visit basis, it is suggested that reserves be established according to appropriate percentages of the incidence of disability if benefits are payable during total disability only, or of the incidence of hospitalization if benefits are limited to in-hospital care. For in-hospital medical expense benefits payable on cases not involving surgery, available evidence indicates that 40% of the corresponding per diem hospital confinement cost may represent a reasonable estimate of the benefit cost for valuation purposes.

As a basis for the valuation of major medical expense benefits pending the accumulation and analysis of inter-company experience data, reference may be made to the material presented by Mr. Morton D. Miller and Mr. Charles N. Walker in Volume VII of the *Transactions* of the Society of Actuaries.

#### *New or Experimental Benefits*

For some benefits there will be insufficient data for the development of experience tables suitable for general use in computing reserves. With respect to such benefits each insurer should, on the basis of its appraisal of the benefit costs, establish and maintain reserves which place a sound value on the liabilities thereunder.

#### *Franchise Policies*

Franchise accident and health insurance includes some of the characteristics of individual policy insurance and for this reason should receive special consideration with respect to policy valuation. We are making no

recommendations at this time with respect to additional reserves for franchise insurance, but believe that the subject should be given further intensive study by the appropriate committee of the Health Insurance Association of America.

*Definition of Unearned Premium Reserve*

In making its recommendations with respect to minimum reserve requirements, the Task Force is aware of the possibility that important tax questions may depend upon proper interpretation of the phrase "unearned premium reserve." By actuarial theory and by judicial construction,\* the phrase "unearned premium," when used in connection with guaranteed renewable policies, whether of life insurance or of accident and health insurance, includes not only a pro rata portion of the current premium installment but also any additional reserve made necessary by virtue of restrictions on the insurer's right of termination, and so includes all active life reserves held in accordance with the recommendations of this report. The use of the phrase "unearned premium reserve" to mean "pro rata unearned premiums," as, for example, in the annual statements blanks, should not be construed as implying that other active life reserves are not unearned premiums.

TASK FORCE 4

OF THE JOINT COMMITTEE ON HEALTH INSURANCE

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\* *Massachusetts Protective Association, Inc. v. United States*, 114 F.2d 304 (C.C.A. 1st, 1940); *Travelers Equitable Insurance Co. v. Commissioner*, 22 B.T.A. 784 (1931).

TABLE 1

\$1 DAILY HOSPITAL BENEFIT—90 DAY MAXIMUM—MALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15	.0783	7.45	.583	382224	17694013	21.5766	.8089
16	.0783	7.45	.583	372092	17311789	21.5727	.8180
17	.0783	7.45	.583	362211	16939697	21.5697	.8276
18	.0783	7.45	.583	352572	16577486	21.5678	.8376
19	.0783	7.45	.583	343170	16224914	21.5670	.8482
20	.0783	7.45	.583	333997	15881744	21.5676	.8594
21	.0782	7.44	.582	324488	15547747	21.5697	.8712
22	.0779	7.46	.581	315224	15223259	21.5745	.8837
23	.0777	7.46	.580	306198	14908035	21.5822	.8970
24	.0774	7.49	.580	297916	14601837	21.5932	.9111
25	.0770	7.52	.579	289329	14303921	21.6065	.9260
26	.0765	7.54	.577	280472	14014592	21.6235	.9419
27	.0758	7.57	.574	271378	13734120	21.6455	.9589
28	.0751	7.62	.572	262998	13462742	21.6737	.9771
29	.0745	7.68	.572	255730	13199744	21.7079	.9966
30	.0743	7.77	.577	250798	12944014	21.7464	1.0174
31	.0744	7.88	.586	247593	12693216	21.7844	1.0394
32	.0747	8.02	.599	245969	12445623	21.8181	1.0625
33	.0753	8.15	.614	244990	12199654	21.8439	1.0867
34	.0760	8.33	.633	245367	11954664	21.8597	1.1119
35	.0770	8.49	.654	246219	11709297	21.8617	1.1380
36	.0782	8.67	.678	247853	11463078	21.8479	1.1651
37	.0797	8.86	.706	250534	11215225	21.8153	1.1931
38	.0814	9.04	.736	253459	10964691	21.7597	1.2219
39	.0833	9.23	.769	256908	10711232	21.6789	1.2514
40	.0851	9.46	.805	260804	10454324	21.5698	1.2817
41	.0870	9.70	.844	265067	10193520	21.4289	1.3126
42	.0889	9.97	.886	269624	9928453	21.2529	1.3440
43	.0910	10.22	.930	274104	9658829	21.0382	1.3759
44	.0931	10.49	.977	278751	9384725	20.7821	1.4081
45	.0954	10.74	1.025	282939	9105974	20.4810	1.4406
46	.0978	10.99	1.075	286923	8823035	20.1329	1.4733
47	.1003	11.25	1.128	290916	8536112	19.7350	1.5062
48	.1030	11.49	1.183	294602	8245196	19.2829	1.5390
49	.1058	11.70	1.238	297460	7950594	18.7732	1.5717
50	.1087	11.90	1.293	299499	7653134	18.2046	1.6042
51	.1118	12.06	1.348	300728	7353635	17.5750	1.6365
52	.1150	12.20	1.403	301157	7052907	16.8826	1.6687
53	.1183	12.33	1.459	301000	6751750	16.1247	1.7008
54	.1218	12.44	1.515	300043	6450750	15.2979	1.7327
55	.1255	12.52	1.571	298294	6150707	14.3987	1.7645
56	.1295	12.57	1.628	295941	5852413	13.4235	1.7961
57	.1339	12.58	1.684	292622	5556472	12.3668	1.8275
58	.1383	12.60	1.742	288869	5263850	11.2244	1.8589
59	.1427	12.61	1.800	284330	4974981	9.9878	1.8902
60	.1466	12.69	1.860	279316	4690651	8.6496	1.9214
61	.1502	12.78	1.920	273514	4411335	7.1988	1.9523
62	.1536	12.90	1.981	267076	4137821	5.6242	1.9830
63	.1568	13.03	2.043	260000	3870745	3.9119	2.0137
64	.1597	13.20	2.108	252534	3610745	2.0447	2.0447

TABLE 1—Continued

\$1 DAILY HOSPITAL BENEFIT—90 DAY MAXIMUM—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO  
 TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>x</sub>	K <sub>x</sub>
65.....	.1623	13.41	2.177	244756	3358211
66.....	.1646	13.61	2.240	235563	3113455
67.....	.1665	13.78	2.295	224935	2877892
68.....	.1682	14.03	2.360	214734	2652957
69.....	.1697	14.43	2.448	205899	2438223
70.....	.1710	15.06	2.575	199274	2232324
71.....	.1721	16.02	2.757	195317	2033050
72.....	.1728	17.26	2.983	192392	1837733
73.....	.1735	18.62	3.231	188577	1645341
74.....	.1739	20.00	3.478	182498	1456764
75.....	.1744	21.22	3.700	173304	1274266
76.....	.1748	22.30	3.898	161716	1100962
77.....	.1751	23.34	4.087	148922	939246
78.....	.1754	24.33	4.267	135307	790324
79.....	.1755	25.29	4.438	121246	655017
80.....	.1756	26.20	4.600	107102	533771
81.....	.1756	26.20	4.600	90197	426669
82.....	.1756	26.20	4.600	74985	336472
83.....	.1756	26.20	4.600	61470	261487
84.....	.1756	26.20	4.600	49620	200017
85.....	.1756	26.20	4.600	39399	150397
86.....	.1756	26.20	4.600	30719	110998
87.....	.1756	26.20	4.600	23483	80279
88.....	.1756	26.20	4.600	17572	56796
89.....	.1756	26.20	4.600	12839	39224
90.....	.1756	26.20	4.600	9149	26385
91.....	.1756	26.20	4.600	6343	17236
92.....	.1756	26.20	4.600	4264	10893
93.....	.1756	26.20	4.600	2778	6629
94.....	.1756	26.20	4.600	1743	3851
95.....	.1756	26.20	4.600	1053	2108
96.....	.1756	26.20	4.600	603	1055
97.....	.1756	26.20	4.600	304	452
98.....	.1756	26.20	4.600	120	148
99.....	.1756	26.20	4.600	28	28

TABLE 2

\$1 DAILY HOSPITAL BENEFIT—90 DAY MAXIMUM—FEMALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15....	.0935	7.26	.679	445163	22073481	28.1639	1.0559
16....	.0935	7.26	.679	433362	21628318	28.2420	1.0709
17....	.0935	7.26	.679	421855	21194956	28.3234	1.0867
18....	.0935	7.26	.679	410629	20773101	28.4086	1.1033
19....	.0935	7.26	.679	399678	20362472	28.4977	1.1208
20....	.0935	7.26	.679	388994	19962794	28.5912	1.1393
21....	.0965	7.31	.705	393066	19573800	28.6891	1.1588
22....	.0993	7.36	.731	396608	19180734	28.7655	1.1783
23....	.1020	7.42	.757	399641	18784126	28.8201	1.1978
24....	.1046	7.50	.784	402700	18384485	28.8525	1.2173
25....	.1071	7.56	.810	404761	17981785	28.8610	1.2369
26....	.1094	7.64	.836	406368	17577024	28.8467	1.2565
27....	.1116	7.73	.863	408013	17170656	28.8088	1.2762
28....	.1136	7.83	.890	409210	16762643	28.7460	1.2959
29....	.1156	7.93	.917	409973	16353433	28.6581	1.3156
30....	.1176	8.03	.944	410318	15943460	28.5447	1.3354
31....	.1196	8.13	.972	410683	15533142	28.4053	1.3553
32....	.1215	8.24	1.001	411043	15122459	28.2384	1.3752
33....	.1234	8.35	1.030	410976	14711416	28.0427	1.3950
34....	.1253	8.45	1.059	410496	14300440	27.8177	1.4149
35....	.1271	8.56	1.088	409612	13889944	27.5631	1.4348
36....	.1289	8.67	1.117	408336	13480332	27.2783	1.4547
37....	.1306	8.78	1.147	407029	13071996	26.9631	1.4746
38....	.1323	8.89	1.176	404983	12664967	26.6158	1.4946
39....	.1339	9.01	1.206	402902	12259984	26.2370	1.5146
40....	.1355	9.12	1.236	400439	11857082	25.8254	1.5346
41....	.1370	9.24	1.266	397601	11456643	25.3802	1.5546
42....	.1385	9.36	1.297	394698	11059042	24.9011	1.5747
43....	.1400	9.49	1.328	391409	10664344	24.3865	1.5949
44....	.1414	9.61	1.359	387740	10272935	23.8356	1.6150
45....	.1428	9.73	1.390	383693	9885195	23.2478	1.6352
46....	.1442	9.85	1.421	379272	9501502	22.6224	1.6555
47....	.1455	9.98	1.452	374477	9122230	21.9584	1.6759
48....	.1468	10.10	1.483	369311	8747753	21.2551	1.6964
49....	.1481	10.23	1.515	364017	8378442	20.5110	1.7172
50....	.1494	10.36	1.548	358565	8014425	19.7244	1.7381
51....	.1506	10.50	1.582	352932	7655860	18.8923	1.7592
52....	.1519	10.64	1.616	346878	7302928	18.0125	1.7804
53....	.1531	10.78	1.650	340405	6956050	17.0824	1.8018
54....	.1542	10.93	1.686	333909	6615645	16.1000	1.8236
55....	.1554	11.09	1.723	327155	6281736	15.0602	1.8455
56....	.1565	11.25	1.760	319936	5954581	13.9586	1.8677
57....	.1577	11.40	1.798	312431	5634645	12.7912	1.8902
58....	.1587	11.58	1.837	304622	5322214	11.5520	1.9132
59....	.1598	11.75	1.878	296651	5017592	10.2341	1.9368
60....	.1609	11.95	1.923	288777	4720941	8.8284	1.9611
61....	.1620	12.16	1.970	280636	4432164	7.3224	1.9858
62....	.1630	12.39	2.019	272200	4151528	5.7033	2.0109
63....	.1641	12.62	2.071	263564	3879328	3.9564	2.0366
64....	.1651	12.88	2.127	254810	3615764	2.0631	2.0631

TABLE 2—Continued

\$1 DAILY HOSPITAL BENEFIT—90 DAY MAXIMUM—FEMALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>x</sub>	K <sub>x</sub>
65.....	.1661	13.18	2.189	246105	3360954
66.....	.1671	13.45	2.247	236299	3114849
67.....	.1682	13.67	2.299	225327	2878550
68.....	.1692	13.96	2.362	214916	2653223
69.....	.1701	14.40	2.449	205983	2438307
70.....	.1710	15.06	2.575	199274	2232324
71.....	.1721	16.02	2.757	195317	2033050
72.....	.1728	17.26	2.983	192392	1837733
73.....	.1735	18.62	3.231	188577	1645341
74.....	.1739	20.00	3.478	182498	1456764
75.....	.1744	21.22	3.700	173304	1274266
76.....	.1748	22.30	3.898	161716	1100962
77.....	.1751	23.34	4.087	148922	939246
78.....	.1754	24.33	4.267	135307	790324
79.....	.1755	25.29	4.438	121246	655017
80.....	.1756	26.20	4.600	107102	533771
81.....	.1756	26.20	4.600	90197	426669
82.....	.1756	26.20	4.600	74985	336472
83.....	.1756	26.20	4.600	61470	261487
84.....	.1756	26.20	4.600	49620	200017
85.....	.1756	26.20	4.600	39399	150397
86.....	.1756	26.20	4.600	30719	110998
87.....	.1756	26.20	4.600	23483	80279
88.....	.1756	26.20	4.600	17572	56796
89.....	.1756	26.20	4.600	12839	39224
90.....	.1756	26.20	4.600	9149	26385
91.....	.1756	26.20	4.600	6343	17236
92.....	.1756	26.20	4.600	4264	10893
93.....	.1756	26.20	4.600	2778	6629
94.....	.1756	26.20	4.600	1743	3851
95.....	.1756	26.20	4.600	1053	2108
96.....	.1756	26.20	4.600	603	1055
97.....	.1756	26.20	4.600	304	452
98.....	.1756	26.20	4.600	120	148
99.....	.1756	26.20	4.600	28	28

TABLE 3

\$25 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15....	.0783	25.00	1.96	1285005	43217690	57.9019	2.1707
16....	.0783	25.00	1.96	1250943	41932685	57.4907	2.1800
17....	.0783	25.00	1.96	1217724	40681742	57.0706	2.1897
18....	.0783	25.00	1.96	1185320	39464018	56.6425	2.1999
19....	.0783	25.00	1.96	1153711	38278698	56.2057	2.2106
20....	.0783	25.00	1.96	1122870	37124987	55.7607	2.2219
21....	.0782	25.00	1.96	1092778	36002117	55.3071	2.2339
22....	.0779	25.00	1.95	1057982	34909339	54.8453	2.2465
23....	.0777	25.00	1.94	1024180	33851357	54.3853	2.2603
24....	.0774	25.00	1.94	996477	32827177	53.9280	2.2753
25....	.0770	25.00	1.93	964431	31830700	53.4627	2.2913
26....	.0765	25.00	1.91	928424	30866269	53.0005	2.3086
27....	.0758	25.00	1.90	898290	29937845	52.5517	2.3280
28....	.0751	25.00	1.88	864400	29039555	52.1067	2.3490
29....	.0745	25.00	1.86	831571	28175155	51.6769	2.3724
30....	.0743	25.00	1.86	808466	27343584	51.2631	2.3983
31....	.0744	25.00	1.86	785874	26535118	50.8457	2.4259
32....	.0747	25.00	1.87	767882	25749244	50.4251	2.4556
33....	.0753	25.00	1.88	750131	24981362	49.9919	2.4869
34....	.0760	25.00	1.90	736489	24231231	49.5464	2.5201
35....	.0770	25.00	1.93	726610	23494742	49.0788	2.5548
36....	.0782	25.00	1.96	716507	22768132	48.5791	2.5906
37....	.0797	25.00	1.99	706179	22051625	48.0474	2.6278
38....	.0814	25.00	2.04	702521	21345446	47.4834	2.6664
39....	.0833	25.00	2.08	694888	20642925	46.8665	2.7054
40....	.0851	25.00	2.13	690077	19948037	46.2065	2.7457
41....	.0870	25.00	2.18	684653	19257960	45.4929	2.7866
42....	.0889	25.00	2.22	675582	18573307	44.7248	2.8284
43....	.0910	25.00	2.28	671998	17897725	43.9117	2.8718
44....	.0931	25.00	2.33	664779	17225727	43.0328	2.9157
45....	.0954	25.00	2.39	659731	16560948	42.0972	2.9610
46....	.0978	25.00	2.45	653917	15901217	41.0939	3.0072
47....	.1003	25.00	2.51	647339	15247300	40.0213	3.0544
48....	.1030	25.00	2.58	642497	14599961	38.8782	3.1029
49....	.1058	25.00	2.65	636729	13957464	37.6522	3.1522
50....	.1087	25.00	2.72	630036	13320735	36.3417	3.2024
51....	.1118	25.00	2.80	624658	12690699	34.9433	3.2538
52....	.1150	25.00	2.88	618198	12066041	33.4444	3.3057
53....	.1183	25.00	2.96	610666	11447843	31.8405	3.3585
54....	.1218	25.00	3.05	604046	10837177	30.1271	3.4124
55....	.1255	25.00	3.14	596208	10233131	28.2885	3.4666
56....	.1295	25.00	3.24	588974	9636923	26.3180	3.5214
57....	.1339	25.00	3.35	582116	9047949	24.1969	3.5757
58....	.1383	25.00	3.46	573758	8465833	21.9053	3.6278
59....	.1427	25.00	3.57	563921	7892075	19.4302	3.6771
60....	.1466	25.00	3.67	551124	7328154	16.7568	3.7223
61....	.1502	25.00	3.76	535631	6777030	13.8778	3.7636
62....	.1536	25.00	3.84	517705	6241399	10.7820	3.8016
63....	.1568	25.00	3.92	498875	5723694	7.4559	3.8380
64....	.1597	25.00	3.99	477994	5224819	3.8701	3.8701



TABLE 3—Continued  
 \$25 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>2</sub>	K <sub>2</sub>
65.....	.1623	25.00	4.06	456458	4746825
66.....	.1646	25.00	4.12	433267	4290367
67.....	.1665	25.00	4.16	407726	3857100
68.....	.1682	25.00	4.21	383064	3449374
69.....	.1697	25.00	4.24	356622	3066310
70.....	.1710	25.00	4.28	331221	2709688
71.....	.1721	25.00	4.30	304629	2378467
72.....	.1728	25.00	4.32	278623	2073838
73.....	.1735	25.00	4.34	253304	1795215
74.....	.1739	25.00	4.35	228253	1541911
75.....	.1744	25.00	4.36	204218	1313658
76.....	.1748	25.00	4.37	181298	1109440
77.....	.1751	25.00	4.38	159598	928142
78.....	.1754	25.00	4.39	139207	768544
79.....	.1755	25.00	4.39	119935	629337
80.....	.1756	25.00	4.39	102212	509402
81.....	.1756	25.00	4.39	86079	407190
82.....	.1756	25.00	4.39	71561	321111
83.....	.1756	25.00	4.39	58664	249550
84.....	.1756	25.00	4.39	47355	190886
85.....	.1756	25.00	4.39	37600	143531
86.....	.1756	25.00	4.39	29316	105931
87.....	.1756	25.00	4.39	22411	76615
88.....	.1756	25.00	4.39	16770	54204
89.....	.1756	25.00	4.39	12252	37434
90.....	.1756	25.00	4.39	8732	25182
91.....	.1756	25.00	4.39	6054	16450
92.....	.1756	25.00	4.39	4070	10396
93.....	.1756	25.00	4.39	2652	6326
94.....	.1756	25.00	4.39	1664	3674
95.....	.1756	25.00	4.39	1005	2010
96.....	.1756	25.00	4.39	575	1005
97.....	.1756	25.00	4.39	290	430
98.....	.1756	25.00	4.39	114	140
99.....	.1756	25.00	4.39	26	26

TABLE 4

\$25 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15....	.0935	25.00	2.34	1534139	57593861	79.5031	2.9806
16....	.0935	25.00	2.34	1493472	56059722	79.2946	3.0067
17....	.0935	25.00	2.34	1453814	54566250	79.0834	3.0342
18....	.0935	25.00	2.34	1415127	53112436	78.8713	3.0632
19....	.0935	25.00	2.34	1377390	51697309	78.6576	3.0936
20....	.0935	25.00	2.34	1340570	50319919	78.4433	3.1258
21....	.0965	25.00	2.41	1343671	48979349	78.2282	3.1597
22....	.0993	25.00	2.48	1345536	47635678	77.9424	3.1926
23....	.1020	25.00	2.55	1346216	46290142	77.5839	3.2245
24....	.1046	25.00	2.62	1345758	44943926	77.1520	3.2552
25....	.1071	25.00	2.68	1339209	43598168	76.6439	3.2848
26....	.1094	25.00	2.74	1331876	42258959	76.0694	3.3135
27....	.1116	25.00	2.79	1319067	40927083	75.4266	3.3413
28....	.1136	25.00	2.84	1305795	39608016	74.7241	3.3686
29....	.1156	25.00	2.89	1292064	38302221	73.9617	3.3954
30....	.1176	25.00	2.94	1277897	37010157	73.1383	3.4217
31....	.1196	25.00	2.99	1263314	35732260	72.2524	3.4473
32....	.1215	25.00	3.04	1248321	34468946	71.3028	3.4723
33....	.1234	25.00	3.09	1232929	33220625	70.2888	3.4966
34....	.1253	25.00	3.13	1213269	31987696	69.2091	3.5202
35....	.1271	25.00	3.18	1197213	30774427	68.0730	3.5435
36....	.1289	25.00	3.22	1177119	29577214	66.8694	3.5660
37....	.1306	25.00	3.27	1160405	28400095	65.6076	3.5882
38....	.1323	25.00	3.31	1139875	27239690	64.2763	3.6093
39....	.1339	25.00	3.35	1119171	26099815	62.8844	3.6301
40....	.1355	25.00	3.39	1098292	24980644	61.4310	3.6503
41....	.1370	25.00	3.43	1077229	23882352	59.9153	3.6700
42....	.1385	25.00	3.46	1052933	22805123	58.3359	3.6891
43....	.1400	25.00	3.50	1031576	21752190	56.7019	3.7083
44....	.1414	25.00	3.54	1010008	20720614	55.0020	3.7267
45....	.1428	25.00	3.57	985456	19710606	53.2349	3.7444
46....	.1442	25.00	3.61	963527	18725150	51.4091	3.7621
47....	.1455	25.00	3.64	938771	17761623	49.5129	3.7788
48....	.1468	25.00	3.67	913940	16822852	47.5546	3.7954
49....	.1481	25.00	3.70	889018	15908912	45.5315	3.8118
50....	.1494	25.00	3.74	866300	15019894	43.4421	3.8281
51....	.1506	25.00	3.77	841057	14153594	41.2727	3.8431
52....	.1519	25.00	3.80	815678	13312537	39.0306	3.8579
53....	.1531	25.00	3.83	790152	12496859	36.7110	3.8722
54....	.1542	25.00	3.86	764465	11706707	34.3098	3.8861
55....	.1554	25.00	3.89	738614	10942242	31.8212	3.8995
56....	.1565	25.00	3.91	710768	10203628	29.2389	3.9122
57....	.1577	25.00	3.94	684638	9492860	26.5649	3.9256
58....	.1587	25.00	3.97	658329	8808222	23.7807	3.9384
59....	.1598	25.00	4.00	631844	8149893	20.8748	3.9505
60....	.1609	25.00	4.02	603683	7518049	17.8338	3.9615
61....	.1620	25.00	4.05	576943	6914366	14.6526	3.9737
62....	.1630	25.00	4.08	550062	6337423	11.3017	3.9848
63....	.1641	25.00	4.10	521782	5787361	7.7587	3.9939
64....	.1651	25.00	4.13	494766	5265579	4.0059	4.0059

TABLE 4—Continued  
 \$25 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>r</sub>	K <sub>r</sub>
65.....	.1661	25.00	4.15	466576	4770813
66.....	.1671	25.00	4.18	439577	4304237
67.....	.1682	25.00	4.21	412626	3864660
68.....	.1692	25.00	4.23	384883	3452034
69.....	.1701	25.00	4.25	357463	3067151
70.....	.1710	25.00	4.28	331221	2709688
71.....	.1721	25.00	4.30	304629	2378467
72.....	.1728	25.00	4.32	278623	2073838
73.....	.1735	25.00	4.34	253304	1795215
74.....	.1739	25.00	4.35	228253	1541911
75.....	.1744	25.00	4.36	204218	1313658
76.....	.1748	25.00	4.37	181298	1109440
77.....	.1751	25.00	4.38	159598	928142
78.....	.1754	25.00	4.39	139207	768544
79.....	.1755	25.00	4.39	119935	629337
80.....	.1756	25.00	4.39	102212	509402
81.....	.1756	25.00	4.39	86079	407190
82.....	.1756	25.00	4.39	71561	321111
83.....	.1756	25.00	4.39	58664	249550
84.....	.1756	25.00	4.39	47355	190886
85.....	.1756	25.00	4.39	37600	143531
86.....	.1756	25.00	4.39	29316	105931
87.....	.1756	25.00	4.39	22411	76615
88.....	.1756	25.00	4.39	16770	54204
89.....	.1756	25.00	4.39	12252	37434
90.....	.1756	25.00	4.39	8732	25182
91.....	.1756	25.00	4.39	6054	16450
92.....	.1756	25.00	4.39	4070	10396
93.....	.1756	25.00	4.39	2652	6326
94.....	.1756	25.00	4.39	1664	3674
95.....	.1756	25.00	4.39	1005	2010
96.....	.1756	25.00	4.39	575	1005
97.....	.1756	25.00	4.39	290	430
98.....	.1756	25.00	4.39	114	140
99.....	.1756	25.00	4.39	26	26

TABLE 5

\$50 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15....	.0783	40.00	3.13	2052075	75907703	100.0382	3.7504
16....	.0783	40.00	3.13	1997679	73855628	99.5877	3.7762
17....	.0783	40.00	3.13	1944631	71857949	99.1288	3.8033
18....	.0783	40.00	3.13	1892883	69913318	98.6633	3.8318
19....	.0783	40.00	3.13	1842406	68020435	98.1904	3.8619
20....	.0783	40.00	3.13	1793155	66178029	97.7111	3.8936
21....	.0782	40.20	3.14	1750676	64384874	97.2250	3.9270
22....	.0779	40.40	3.15	1709048	62634198	96.7230	3.9619
23....	.0777	40.60	3.15	1662973	60925150	96.2047	3.9984
24....	.0774	40.80	3.16	1623128	59262177	95.6813	4.0370
25....	.0770	41.00	3.16	1579068	57639049	95.1417	4.0775
26....	.0765	41.20	3.15	1531171	56059981	94.5977	4.1205
27....	.0758	41.40	3.14	1484542	54528810	94.0593	4.1667
28....	.0751	41.60	3.12	1434535	53044268	93.5273	4.2163
29....	.0745	41.80	3.11	1390422	51609733	93.0138	4.2700
30....	.0743	42.00	3.12	1356136	50219311	92.5102	4.3279
31....	.0744	42.20	3.14	1326691	48863175	91.9970	4.3894
32....	.0747	42.40	3.17	1301703	47536484	91.4647	4.4542
33....	.0753	42.60	3.21	1280809	46234781	90.9041	4.5222
34....	.0760	42.80	3.25	1259785	44953972	90.3055	4.5933
35....	.0770	43.00	3.31	1246155	43694187	89.6695	4.6677
36....	.0782	43.20	3.38	1235610	42448032	88.9759	4.7449
37....	.0797	43.40	3.46	1227829	41212422	88.2150	4.8246
38....	.0814	43.60	3.55	1222524	39984593	87.3760	4.9065
39....	.0833	43.80	3.65	1219396	38762069	86.4480	4.9903
40....	.0851	44.00	3.74	1211685	37542673	85.4202	5.0758
41....	.0870	44.20	3.85	1209135	36330988	84.3016	5.1638
42....	.0889	44.40	3.95	1202048	35121853	83.0709	5.2534
43....	.0910	44.60	4.06	1196628	33919805	81.7370	5.3455
44....	.0931	44.80	4.17	1189755	32723177	80.2879	5.4400
45....	.0954	45.00	4.29	1184203	31533422	78.7225	5.5372
46....	.0978	45.20	4.42	1179720	30349219	77.0286	5.6369
47....	.1003	45.40	4.55	1173463	29169499	75.1936	5.7388
48....	.1030	45.60	4.70	1170441	27996036	73.2146	5.8434
49....	.1058	45.80	4.85	1165334	26825595	71.0674	5.9497
50....	.1087	46.00	5.00	1158155	25660261	68.7483	6.0580
51....	.1118	46.20	5.17	1153386	24502106	66.2513	6.1690
52....	.1150	46.40	5.34	1146242	23348720	63.5508	6.2815
53....	.1183	46.60	5.51	1136746	22202478	60.6382	6.3960
54....	.1218	46.80	5.70	1128874	21065732	57.5050	6.5133
55....	.1255	47.00	5.90	1120263	19936858	54.1198	6.6320
56....	.1295	47.20	6.11	1110688	18816595	50.4595	6.7515
57....	.1339	47.40	6.35	1103414	17705907	46.4971	6.8710
58....	.1383	47.60	6.58	1091135	16602493	42.1829	6.9861
59....	.1427	47.80	6.82	1077294	15511358	37.5017	7.0971
60....	.1466	48.00	7.04	1057197	14434064	32.4138	7.2002
61....	.1502	48.20	7.24	1031374	13376867	26.9055	7.2966
62....	.1536	48.40	7.43	1001705	12345493	20.9547	7.3883
63....	.1568	48.60	7.62	969752	11343788	14.5243	7.4765
64....	.1597	48.80	7.79	933226	10374036	7.5560	7.5560

TABLE 5—Continued  
 \$50 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>x</sub>	K <sub>x</sub>
65.....	.1623	49.00	7.95	893803	9440810
66.....	.1646	49.20	8.10	851812	8547007
67.....	.1665	49.40	8.23	806631	7695195
68.....	.1682	49.60	8.34	758848	6888564
69.....	.1697	49.80	8.45	710721	6129716
70.....	.1710	50.00	8.55	661667	5418995
71.....	.1721	50.00	8.61	609967	4757328
72.....	.1728	50.00	8.64	557245	4147361
73.....	.1735	50.00	8.68	506608	3590116
74.....	.1739	50.00	8.70	456506	3083508
75.....	.1744	50.00	8.72	408436	2627002
76.....	.1748	50.00	8.74	362596	2218566
77.....	.1751	50.00	8.76	319197	1855970
78.....	.1754	50.00	8.77	278097	1536773
79.....	.1755	50.00	8.78	239870	1258676
80.....	.1756	50.00	8.78	204425	1018806
81.....	.1756	50.00	8.78	172158	814381
82.....	.1756	50.00	8.78	143123	642223
83.....	.1756	50.00	8.78	117327	499100
84.....	.1756	50.00	8.78	94710	381773
85.....	.1756	50.00	8.78	75201	287063
86.....	.1756	50.00	8.78	58633	211862
87.....	.1756	50.00	8.78	44822	153229
88.....	.1756	50.00	8.78	33540	108407
89.....	.1756	50.00	8.78	24505	74867
90.....	.1756	50.00	8.78	17463	50362
91.....	.1756	50.00	8.78	12108	32899
92.....	.1756	50.00	8.78	8139	20791
93.....	.1756	50.00	8.78	5303	12652
94.....	.1756	50.00	8.78	3328	7349
95.....	.1756	50.00	8.78	2011	4021
96.....	.1756	50.00	8.78	1150	2010
97.....	.1756	50.00	8.78	579	860
98.....	.1756	50.00	8.78	228	281
99.....	.1756	50.00	8.78	53	53

TABLE 6

\$50 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>z</sub>	K <sub>z</sub>	Single	Annual
15....	.0935	40.00	3.74	2452000	100731112	137.3272	5.1484
16....	.0935	40.00	3.74	2387003	98279112	137.2730	5.2052
17....	.0935	40.00	3.74	2323617	95892109	137.2227	5.2649
18....	.0935	40.00	3.74	2261784	93568492	137.1792	5.3277
19....	.0935	40.00	3.74	2201469	91306708	137.1420	5.3939
20....	.0935	40.00	3.74	2142620	89105239	137.1129	5.4636
21....	.0965	40.20	3.88	2163255	86962619	137.0918	5.5372
22....	.0993	40.40	4.01	2175646	84799364	136.9391	5.6092
23....	.1020	40.60	4.14	2185622	82623718	136.6613	5.6798
24....	.1046	40.80	4.27	2193277	80438096	136.2571	5.7490
25....	.1071	41.00	4.39	2193705	78244819	135.7220	5.8167
26....	.1094	41.20	4.51	2192248	76051114	135.0654	5.8832
27....	.1116	41.40	4.62	2184262	73858866	134.2841	5.9486
28....	.1136	41.60	4.73	2174793	71674604	133.3854	6.0131
29....	.1156	41.80	4.83	2159401	69499811	132.3687	6.0767
30....	.1176	42.00	4.94	2147215	67340410	131.2422	6.1400
31....	.1196	42.20	5.05	2133691	65193195	129.9930	6.2022
32....	.1215	42.40	5.15	2114755	63059504	128.6188	6.2635
33....	.1234	42.60	5.26	2098772	60944749	127.1282	6.3242
34....	.1253	42.80	5.36	2077675	58845977	125.5089	6.3838
35....	.1271	43.00	5.47	2059357	56768302	123.7695	6.4428
36....	.1289	43.20	5.57	2036197	54708945	121.8975	6.5006
37....	.1306	43.40	5.67	2012079	52672748	119.9016	6.5576
38....	.1323	43.60	5.77	1987032	50660669	117.7794	6.6137
39....	.1339	43.80	5.86	1957715	48673637	115.5286	6.6690
40....	.1355	44.00	5.96	1930921	46715922	113.1577	6.7240
41....	.1370	44.20	6.06	1903210	44785001	110.6545	6.7780
42....	.1385	44.40	6.15	1871543	42881791	108.0167	6.8309
43....	.1400	44.60	6.24	1839153	41010248	105.2520	6.8834
44....	.1414	44.80	6.33	1806031	39171095	102.3575	6.9353
45....	.1428	45.00	6.43	1774924	37365064	99.3312	6.9868
46....	.1442	45.20	6.52	1740221	35590140	96.1596	7.0369
47....	.1455	45.40	6.61	1704745	33849919	92.8493	7.0863
48....	.1468	45.60	6.69	1666011	32145174	89.3966	7.1349
49....	.1481	45.80	6.78	1629065	30479163	85.8064	7.1836
50....	.1494	46.00	6.87	1591305	28850098	82.0652	7.2315
51....	.1506	46.20	6.96	1552720	27258793	78.1659	7.2785
52....	.1519	46.40	7.05	1513297	25706073	74.1030	7.3245
53....	.1531	46.60	7.13	1470962	24192776	69.8669	7.3695
54....	.1542	46.80	7.22	1429907	22721814	65.4594	7.4143
55....	.1554	47.00	7.30	1386088	21291907	60.8589	7.4578
56....	.1565	47.20	7.39	1343369	19905819	56.0630	7.5012
57....	.1577	47.40	7.47	1298032	18562450	51.0455	7.5432
58....	.1587	47.60	7.55	1251986	17264418	45.7986	7.5849
59....	.1598	47.80	7.64	1206822	16012432	40.3003	7.6267
60....	.1609	48.00	7.72	1159312	14805610	34.5138	7.6667
61....	.1620	48.20	7.81	1112574	13646298	28.4187	7.7070
62....	.1630	48.40	7.89	1063722	12533724	21.9660	7.7449
63....	.1641	48.60	7.98	1015567	11470002	15.1209	7.7836
64....	.1651	48.80	8.06	965572	10454435	7.8179	7.8179

TABLE 6—Continued  
 \$50 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>x</sub>	K <sub>x</sub>
65.....	.1661	49.00	8.14	915164	9488863
66.....	.1671	49.20	8.22	864432	8573699
67.....	.1682	49.40	8.31	814471	7709267
68.....	.1692	49.60	8.39	763398	6894796
69.....	.1701	49.80	8.47	712403	6131398
70.....	.1710	50.00	8.55	661667	5418995
71.....	.1721	50.00	8.61	609967	4757328
72.....	.1728	50.00	8.64	557245	4147361
73.....	.1735	50.00	8.68	506608	3590116
74.....	.1739	50.00	8.70	456506	3083508
75.....	.1744	50.00	8.72	408436	2627002
76.....	.1748	50.00	8.74	362596	2218566
77.....	.1751	50.00	8.76	319197	1855970
78.....	.1754	50.00	8.77	278097	1536773
79.....	.1755	50.00	8.78	239870	1258676
80.....	.1756	50.00	8.78	204425	1018806
81.....	.1756	50.00	8.78	172158	814381
82.....	.1756	50.00	8.78	143123	642223
83.....	.1756	50.00	8.78	117327	499100
84.....	.1756	50.00	8.78	94710	381773
85.....	.1756	50.00	8.78	75201	287063
86.....	.1756	50.00	8.78	58633	211862
87.....	.1756	50.00	8.78	44822	153229
88.....	.1756	50.00	8.78	33540	108407
89.....	.1756	50.00	8.78	24505	74867
90.....	.1756	50.00	8.78	17463	50362
91.....	.1756	50.00	8.78	12108	32899
92.....	.1756	50.00	8.78	8139	20791
93.....	.1756	50.00	8.78	5303	12652
94.....	.1756	50.00	8.78	3328	7349
95.....	.1756	50.00	8.78	2011	4021
96.....	.1756	50.00	8.78	1150	2010
97.....	.1756	50.00	8.78	579	860
98.....	.1756	50.00	8.78	228	281
99.....	.1756	50.00	8.78	53	53

TABLE 7

\$100 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUM	
				H <sub>z</sub>	K <sub>z</sub>	Single	Annual
15....	.0783	62.60	4.90	3212514	130290945	168.8474	6.3301
16....	.0783	62.60	4.90	3127356	127078431	168.4751	6.3883
17....	.0783	62.60	4.90	3044311	123951075	168.0993	6.4495
18....	.0783	62.60	4.90	2963300	120906764	167.7232	6.5140
19....	.0783	62.60	4.90	2884277	117943464	167.3460	6.5818
20....	.0783	62.60	4.90	2807176	115059187	166.9695	6.6533
21....	.0782	63.24	4.95	2759823	112252011	166.5935	6.7288
22....	.0779	63.88	4.98	2701924	109492188	166.1696	6.8065
23....	.0777	64.52	5.01	2644919	106790264	165.7169	6.8874
24....	.0774	65.16	5.04	2588786	104145345	165.2372	6.9717
25....	.0770	65.80	5.07	2533504	101556559	164.7283	7.0598
26....	.0765	66.44	5.08	2469317	99023055	164.1932	7.1520
27....	.0758	67.08	5.08	2401743	96553738	163.6516	7.2495
28....	.0751	67.72	5.09	2340316	94151995	163.1146	7.3533
29....	.0745	68.36	5.09	2275642	91811679	162.5754	7.4635
30....	.0743	69.00	5.13	2229801	89536037	162.0459	7.5811
31....	.0744	69.64	5.18	2188617	87306236	161.4869	7.7049
32....	.0747	70.28	5.25	2158818	85117619	160.8891	7.8350
33....	.0753	70.92	5.34	2130692	82961801	160.2338	7.9711
34....	.0760	71.56	5.44	2108685	80831109	159.5015	8.1128
35....	.0770	72.20	5.56	2093240	78722424	158.6829	8.2602
36....	.0782	72.84	5.70	2083721	76629184	157.7575	8.4129
37....	.0797	73.48	5.86	2079503	74545463	156.7057	8.5704
38....	.0814	74.12	6.03	2076569	72465960	155.5060	8.7322
39....	.0833	74.76	6.23	2081325	70389391	154.1468	8.8983
40....	.0851	75.40	6.42	2079952	68308066	152.5967	9.0675
41....	.0870	76.04	6.62	2079084	66228114	150.8638	9.2410
42....	.0889	76.68	6.82	2075435	64149030	148.9356	9.4186
43....	.0910	77.32	7.04	2074941	62073595	146.8100	9.6013
44....	.0931	77.96	7.26	2071372	59998654	144.4637	9.7883
45....	.0954	78.60	7.50	2070285	57927282	141.8944	9.9806
46....	.0978	79.24	7.75	2068514	55856997	139.0776	10.1775
47....	.1003	79.88	8.01	2065811	53788483	135.9988	10.3794
48....	.1030	80.52	8.29	2064459	51722672	132.6429	10.5865
49....	.1058	81.16	8.59	2063962	49658213	128.9817	10.7982
50....	.1087	81.80	8.89	2059200	47594251	124.9891	11.0139
51....	.1118	82.44	9.22	2056908	45535051	120.6534	11.2347
52....	.1150	83.08	9.55	2049927	43478143	115.9346	11.4593
53....	.1183	83.72	9.90	2042429	41428216	110.8166	11.6888
54....	.1218	84.36	10.28	2035933	39385787	105.2638	11.9227
55....	.1255	85.00	10.67	2025966	37349854	99.2243	12.1592
56....	.1295	85.64	11.09	2015962	35323888	92.6639	12.3984
57....	.1339	86.28	11.55	2006997	33307926	85.5207	12.6377
58....	.1383	86.92	12.02	1993229	31300929	77.7180	12.8712
59....	.1427	87.56	12.49	1972933	29307700	69.1989	13.0957
60....	.1466	88.20	12.93	1941698	27334767	59.9075	13.3076
61....	.1502	88.84	13.34	1900350	25393069	49.8105	13.5083
62....	.1536	89.48	13.74	1852413	23492719	38.8591	13.7011
63....	.1568	90.12	14.13	1798240	21640306	26.9738	13.8850
64....	.1597	90.76	14.49	1735873	19842066	14.0547	14.0547



TABLE 7—Continued  
 \$100 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>z</sub>	K <sub>z</sub>
65.....	.1623	91.40	14.83	1667307	18106193
66.....	.1646	92.04	15.15	1593204	16438886
67.....	.1665	92.68	15.43	1512310	14845682
68.....	.1682	93.32	15.70	1428527	13333372
69.....	.1697	93.96	15.95	1341539	11904845
70.....	.1710	94.60	16.18	1252138	10563306
71.....	.1721	95.24	16.39	1161133	93111168
72.....	.1728	95.88	16.57	1068699	8150035
73.....	.1735	96.52	16.75	977614	7081336
74.....	.1739	97.16	16.90	886777	6103722
75.....	.1744	97.80	17.06	799073	5216945
76.....	.1748	98.44	17.21	713991	4417872
77.....	.1751	99.08	17.35	632199	3703881
78.....	.1754	99.72	17.49	554608	3071682
79.....	.1755	100.00	17.55	479466	2517074
80.....	.1756	100.00	17.56	408849	2037608
81.....	.1756	100.00	17.56	344316	1628759
82.....	.1756	100.00	17.56	286246	1284443
83.....	.1756	100.00	17.56	234654	998197
84.....	.1756	100.00	17.56	189420	763543
85.....	.1756	100.00	17.56	150401	574123
86.....	.1756	100.00	17.56	117266	423722
87.....	.1756	100.00	17.56	89644	306456
88.....	.1756	100.00	17.56	67079	216812
89.....	.1756	100.00	17.56	49010	149733
90.....	.1756	100.00	17.56	34927	100723
91.....	.1756	100.00	17.56	24215	65796
92.....	.1756	100.00	17.56	16278	41581
93.....	.1756	100.00	17.56	10606	25303
94.....	.1756	100.00	17.56	6655	14697
95.....	.1756	100.00	17.56	4021	8042
96.....	.1756	100.00	17.56	2300	4021
97.....	.1756	100.00	17.56	1159	1721
98.....	.1756	100.00	17.56	457	562
99.....	.1756	100.00	17.56	105	105

TABLE 8

\$100 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15....	.0935	62.60	5.85	3835348	172040306	231.5483	8.6807
16....	.0935	62.60	5.85	3733681	168204958	231.9192	8.7940
17....	.0935	62.60	5.85	3634535	164471277	232.3093	8.9131
18....	.0935	62.60	5.85	3537817	160836742	232.7238	9.0384
19....	.0935	62.60	5.85	3443474	157298925	233.1624	9.1704
20....	.0935	62.60	5.85	3351424	153855451	233.6283	9.3095
21....	.0965	63.24	6.10	3400994	150504027	234.1223	9.4564
22....	.0993	63.88	6.34	3439799	147103033	234.3949	9.6011
23....	.1020	64.52	6.58	3473766	143663234	234.4505	9.7440
24....	.1046	65.16	6.82	3503079	140189468	234.2867	9.8851
25....	.1071	65.80	7.05	3522920	136686389	233.8959	10.0241
26....	.1094	66.44	7.27	3533845	133163469	233.2870	10.1616
27....	.1116	67.08	7.49	3541152	129629624	232.4645	10.2978
28....	.1136	67.72	7.69	3535762	126088472	231.4239	10.4327
29....	.1156	68.36	7.90	3531940	122552710	230.1838	10.5672
30....	.1176	69.00	8.11	3525084	119020770	228.7310	10.7008
31....	.1196	69.64	8.33	3519533	115495686	227.0606	10.8335
32....	.1215	70.28	8.54	3506797	111976153	225.1584	10.9648
33....	.1234	70.92	8.75	3491303	108469356	223.0312	11.0951
34....	.1253	71.56	8.97	3477005	104978053	220.6754	11.2244
35....	.1271	72.20	9.18	3456105	101501048	218.0780	11.3521
36....	.1289	72.84	9.39	3432655	98044943	215.2445	11.4786
37....	.1306	73.48	9.60	3406694	94612288	212.1722	11.6040
38....	.1323	74.12	9.81	3378299	91203594	208.8569	11.7281
39....	.1339	74.76	10.01	3344151	87827295	205.2939	11.8509
40....	.1355	75.40	10.22	3311076	84483144	201.4901	11.9729
41....	.1370	76.04	10.42	3272516	81172068	197.4316	12.0934
42....	.1385	76.68	10.62	3231836	77899552	193.1237	12.2131
43....	.1400	77.32	10.82	3189044	74667716	188.5623	12.3318
44....	.1414	77.96	11.02	3144149	71478672	183.7418	12.4496
45....	.1428	78.60	11.22	3097146	68334523	178.6580	12.5664
46....	.1442	79.24	11.43	3050724	65237377	173.3045	12.6822
47....	.1455	79.88	11.62	2996844	62186653	167.6647	12.7962
48....	.1468	80.52	11.82	2943535	59189809	161.7516	12.9097
49....	.1481	81.16	12.02	2888106	56246274	155.5454	13.0220
50....	.1494	81.80	12.22	2830531	53358168	149.0391	13.1331
51....	.1506	82.44	12.42	2770803	50527637	142.2191	13.2428
52....	.1519	83.08	12.62	2708908	47756834	135.0748	13.3511
53....	.1531	83.72	12.82	2644843	45047926	127.5887	13.4579
54....	.1542	84.36	13.01	2576604	42403083	119.7445	13.5629
55....	.1554	85.00	13.21	2508249	39826479	111.5306	13.6673
56....	.1565	85.64	13.40	2435879	37318230	102.9133	13.7698
57....	.1577	86.28	13.61	2364955	34882351	93.8721	13.8718
58....	.1587	86.92	13.79	2286741	32517396	84.3534	13.9701
59....	.1598	87.56	13.99	2209874	30230655	74.3451	14.0696
60....	.1609	88.20	14.19	2130912	28020781	63.7770	14.1671
61....	.1620	88.84	14.39	2049927	25889869	52.5917	14.2625
62....	.1630	89.48	14.59	1967009	23839942	40.7152	14.3556
63....	.1641	90.12	14.79	1882235	21872933	28.0630	14.4456
64....	.1651	90.76	14.98	1794574	19990698	14.5300	14.5300

TABLE 8—Continued  
 \$100 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>z</sub>	K <sub>z</sub>
65.....	.1661	91.40	15.18	1706657	18196124
66.....	.1671	92.04	15.38	1617392	16489467
67.....	.1682	92.68	15.59	1527991	14872075
68.....	.1692	93.32	15.79	1436716	13344084
69.....	.1701	93.96	15.98	1344062	11907368
70.....	.1710	94.60	16.18	1252138	10563306
71.....	.1721	95.24	16.39	1161133	9311168
72.....	.1728	95.88	16.57	1068699	8150035
73.....	.1735	96.52	16.75	977614	7081336
74.....	.1739	97.16	16.90	886777	6103722
75.....	.1744	97.80	17.06	799073	5216945
76.....	.1748	98.44	17.21	713991	4417872
77.....	.1751	99.08	17.35	632199	3703881
78.....	.1754	99.72	17.49	554608	3071682
79.....	.1755	100.00	17.55	479466	2517074
80.....	.1756	100.00	17.56	408849	2037608
81.....	.1756	100.00	17.56	344316	1628759
82.....	.1756	100.00	17.56	286246	1284443
83.....	.1756	100.00	17.56	234654	998197
84.....	.1756	100.00	17.56	189420	763543
85.....	.1756	100.00	17.56	150401	574123
86.....	.1756	100.00	17.56	117266	423722
87.....	.1756	100.00	17.56	89644	306456
88.....	.1756	100.00	17.56	67079	216812
89.....	.1756	100.00	17.56	49010	149733
90.....	.1756	100.00	17.56	34927	100723
91.....	.1756	100.00	17.56	24215	65796
92.....	.1756	100.00	17.56	16278	41581
93.....	.1756	100.00	17.56	10606	25303
94.....	.1756	100.00	17.56	6655	14697
95.....	.1756	100.00	17.56	4021	8042
96.....	.1756	100.00	17.56	2300	4021
97.....	.1756	100.00	17.56	1159	1721
98.....	.1756	100.00	17.56	457	562
99.....	.1756	100.00	17.56	105	105

TABLE 9

\$150 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15.....	.0783	76.10	5.96	3907465	163682631	210.9562	7.9087
16.....	.0783	76.10	5.96	3803887	159775166	210.6553	7.9877
17.....	.0783	76.10	5.96	3702876	155971279	210.3544	8.0708
18.....	.0783	76.10	5.96	3604340	152268403	210.0579	8.1581
19.....	.0783	76.10	5.96	3508223	148664063	209.7647	8.2502
20.....	.0783	76.10	5.96	3414442	145155840	209.4773	8.3472
21.....	.0782	77.03	6.02	3356391	141741398	209.1956	8.4496
22.....	.0779	77.96	6.07	3293309	138385007	208.8619	8.5552
23.....	.0777	78.89	6.13	3236199	135091698	208.4850	8.6648
24.....	.0774	79.82	6.18	3174345	131855499	208.0568	8.7784
25.....	.0770	80.75	6.22	3108165	128681154	207.5844	8.8965
26.....	.0765	81.68	6.25	3038038	125572989	207.0815	9.0201
27.....	.0758	82.61	6.26	2959628	122534951	206.5576	9.1502
28.....	.0751	83.54	6.27	2882864	119575323	206.0337	9.2881
29.....	.0745	84.47	6.29	2812139	116692459	205.5142	9.4347
30.....	.0743	85.40	6.35	2760085	113880320	204.9913	9.5902
31.....	.0744	86.33	6.42	2712533	111120235	204.4257	9.7536
32.....	.0747	87.26	6.52	2677321	108407702	203.8083	9.9251
33.....	.0753	88.19	6.64	2649400	105730381	203.1106	10.1041
34.....	.0760	89.12	6.77	2624228	103080981	202.3131	10.2904
35.....	.0770	90.05	6.93	2609020	100456753	201.4069	10.4842
36.....	.0782	90.98	7.11	2599167	97847733	200.3612	10.6849
37.....	.0797	91.91	7.33	2601153	95248566	199.1566	10.8921
38.....	.0814	92.84	7.56	2603460	92647413	197.7511	11.1044
39.....	.0833	93.77	7.81	2609173	90043953	196.1325	11.3220
40.....	.0851	94.70	8.06	2611279	87434780	194.2789	11.5444
41.....	.0870	95.63	8.32	2612988	84823501	192.1880	11.7722
42.....	.0889	96.56	8.58	2611031	82210513	189.8468	12.0058
43.....	.0910	97.49	8.87	2614308	79599482	187.2526	12.2462
44.....	.0931	98.42	9.16	2613467	76985174	184.3711	12.4923
45.....	.0954	99.35	9.48	2616840	74371707	181.1992	12.7452
46.....	.0978	100.28	9.81	2618338	71754867	177.7014	13.0040
47.....	.1003	101.21	10.15	2617726	69136529	173.8615	13.2691
48.....	.1030	102.14	10.52	2619796	66518803	169.6628	13.5411
49.....	.1058	103.07	10.90	2618998	63899007	165.0650	13.8190
50.....	.1087	104.00	11.30	2617430	61280009	160.0503	14.1034
51.....	.1118	104.93	11.73	2616869	58662579	154.5837	14.3942
52.....	.1150	105.86	12.17	2612315	56045710	148.6224	14.6902
53.....	.1183	106.79	12.63	2605645	53433395	142.1354	14.9922
54.....	.1218	107.72	13.12	2598390	50827750	135.0825	15.3001
55.....	.1255	108.65	13.64	2589895	48229360	127.4059	15.6127
56.....	.1295	109.58	14.19	2579487	45639465	119.0440	15.9281
57.....	.1339	110.51	14.80	2571737	43059978	109.9247	16.2441
58.....	.1383	111.44	15.41	2555379	40488241	99.9435	16.5521
59.....	.1427	112.37	16.04	2533694	37932862	89.0367	16.8499
60.....	.1466	113.30	16.61	2494324	35399168	77.1130	17.1295
61.....	.1502	114.23	17.16	2444528	32904844	64.1505	17.3972
62.....	.1536	115.16	17.69	2384948	30460316	50.0673	17.6530
63.....	.1568	116.09	18.20	2316205	28075368	34.7674	17.8968
64.....	.1597	117.02	18.69	2239025	25759163	18.1286	18.1286

TABLE 9—Continued  
 \$150 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>z</sub>	K <sub>z</sub>
65.....	.1623	117.95	19.14	2151872	23520138
66.....	.1646	118.88	19.57	2058020	21368266
67.....	.1665	119.81	19.95	1955319	19310246
68.....	.1682	120.74	20.31	1847987	17354927
69.....	.1697	121.67	20.65	1736851	15506940
70.....	.1710	122.60	20.96	1622052	13770089
71.....	.1721	123.53	21.26	1506143	12148037
72.....	.1728	124.46	21.51	1387309	10641894
73.....	.1735	125.39	21.76	1270022	9254585
74.....	.1739	126.32	21.97	1152810	7984563
75.....	.1744	127.25	22.19	1039357	6831753
76.....	.1748	128.18	22.41	929724	5792396
77.....	.1751	129.11	22.61	823863	4862672
78.....	.1754	130.04	22.81	723305	4038809
79.....	.1755	130.97	22.99	628087	3315504
80.....	.1756	131.90	23.16	539234	2687417
81.....	.1756	131.90	23.16	454121	2148183
82.....	.1756	131.90	23.16	377531	1694062
83.....	.1756	131.90	23.16	309487	1316531
84.....	.1756	131.90	23.16	249827	1007044
85.....	.1756	131.90	23.16	198365	757217
86.....	.1756	131.90	23.16	154662	558852
87.....	.1756	131.90	23.16	118232	404190
88.....	.1756	131.90	23.16	88471	285958
89.....	.1756	131.90	23.16	64640	197487
90.....	.1756	131.90	23.16	46065	132847
91.....	.1756	131.90	23.16	31938	86782
92.....	.1756	131.90	23.16	21469	54844
93.....	.1756	131.90	23.16	13989	33375
94.....	.1756	131.90	23.16	8778	19386
95.....	.1756	131.90	23.16	5304	10608
96.....	.1756	131.90	23.16	3034	5304
97.....	.1756	131.90	23.16	1529	2270
98.....	.1756	131.90	23.16	602	741
99.....	.1756	131.90	23.16	139	139

TABLE 10

\$150 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15.....	.0935	76.10	7.12	4667979	215830211	289.2684	10.8447
16.....	.0935	76.10	7.12	4544240	211162232	289.9226	10.9934
17.....	.0935	76.10	7.12	4423571	206617992	290.6059	11.1498
18.....	.0935	76.10	7.12	4305856	202194421	291.3252	11.3143
19.....	.0935	76.10	7.12	4191031	197888565	292.0800	11.4877
20.....	.0935	76.10	7.12	4078998	193697534	292.8748	11.6704
21.....	.0965	77.03	7.43	4142522	189618536	293.7105	11.8632
22.....	.0993	77.96	7.74	4199376	185476014	294.2782	12.0540
23.....	.1020	78.89	8.05	4249820	181276638	294.5707	12.2427
24.....	.1046	79.82	8.35	4288961	177026818	294.5853	12.4292
25.....	.1071	80.75	8.65	4322448	172737857	294.3223	12.6139
26.....	.1094	81.68	8.94	4345609	168415409	293.7805	12.7966
27.....	.1116	82.61	9.22	4359068	164069800	292.9630	12.9778
28.....	.1136	83.54	9.49	4363379	159710732	291.8738	13.1578
29.....	.1156	84.47	9.76	4363511	155347353	290.5215	13.3372
30.....	.1176	85.40	10.04	4363976	150983842	288.9017	13.5158
31.....	.1196	86.33	10.33	4364559	146619866	286.9982	13.6933
32.....	.1215	87.26	10.60	4352699	142255307	284.7956	13.8690
33.....	.1234	88.19	10.88	4341185	137902608	282.3100	14.0440
34.....	.1253	89.12	11.17	4329782	133561423	279.5265	14.2177
35.....	.1271	90.05	11.45	4310719	129231641	276.4314	14.3896
36.....	.1289	90.98	11.73	4288077	124920922	273.0289	14.5601
37.....	.1306	91.91	12.00	4258368	120632845	269.3154	14.7292
38.....	.1323	92.84	12.28	4228900	116374477	265.2954	14.8973
39.....	.1339	93.77	12.56	4196057	112145577	260.9533	15.0639
40.....	.1355	94.70	12.83	4156663	107949520	256.2847	15.2288
41.....	.1370	95.63	13.10	4114199	103792857	251.2945	15.3927
42.....	.1385	96.56	13.37	4068705	99678658	245.9767	15.5555
43.....	.1400	97.49	13.65	4023146	95609953	240.3259	15.7171
44.....	.1414	98.42	13.92	3971557	91586807	234.3246	15.8769
45.....	.1428	99.35	14.19	3916979	87615250	227.9772	16.0354
46.....	.1442	100.28	14.46	3859446	83698271	221.2753	16.1927
47.....	.1455	101.21	14.73	3798926	79838825	214.2106	16.3485
48.....	.1468	102.14	14.99	3732960	76039899	206.7739	16.5030
49.....	.1481	103.07	15.26	3666597	72306939	198.9624	16.6568
50.....	.1494	104.00	15.54	3599546	68640342	190.7572	16.8093
51.....	.1506	104.93	15.80	3524854	65040796	182.1306	16.9592
52.....	.1519	105.86	16.08	3451604	61515942	173.0889	17.1085
53.....	.1531	106.79	16.35	3373103	58064338	163.5895	17.2552
54.....	.1542	107.72	16.61	3289577	54691235	153.6211	17.3999
55.....	.1554	108.65	16.88	3205090	51401658	143.1657	17.5439
56.....	.1565	109.58	17.15	3117561	48196568	132.1828	17.6861
57.....	.1577	110.51	17.43	3028741	45079007	120.6326	17.8263
58.....	.1587	111.44	17.69	2933462	42050266	108.4618	17.9628
59.....	.1598	112.37	17.96	2836980	39116804	95.6352	18.0987
60.....	.1609	113.30	18.23	2737599	36279824	82.0780	18.2324
61.....	.1620	114.23	18.51	2636842	33542225	67.7157	18.3641
62.....	.1630	115.16	18.77	2530553	30905383	52.4426	18.4905
63.....	.1641	116.09	19.05	2424379	28374830	36.1691	18.6183
64.....	.1651	117.02	19.32	2314497	25950451	18.7397	18.7397

TABLE 10—*Continued*  
 \$150 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>x</sub>	K <sub>x</sub>
65.....	.1661	117.95	19.59	2202465	23635954
66.....	.1671	118.88	19.86	2088517	21433489
67.....	.1682	119.81	20.15	1974922	19344972
68.....	.1692	120.74	20.43	1858905	17370050
69.....	.1701	121.67	20.70	1741056	15511145
70.....	.1710	122.60	20.96	1622052	13770089
71.....	.1721	123.53	21.26	1506143	12148037
72.....	.1728	124.46	21.51	1387309	10641894
73.....	.1735	125.39	21.76	1270022	9254585
74.....	.1739	126.32	21.97	1152810	7984563
75.....	.1744	127.25	22.19	1039357	6831753
76.....	.1748	128.18	22.41	929724	5792396
77.....	.1751	129.11	22.61	823863	4862672
78.....	.1754	130.04	22.81	723305	4038809
79.....	.1755	130.97	22.99	628087	3315504
80.....	.1756	131.90	23.16	539234	2687417
81.....	.1756	131.90	23.16	454121	2148183
82.....	.1756	131.90	23.16	377531	1694062
83.....	.1756	131.90	23.16	309487	1316531
84.....	.1756	131.90	23.16	249827	1007044
85.....	.1756	131.90	23.16	198365	757217
86.....	.1756	131.90	23.16	154662	558852
87.....	.1756	131.90	23.16	118232	404190
88.....	.1756	131.90	23.16	88471	285958
89.....	.1756	131.90	23.16	64640	197487
90.....	.1756	131.90	23.16	46065	132847
91.....	.1756	131.90	23.16	31938	86782
92.....	.1756	131.90	23.16	21469	54844
93.....	.1756	131.90	23.16	13989	33375
94.....	.1756	131.90	23.16	8778	19386
95.....	.1756	131.90	23.16	5304	10608
96.....	.1756	131.90	23.16	3034	5304
97.....	.1756	131.90	23.16	1529	2270
98.....	.1756	131.90	23.16	602	741
99.....	.1756	131.90	23.16	139	139

TABLE 11

\$250 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15.....	.0783	95.00	7.44	4877776	208808659	268.1929	10.0545
16.....	.0783	95.00	7.44	4748476	203930883	267.9493	10.1602
17.....	.0783	95.00	7.44	4622383	199182407	267.7094	10.2713
18.....	.0783	95.00	7.44	4499377	194560024	267.4791	10.3882
19.....	.0783	95.00	7.44	4379392	190060647	267.2570	10.5114
20.....	.0783	95.00	7.44	4262324	185681255	267.0464	10.6412
21.....	.0782	96.29	7.53	4198276	181418931	266.8475	10.7781
22.....	.0779	97.58	7.60	4123418	177220655	266.5729	10.9191
23.....	.0777	98.87	7.68	4054487	173097237	266.2410	11.0652
24.....	.0774	100.16	7.75	3980772	169042750	265.8444	11.2165
25.....	.0770	101.45	7.81	3902696	165061978	265.3894	11.3739
26.....	.0765	102.74	7.86	3820636	161159282	264.8905	11.5382
27.....	.0758	104.03	7.89	3730266	157338646	264.3570	11.7106
28.....	.0751	105.32	7.91	3636915	153608380	263.8099	11.8927
29.....	.0745	106.61	7.94	3549823	149971465	263.2646	12.0859
30.....	.0743	107.90	8.02	3485965	146421642	262.7141	12.2907
31.....	.0744	109.19	8.12	3430806	142935677	262.1089	12.5057
32.....	.0747	110.48	8.25	3387714	139504871	261.4304	12.7312
33.....	.0753	111.77	8.42	3359631	136117157	260.6505	12.9665
34.....	.0760	113.06	8.59	3329707	132757526	259.7296	13.2108
35.....	.0770	114.35	8.80	3313042	129427819	258.6690	13.4650
36.....	.0782	115.64	9.04	3304708	126114777	257.4278	13.7282
37.....	.0797	116.93	9.32	3307332	122810069	255.9766	13.9997
38.....	.0814	118.22	9.62	3312868	119502737	254.2730	14.2784
39.....	.0833	119.51	9.96	3327447	116189869	252.2940	14.5640
40.....	.0851	120.80	10.28	3330514	112862422	249.9974	14.8552
41.....	.0870	122.09	10.62	3335328	109531908	247.3999	15.1542
42.....	.0889	123.38	10.97	3338347	106196580	244.4777	15.4607
43.....	.0910	124.67	11.34	3342306	102858233	241.2173	15.7754
44.....	.0931	125.96	11.73	3346721	99515927	237.5930	16.0984
45.....	.0954	127.25	12.14	3351101	96169206	233.5809	16.4296
46.....	.0978	128.54	12.57	3354996	92818105	229.1538	16.7692
47.....	.1003	129.83	13.02	3357910	89463109	224.2839	17.1173
48.....	.1030	131.12	13.51	3364395	86105199	218.9425	17.4742
49.....	.1058	132.41	14.01	3366253	82740804	213.0761	17.8384
50.....	.1087	133.70	14.53	3365598	79374551	206.6643	18.2110
51.....	.1118	134.99	15.09	3366458	76008953	199.6678	18.5922
52.....	.1150	136.28	15.67	3363597	72642495	192.0301	18.9807
53.....	.1183	137.57	16.27	3356599	69278898	183.7040	19.3768
54.....	.1218	138.86	16.91	3348992	65922299	174.6433	19.7810
55.....	.1255	140.15	17.59	3339901	62573307	164.7719	20.1916
56.....	.1295	141.44	18.32	3330246	59233406	154.0091	20.6064
57.....	.1339	142.73	19.11	3320668	55903160	142.2513	21.0209
58.....	.1383	144.02	19.92	3303254	52582492	129.3768	21.4267
59.....	.1427	145.31	20.74	3276111	49279238	115.2869	21.8177
60.....	.1466	146.60	21.49	3227153	46003127	99.8776	22.1863
61.....	.1502	147.89	22.21	3163926	42775974	83.1125	22.5396
62.....	.1536	149.18	22.91	3088703	39612048	64.8893	22.8790
63.....	.1568	150.47	23.59	3002158	36523345	45.0776	23.2040
64.....	.1597	151.76	24.24	2903904	33521187	23.5119	23.5119



TABLE 11—Continued  
 \$250 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>x</sub>	K <sub>x</sub>
65.....	.1623	153.05	24.84	2792712	30617283
66.....	.1646	154.34	25.40	2671115	27824571
67.....	.1665	155.63	25.91	2539465	25153456
68.....	.1682	156.92	26.39	2401200	22613991
69.....	.1697	158.21	26.85	2258327	20212791
70.....	.1710	159.50	27.27	2110371	17954464
71.....	.1721	160.79	27.67	1960253	15844093
72.....	.1728	162.08	28.01	1806533	13883840
73.....	.1735	163.37	28.34	1654064	12077307
74.....	.1739	164.66	28.63	1502273	10423243
75.....	.1744	165.95	28.94	1355521	8920970
76.....	.1748	167.24	29.23	1212665	7565449
77.....	.1751	168.53	29.51	1075285	6352784
78.....	.1754	169.82	29.79	944641	5277499
79.....	.1755	171.11	30.03	820420	4332858
80.....	.1756	172.40	30.27	704776	3512438
81.....	.1756	172.40	30.27	593534	2807662
82.....	.1756	172.40	30.27	493431	2214128
83.....	.1756	172.40	30.27	404498	1720697
84.....	.1756	172.40	30.27	326522	1316199
85.....	.1756	172.40	30.27	259263	989677
86.....	.1756	172.40	30.27	202143	730414
87.....	.1756	172.40	30.27	154528	528271
88.....	.1756	172.40	30.27	115631	373743
89.....	.1756	172.40	30.27	84484	258112
90.....	.1756	172.40	30.27	60207	173628
91.....	.1756	172.40	30.27	41742	113421
92.....	.1756	172.40	30.27	28060	71679
93.....	.1756	172.40	30.27	18283	43619
94.....	.1756	172.40	30.27	11472	25336
95.....	.1756	172.40	30.27	6932	13864
96.....	.1756	172.40	30.27	3965	6932
97.....	.1756	172.40	30.27	1998	2967
98.....	.1756	172.40	30.27	787	969
99.....	.1756	172.40	30.27	182	182

TABLE 12

\$250 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>z</sub>	K <sub>z</sub>	Single	Annual
15.....	.0935	95.00	8.88	5821861	275026970	367.6278	13.7823
16.....	.0935	95.00	8.88	5667536	269205109	368.6302	13.9779
17.....	.0935	95.00	8.88	5517037	263537573	369.6743	14.1834
18.....	.0935	95.00	8.88	5370224	258020536	370.7690	14.3997
19.....	.0935	95.00	8.88	5227017	252650312	371.9137	14.6276
20.....	.0935	95.00	8.88	5087290	247423295	373.1144	14.8677
21.....	.0965	96.29	9.29	5179547	242336005	374.3724	15.1212
22.....	.0993	97.58	9.69	5257358	237156458	375.2789	15.3718
23.....	.1020	98.87	10.08	5321514	231899100	375.8349	15.6201
24.....	.1046	100.16	10.48	5383031	226577586	376.0469	15.8662
25.....	.1071	101.45	10.87	5431793	221194555	375.8927	16.1097
26.....	.1094	102.74	11.24	5463607	215762762	375.3806	16.3510
27.....	.1116	104.03	11.61	5489022	210299155	374.5217	16.5907
28.....	.1136	105.32	11.96	5499053	204810133	373.3086	16.8290
29.....	.1156	106.61	12.32	5508038	199311080	371.7592	17.0666
30.....	.1176	107.90	12.69	5515823	193803042	369.8581	17.3032
31.....	.1196	109.19	13.06	5518020	188287219	367.5870	17.5383
32.....	.1215	110.48	13.42	5510681	182769199	364.9390	17.7718
33.....	.1234	111.77	13.79	5502293	177258518	361.9191	18.0043
34.....	.1253	113.06	14.17	5492660	171756225	358.5111	18.2352
35.....	.1271	114.35	14.53	5470283	166263565	354.7000	18.4639
36.....	.1289	115.64	14.91	5450574	160793282	350.4985	18.6915
37.....	.1306	116.93	15.27	5418773	155342708	345.8818	18.9167
38.....	.1323	118.22	15.64	5385994	149923935	340.8627	19.1407
39.....	.1339	119.51	16.00	5345296	144537941	335.4238	19.3628
40.....	.1355	120.80	16.37	5303553	139192645	329.5694	19.5835
41.....	.1370	122.09	16.73	5254241	133889092	323.2830	19.8023
42.....	.1385	123.38	17.09	5200760	128634851	316.5665	20.0196
43.....	.1400	124.67	17.45	5143143	123434091	309.4129	20.2354
44.....	.1414	125.96	17.81	5081425	118290948	301.8124	20.4496
45.....	.1428	127.25	18.17	5015610	113209523	293.7580	20.6623
46.....	.1442	128.54	18.54	4948419	108193913	285.2387	20.8734
47.....	.1455	129.83	18.89	4871807	103245494	276.2335	21.0821
48.....	.1468	131.12	19.25	4793828	98373687	266.7502	21.2898
49.....	.1481	132.41	19.61	4711793	93579859	256.7626	21.4958
50.....	.1494	133.70	19.97	4625671	88868066	246.2583	21.6999
51.....	.1506	134.99	20.33	4535460	84242395	235.2149	21.9022
52.....	.1519	136.28	20.70	4443296	79706935	223.6145	22.1026
53.....	.1531	137.57	21.06	4344804	75263639	211.4174	22.3000
54.....	.1542	138.86	21.41	4240208	70918835	198.6063	22.4952
55.....	.1554	140.15	21.78	4135478	66678627	185.1545	22.6894
56.....	.1565	141.44	22.14	4024653	62543149	171.0022	22.8801
57.....	.1577	142.73	22.51	3911473	58518496	156.1077	23.0685
58.....	.1587	144.02	22.86	3790782	54607023	140.4045	23.2530
59.....	.1598	145.31	23.22	3667854	50816241	123.8412	23.4366
60.....	.1609	146.60	23.59	3542510	47148387	106.3235	23.6182
61.....	.1620	147.89	23.96	3413222	43605877	87.7444	23.7957
62.....	.1630	149.18	24.32	3278798	40192655	67.9793	23.9685
63.....	.1641	150.47	24.69	3142148	36913857	46.8958	24.1399
64.....	.1651	151.76	25.06	3002138	33771709	24.3072	24.3072

TABLE 12—*Continued*  
 \$250 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE  
 BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	HOSPITAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>z</sub>	K <sub>z</sub>
65.....	.1661	153.05	25.42	2857920	30769571
66.....	.1671	154.34	25.79	2712128	27911651
67.....	.1682	155.63	26.18	2565928	25199523
68.....	.1692	156.92	26.55	2415758	22633595
69.....	.1701	158.21	26.91	2263373	20217837
70.....	.1710	159.50	27.27	2110371	17954464
71.....	.1721	160.79	27.67	1960253	15844093
72.....	.1728	162.08	28.01	1806533	13883840
73.....	.1735	163.37	28.34	1654064	12077307
74.....	.1739	164.66	28.63	1502273	10423243
75.....	.1744	165.95	28.94	1355521	8920970
76.....	.1748	167.24	29.23	1212665	7565449
77.....	.1751	168.53	29.51	1075285	6352784
78.....	.1754	169.82	29.79	944641	5277499
79.....	.1755	171.11	30.03	820420	4332858
80.....	.1756	172.40	30.27	704776	3512438
81.....	.1756	172.40	30.27	593534	2807662
82.....	.1756	172.40	30.27	493431	2214128
83.....	.1756	172.40	30.27	404498	1720697
84.....	.1756	172.40	30.27	326522	1316199
85.....	.1756	172.40	30.27	259263	989677
86.....	.1756	172.40	30.27	202143	730414
87.....	.1756	172.40	30.27	154528	528271
88.....	.1756	172.40	30.27	115631	373743
89.....	.1756	172.40	30.27	84484	258112
90.....	.1756	172.40	30.27	60207	173628
91.....	.1756	172.40	30.27	41742	113421
92.....	.1756	172.40	30.27	28060	71679
93.....	.1756	172.40	30.27	18283	43619
94.....	.1756	172.40	30.27	11472	25336
95.....	.1756	172.40	30.27	6932	13864
96.....	.1756	172.40	30.27	3965	6932
97.....	.1756	172.40	30.27	1998	2967
98.....	.1756	172.40	30.27	787	969
99.....	.1756	172.40	30.27	182	182

TABLE 13

\$100 MAXIMUM SURGICAL BENEFIT—STANDARD SCHEDULE—MALE LIVES  
1956 INTERCOMPANY SURGICAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	SURGICAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15.....	.0810	22.22	1.80	1180107	38140421	51.8207	1.9428
16.....	.0810	22.22	1.80	1148825	36960314	51.4063	1.9492
17.....	.0810	22.22	1.80	1118318	35811489	50.9826	1.9561
18.....	.0810	22.22	1.80	1088559	34693171	50.5504	1.9633
19.....	.0810	22.22	1.80	1059530	33604612	50.1091	1.9708
20.....	.0810	22.22	1.80	1031207	32545082	49.6590	1.9788
21.....	.0795	22.39	1.78	992421	31513875	49.1998	1.9872
22.....	.0782	22.51	1.76	954897	30521454	48.7521	1.9969
23.....	.0771	22.57	1.74	918595	29566557	48.3162	2.0081
24.....	.0762	22.70	1.73	888611	28647962	47.8932	2.0207
25.....	.0754	22.81	1.72	859493	27759351	47.4728	2.0346
26.....	.0749	22.83	1.71	831207	26899858	47.0560	2.0497
27.....	.0745	22.95	1.71	808461	26068651	46.6431	2.0662
28.....	.0743	23.01	1.71	786236	25260190	46.2242	2.0838
29.....	.0742	23.18	1.72	768979	24473954	45.8001	2.1026
30.....	.0741	23.21	1.72	747613	23704975	45.3608	2.1221
31.....	.0739	23.27	1.72	726722	22957362	44.9163	2.1430
32.....	.0738	23.44	1.73	710393	22230640	44.4667	2.1654
33.....	.0737	23.61	1.74	694270	21520247	44.0026	2.1890
34.....	.0737	23.74	1.75	678346	20825977	43.5239	2.2138
35.....	.0737	23.88	1.76	662608	20147631	43.0311	2.2400
36.....	.0737	24.02	1.77	647050	19485023	42.5241	2.2677
37.....	.0738	24.12	1.78	631658	18837973	42.0035	2.2972
38.....	.0739	24.36	1.80	619871	18206315	41.4695	2.3287
39.....	.0741	24.43	1.81	604687	17586444	40.9122	2.3617
40.....	.0743	24.76	1.84	596123	16981757	40.3418	2.3972
41.....	.0746	25.07	1.87	587294	16385634	39.7387	2.4341
42.....	.0749	25.63	1.92	584287	15798340	39.1026	2.4728
43.....	.0753	26.03	1.96	577683	15214053	38.4130	2.5122
44.....	.0757	26.55	2.01	573479	14636370	37.6792	2.5530
45.....	.0763	27.13	2.07	571399	14062891	36.8906	2.5948
46.....	.0770	27.66	2.13	568508	13491492	36.0362	2.6371
47.....	.0778	28.28	2.20	567389	12922984	35.1144	2.6799
48.....	.0787	28.84	2.27	565298	12355595	34.1138	2.7227
49.....	.0797	29.36	2.34	562244	11790297	33.0318	2.7654
50.....	.0807	29.99	2.42	560547	11228053	31.8665	2.8080
51.....	.0817	30.60	2.50	557730	10667506	30.6048	2.8498
52.....	.0828	31.16	2.58	553802	10109776	29.2434	2.8905
53.....	.0840	31.67	2.66	548774	9555974	27.7779	2.9300
54.....	.0852	32.16	2.74	542652	9007200	26.2040	2.9680
55.....	.0866	32.56	2.82	535448	8464548	24.5158	3.0042
56.....	.0882	32.77	2.89	525350	7929100	22.7071	3.0382
57.....	.0901	32.96	2.97	516085	7403750	20.7804	3.0708
58.....	.0920	33.04	3.04	504111	6887665	18.7171	3.0998
59.....	.0938	33.05	3.10	489679	6383554	16.5166	3.1257
60.....	.0952	33.19	3.16	474537	5893875	14.1771	3.1492
61.....	.0963	33.33	3.21	457281	5419338	11.6848	3.1689
62.....	.0971	33.47	3.25	438162	4962057	9.0329	3.1849
63.....	.0977	33.57	3.28	417426	4523895	6.2125	3.1979
64.....	.0981	33.74	3.31	396531	4106469	3.2106	3.2106

TABLE 13—Continued  
 \$100 MAXIMUM SURGICAL BENEFIT—STANDARD  
 SCHEDULE—MALE LIVES  
 1956 INTERCOMPANY SURGICAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	SURGICAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>z</sub>	K <sub>z</sub>
65.....	.0983	33.88	3.33	374385	3709938
66.....	.0983	33.88	3.33	350189	3335553
67.....	.0983	33.88	3.33	326377	2985364
68.....	.0983	33.88	3.33	302993	2658987
69.....	.0983	33.88	3.33	280083	2355994
70.....	.0983	33.88	3.33	257702	2075911
71.....	.0983	33.88	3.33	235911	1818209
72.....	.0983	33.88	3.33	214772	1582298
73.....	.0983	33.88	3.33	194355	1367526
74.....	.0983	33.88	3.33	174732	1173171
75.....	.0983	33.88	3.33	155974	998439
76.....	.0983	33.88	3.33	138152	842465
77.....	.0983	33.88	3.33	121339	704313
78.....	.0983	33.88	3.33	105594	582974
79.....	.0983	33.88	3.33	90976	477380
80.....	.0983	33.88	3.33	77532	386404
81.....	.0983	33.88	3.33	65295	308872
82.....	.0983	33.88	3.33	54282	243577
83.....	.0983	33.88	3.33	44499	189295
84.....	.0983	33.88	3.33	35921	144796
85.....	.0983	33.88	3.33	28521	108875
86.....	.0983	33.88	3.33	22238	80354
87.....	.0983	33.88	3.33	17000	58116
88.....	.0983	33.88	3.33	12721	41116
89.....	.0983	33.88	3.33	9294	28395
90.....	.0983	33.88	3.33	6623	19101
91.....	.0983	33.88	3.33	4592	12478
92.....	.0983	33.88	3.33	3087	7886
93.....	.0983	33.88	3.33	2011	4799
94.....	.0983	33.88	3.33	1262	2788
95.....	.0983	33.88	3.33	763	1526
96.....	.0983	33.88	3.33	436	763
97.....	.0983	33.88	3.33	220	327
98.....	.0983	33.88	3.33	87	107
99.....	.0983	33.88	3.33	20	20

TABLE 14

\$100 MAXIMUM SURGICAL BENEFIT—STANDARD SCHEDULE—FEMALE LIVES  
1956 INTERCOMPANY SURGICAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	SURGICAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
				H <sub>z</sub>	K <sub>z</sub>	Single	Annual
15.....	.0838	26.25	2.20	1442353	59310003	83.6827	3.1373
16.....	.0838	26.25	2.20	1404119	57867650	83.7298	3.1749
17.....	.0838	26.25	2.20	1366834	56463531	83.7815	3.2145
18.....	.0838	26.25	2.20	1330461	55096697	83.8395	3.2561
19.....	.0838	26.25	2.20	1294982	53766236	83.9037	3.3000
20.....	.0838	26.25	2.20	1260365	52471254	83.9752	3.3462
21.....	.0884	26.47	2.34	1304644	51210889	84.0542	3.3950
22.....	.0926	26.67	2.47	1340111	49906245	84.0000	3.4407
23.....	.0963	27.00	2.60	1372613	48566134	83.8192	3.4836
24.....	.0996	27.41	2.73	1402259	47193521	83.5097	3.5235
25.....	.1025	27.80	2.85	1424159	45791262	83.0672	3.5600
26.....	.1049	28.31	2.97	1443675	44367103	82.4999	3.5936
27.....	.1068	28.84	3.08	1456175	42923428	81.8044	3.6238
28.....	.1084	29.43	3.19	1466721	41467253	80.9876	3.6510
29.....	.1096	30.02	3.29	1470896	40000532	80.0477	3.6748
30.....	.1105	30.59	3.38	1469147	38529636	78.9921	3.6955
31.....	.1111	31.14	3.46	1461895	37060489	77.8277	3.7133
32.....	.1112	31.74	3.53	1449531	35598594	76.5621	3.7284
33.....	.1111	32.31	3.59	1432432	34149063	75.2036	3.7411
34.....	.1110	32.88	3.65	1414835	32716631	73.7603	3.7517
35.....	.1110	33.51	3.72	1400513	31301796	72.2308	3.7600
36.....	.1113	34.05	3.79	1385491	29901283	70.6027	3.7651
37.....	.1116	34.68	3.87	1373324	28515792	68.8743	3.7668
38.....	.1120	35.27	3.95	1360273	27142468	67.0330	3.7641
39.....	.1123	35.80	4.02	1343006	25782195	65.0757	3.7566
40.....	.1124	36.21	4.07	1318599	24439189	63.0099	3.7441
41.....	.1124	36.48	4.10	1287650	23120590	60.8530	3.7275
42.....	.1123	36.69	4.12	1253782	21832940	58.6228	3.7073
43.....	.1121	36.84	4.13	1217260	20579158	56.3274	3.6838
44.....	.1118	36.85	4.12	1175490	19361898	53.9749	3.6571
45.....	.1113	36.84	4.10	1131756	18186408	51.5840	3.6283
46.....	.1106	36.71	4.06	1083634	17054652	49.1632	3.5977
47.....	.1098	36.52	4.01	1034195	15971018	46.7317	3.5666
48.....	.1088	36.21	3.94	981178	14936823	44.2987	3.5356
49.....	.1078	35.90	3.87	929864	13955645	41.8835	3.5064
50.....	.1069	35.64	3.81	882514	13025781	39.4865	3.4795
51.....	.1060	35.47	3.76	838826	12143267	37.0963	3.4543
52.....	.1051	35.20	3.70	794212	11304441	34.7023	3.4301
53.....	.1043	35.00	3.65	753017	10510229	32.3122	3.4082
54.....	.1034	34.82	3.60	712973	9757212	29.9140	3.3882
55.....	.1027	34.66	3.56	675955	9044239	27.5048	3.3705
56.....	.1020	34.61	3.53	641690	8368284	25.0708	3.3545
57.....	.1015	34.48	3.50	608181	7726594	22.5966	3.3392
58.....	.1009	34.39	3.47	575416	7118413	20.0762	3.3249
59.....	.1005	34.33	3.45	544965	6542997	17.5016	3.3121
60.....	.1000	34.30	3.43	515083	5998032	14.8532	3.2994
61.....	.0996	34.24	3.41	485772	5482949	12.1197	3.2868
62.....	.0992	34.17	3.39	457036	4997177	9.2863	3.2742
63.....	.0989	34.07	3.37	428880	4540141	6.3365	3.2617
64.....	.0986	33.98	3.35	401323	4111261	3.2494	3.2494

TABLE 14—Continued  
 \$100 MAXIMUM SURGICAL BENEFIT—STANDARD  
 SCHEDULE—FEMALE LIVES  
 1956 INTERCOMPANY SURGICAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	SURGICAL RATE	AVERAGE CLAIM	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS	
				H <sub>x</sub>	K <sub>x</sub>
65.....	.0983	33.88	3.33	374385	3709938
66.....	.0983	33.88	3.33	350189	3335553
67.....	.0983	33.88	3.33	326377	2985364
68.....	.0983	33.88	3.33	302993	2658987
69.....	.0983	33.88	3.33	280083	2355994
70.....	.0983	33.88	3.33	257702	2075911
71.....	.0983	33.88	3.33	235911	1818209
72.....	.0983	33.88	3.33	214772	1582298
73.....	.0983	33.88	3.33	194355	1367526
74.....	.0983	33.88	3.33	174732	1173171
75.....	.0983	33.88	3.33	155974	998439
76.....	.0983	33.88	3.33	138152	842465
77.....	.0983	33.88	3.33	121339	704313
78.....	.0983	33.88	3.33	105594	582974
79.....	.0983	33.88	3.33	90976	477380
80.....	.0983	33.88	3.33	77532	386404
81.....	.0983	33.88	3.33	65295	308872
82.....	.0983	33.88	3.33	54282	243577
83.....	.0983	33.88	3.33	44499	189295
84.....	.0983	33.88	3.33	35921	144796
85.....	.0983	33.88	3.33	28521	108875
86.....	.0983	33.88	3.33	22238	80354
87.....	.0983	33.88	3.33	17000	58116
88.....	.0983	33.88	3.33	12721	41116
89.....	.0983	33.88	3.33	9294	28395
90.....	.0983	33.88	3.33	6623	19101
91.....	.0983	33.88	3.33	4592	12478
92.....	.0983	33.88	3.33	3087	7886
93.....	.0983	33.88	3.33	2011	4799
94.....	.0983	33.88	3.33	1262	2788
95.....	.0983	33.88	3.33	763	1526
96.....	.0983	33.88	3.33	436	763
97.....	.0983	33.88	3.33	220	327
98.....	.0983	33.88	3.33	87	107
99.....	.0983	33.88	3.33	20	20

TABLE 15  
 \$1 MATERNITY BENEFIT  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE  
 WITH 2½% INTEREST

AGE	NET ANNUAL CLAIM COST	COMMUTATION COLUMNS		TERM TO 65 NET PREMIUMS	
		H <sub>x</sub>	K <sub>x</sub>	Single	Annual
15.....	.3284	215304	2647976	3.9854	.1494
16.....	.3284	209597	2432672	3.7610	.1426
17.....	.3284	204031	2223075	3.5306	.1355
18.....	.3284	198602	2019044	3.2942	.1279
19.....	.3284	193305	1820442	3.0514	.1200
20.....	.3284	188138	1627137	2.8022	.1117
21.....	.3062	170719	1438999	2.5463	.1028
22.....	.2850	154628	1268280	2.3061	.0945
23.....	.2652	140007	1113652	2.0810	.0865
24.....	.2469	126820	973645	1.8699	.0789
25.....	.2295	114682	846825	1.6716	.0716
26.....	.2127	103390	732143	1.4856	.0647
27.....	.1960	92666	628753	1.3117	.0581
28.....	.1792	82394	536087	1.1499	.0518
29.....	.1626	72695	453693	1.0007	.0459
30.....	.1465	63678	380998	.8643	.0404
31.....	.1312	55434	317320	.7405	.0353
32.....	.1170	48044	261886	.6288	.0306
33.....	.1040	41497	213842	.5283	.0263
34.....	.0920	35662	172345	.4383	.0223
35.....	.0808	30420	136683	.3578	.0186
36.....	.0702	25663	106263	.2864	.0153
37.....	.0600	21292	80600	.2238	.0122
38.....	.0499	17184	59308	.1697	.0095
39.....	.0401	13397	42124	.1242	.0072
40.....	.0310	10043	28727	.0873	.0052
41.....	.0228	7161	18684	.0586	.0036
42.....	.0160	4869	11523	.0373	.0024
43.....	.0108	3183	6654	.0222	.0015
44.....	.0068	1940	3471	.0120	.0008
45.....	.0039	1077	1531	.0055	.0004
46.....	.0017	454	454	.0017	.0001



TABLE 16

MID-TERMINAL RESERVES—TERM TO 65  
 \$1 DAILY HOSPITAL BENEFIT—90 DAY MAXIMUM—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	.12	.36	.61	.87	1.13	1.41	1.68	1.97	2.27	2.58	2.89	3.22	3.56	3.91	4.27
16.....	.12	.38	.64	.90	1.18	1.46	1.75	2.05	2.36	2.68	3.01	3.35	3.71	4.08	4.45
17.....	.13	.39	.66	.94	1.22	1.52	1.82	2.14	2.46	2.79	3.14	3.50	3.87	4.25	4.63
18.....	.14	.41	.69	.98	1.28	1.58	1.90	2.23	2.57	2.92	3.28	3.65	4.04	4.42	4.81
19.....	.14	.43	.72	1.02	1.33	1.65	1.98	2.32	2.68	3.05	3.42	3.81	4.20	4.60	4.99
20.....	.15	.44	.75	1.06	1.39	1.72	2.07	2.43	2.80	3.18	3.57	3.97	4.37	4.77	5.16
21.....	.15	.46	.78	1.11	1.45	1.80	2.16	2.54	2.93	3.32	3.73	4.13	4.53	4.93	5.32
22.....	.16	.48	.82	1.16	1.52	1.88	2.26	2.66	3.06	3.47	3.88	4.28	4.69	5.08	5.47
23.....	.17	.50	.85	1.21	1.59	1.97	2.37	2.78	3.19	3.61	4.02	4.43	4.83	5.22	5.60
24.....	.17	.53	.89	1.27	1.66	2.07	2.48	2.90	3.32	3.74	4.15	4.56	4.96	5.35	5.72
25.....	.18	.55	.94	1.33	1.75	2.16	2.59	3.02	3.44	3.86	4.28	4.68	5.08	5.45	5.81
26.....	.19	.58	.99	1.40	1.83	2.26	2.69	3.13	3.55	3.98	4.39	4.79	5.17	5.54	5.89
27.....	.20	.61	1.04	1.47	1.91	2.35	2.79	3.22	3.65	4.07	4.48	4.88	5.25	5.60	5.93
28.....	.21	.64	1.08	1.53	1.98	2.43	2.87	3.31	3.74	4.15	4.56	4.94	5.30	5.64	5.95
29.....	.22	.67	1.12	1.58	2.04	2.49	2.94	3.38	3.80	4.21	4.61	4.98	5.33	5.65	5.94
30.....	.23	.69	1.16	1.62	2.09	2.54	2.99	3.43	3.85	4.25	4.63	4.99	5.32	5.62	5.89
31.....	.24	.71	1.19	1.66	2.13	2.58	3.03	3.46	3.88	4.27	4.64	4.98	5.29	5.57	5.82
32.....	.24	.73	1.21	1.69	2.16	2.61	3.06	3.48	3.89	4.27	4.62	4.95	5.24	5.49	5.71
33.....	.25	.74	1.23	1.71	2.18	2.63	3.07	3.48	3.88	4.25	4.58	4.89	5.16	5.39	5.58
34.....	.25	.75	1.24	1.72	2.19	2.64	3.07	3.47	3.85	4.20	4.52	4.81	5.05	5.26	5.42
35.....	.25	.76	1.25	1.73	2.19	2.63	3.05	3.45	3.81	4.14	4.44	4.70	4.92	5.10	5.24
36.....	.26	.76	1.25	1.73	2.19	2.62	3.03	3.40	3.75	4.06	4.34	4.58	4.77	4.92	5.02
37.....	.26	.76	1.25	1.72	2.17	2.59	2.98	3.35	3.67	3.97	4.22	4.43	4.59	4.71	4.79
38.....	.26	.76	1.24	1.71	2.14	2.55	2.93	3.27	3.58	3.85	4.08	4.26	4.40	4.49	4.53
39.....	.26	.75	1.23	1.68	2.11	2.50	2.86	3.19	3.47	3.71	3.91	4.07	4.18	4.24	4.26

TABLE 16—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	.25	.75	1.21	1.65	2.06	2.44	2.78	3.08	3.34	3.56	3.73	3.86	3.94	3.98	3.96
41.....	.25	.73	1.19	1.61	2.01	2.37	2.69	2.97	3.20	3.39	3.54	3.64	3.69	3.70	3.65
42.....	.24	.72	1.16	1.57	1.95	2.28	2.58	2.84	3.05	3.21	3.33	3.41	3.43	3.40	3.33
43.....	.24	.70	1.13	1.52	1.88	2.19	2.46	2.69	2.88	3.02	3.12	3.16	3.16	3.10	2.99
44.....	.23	.68	1.09	1.46	1.80	2.09	2.34	2.54	2.71	2.82	2.89	2.90	2.87	2.78	2.63
45.....	.22	.65	1.05	1.40	1.71	1.98	2.21	2.39	2.52	2.61	2.65	2.64	2.57	2.45	2.27
46.....	.22	.63	1.00	1.33	1.62	1.86	2.07	2.22	2.33	2.39	2.40	2.36	2.27	2.11	1.89
47.....	.21	.60	.95	1.26	1.52	1.74	1.92	2.05	2.14	2.17	2.15	2.08	1.95	1.76	1.50
48.....	.20	.56	.89	1.18	1.42	1.62	1.78	1.88	1.94	1.94	1.89	1.79	1.62	1.39	1.09
49.....	.18	.53	.84	1.10	1.32	1.50	1.62	1.70	1.73	1.71	1.63	1.49	1.28	1.01	.67
50.....	.17	.50	.78	1.03	1.22	1.37	1.47	1.52	1.52	1.47	1.36	1.18	.93	.62	.22
51.....	.16	.47	.73	.95	1.12	1.24	1.32	1.34	1.31	1.22	1.07	.86	.57	.20	
52.....	.15	.43	.67	.87	1.01	1.11	1.16	1.15	1.09	.97	.78	.52	.19		
53.....	.14	.40	.62	.78	.91	.98	1.00	.96	.86	.70	.48	.17			
54.....	.13	.37	.56	.70	.80	.84	.83	.76	.63	.43	.16				
55.....	.12	.33	.50	.62	.69	.70	.66	.55	.38	.14					
56.....	.11	.30	.44	.53	.57	.55	.48	.34	.12						
57.....	.09	.26	.38	.44	.45	.40	.29	.11							
58.....	.08	.22	.31	.35	.33	.24	.09								
59.....	.07	.18	.25	.25	.20	.08									
60.....	.06	.14	.18	.15	.06										
61.....	.04	.10	.11	.05											
62.....	.03	.06	.03												
63.....	.02	.02													
64.....	.00														

TABLE 17  
 MID-TERMINAL RESERVES—TERM TO 65  
 \$1 DAILY HOSPITAL BENEFIT—90 DAY MAXIMUM—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	.20	.60	1.01	1.44	1.87	2.32	2.77	3.20	3.62	4.02	4.41	4.79	5.15	5.49	5.82
16.....	.21	.62	1.05	1.49	1.95	2.40	2.84	3.26	3.67	4.07	4.45	4.81	5.16	5.49	5.81
17.....	.21	.65	1.09	1.55	2.01	2.45	2.88	3.30	3.70	4.09	4.46	4.81	5.15	5.47	5.78
18.....	.22	.67	1.14	1.60	2.05	2.49	2.91	3.32	3.71	4.09	4.45	4.79	5.12	5.43	5.72
19.....	.23	.70	1.17	1.63	2.07	2.50	2.91	3.31	3.70	4.06	4.42	4.75	5.07	5.37	5.65
20.....	.24	.72	1.18	1.63	2.06	2.48	2.89	3.28	3.66	4.02	4.36	4.68	4.99	5.28	5.55
21.....	.24	.71	1.16	1.61	2.03	2.45	2.85	3.23	3.60	3.95	4.28	4.60	4.89	5.17	5.43
22.....	.23	.70	1.15	1.58	2.00	2.41	2.80	3.17	3.53	3.88	4.20	4.50	4.79	5.06	5.30
23.....	.23	.69	1.13	1.56	1.97	2.37	2.75	3.12	3.47	3.80	4.12	4.41	4.69	4.94	5.17
24.....	.23	.68	1.11	1.54	1.94	2.33	2.71	3.07	3.41	3.73	4.03	4.32	4.58	4.82	5.04
25.....	.23	.67	1.10	1.51	1.91	2.29	2.66	3.01	3.34	3.65	3.94	4.22	4.47	4.70	4.91
26.....	.22	.66	1.08	1.49	1.88	2.25	2.61	2.95	3.27	3.57	3.85	4.11	4.36	4.58	4.77
27.....	.22	.65	1.06	1.46	1.84	2.21	2.56	2.89	3.20	3.49	3.76	4.01	4.24	4.45	4.63
28.....	.21	.64	1.04	1.44	1.81	2.17	2.50	2.82	3.12	3.40	3.66	3.90	4.12	4.32	4.49
29.....	.21	.63	1.03	1.41	1.77	2.12	2.45	2.76	3.05	3.32	3.57	3.79	4.00	4.18	4.34
30.....	.21	.62	1.01	1.38	1.74	2.07	2.39	2.69	2.97	3.23	3.47	3.68	3.88	4.05	4.19
31.....	.20	.60	.99	1.35	1.70	2.02	2.33	2.62	2.89	3.14	3.36	3.57	3.75	3.91	4.04
32.....	.20	.59	.96	1.32	1.65	1.97	2.27	2.55	2.81	3.04	3.26	3.45	3.62	3.76	3.88
33.....	.20	.58	.94	1.29	1.61	1.92	2.21	2.48	2.72	2.95	3.15	3.33	3.49	3.62	3.73
34.....	.19	.56	.92	1.26	1.57	1.87	2.15	2.40	2.64	2.85	3.04	3.21	3.35	3.47	3.57
35.....	.19	.55	.90	1.22	1.53	1.82	2.08	2.33	2.55	2.75	2.93	3.09	3.22	3.33	3.41
36.....	.18	.54	.87	1.19	1.49	1.76	2.02	2.25	2.47	2.65	2.82	2.96	3.08	3.18	3.24
37.....	.18	.52	.85	1.16	1.45	1.71	1.96	2.18	2.38	2.55	2.71	2.84	2.94	3.02	3.07
38.....	.17	.51	.83	1.12	1.40	1.66	1.89	2.10	2.29	2.45	2.59	2.71	2.80	2.87	2.90
39.....	.17	.49	.80	1.09	1.35	1.60	1.82	2.02	2.20	2.35	2.48	2.58	2.66	2.71	2.73

TABLE 17—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	.16	.48	.78	1.05	1.31	1.54	1.75	1.94	2.10	2.24	2.36	2.45	2.51	2.54	2.54
41.....	.16	.47	.75	1.02	1.26	1.48	1.68	1.86	2.01	2.14	2.24	2.31	2.36	2.37	2.36
42.....	.15	.45	.73	.98	1.21	1.43	1.61	1.78	1.92	2.03	2.12	2.18	2.20	2.20	2.16
43.....	.15	.43	.70	.94	1.17	1.37	1.54	1.69	1.82	1.92	1.99	2.03	2.04	2.02	1.96
44.....	.14	.42	.68	.91	1.12	1.31	1.47	1.61	1.72	1.81	1.86	1.88	1.88	1.83	1.75
45.....	.14	.41	.65	.87	1.07	1.25	1.40	1.52	1.62	1.69	1.73	1.73	1.70	1.64	1.53
46.....	.13	.39	.62	.84	1.03	1.19	1.33	1.44	1.52	1.57	1.59	1.57	1.52	1.43	1.30
47.....	.13	.37	.60	.80	.98	1.13	1.25	1.34	1.41	1.44	1.44	1.41	1.33	1.21	1.05
48.....	.12	.36	.57	.76	.92	1.06	1.17	1.25	1.30	1.31	1.29	1.23	1.13	.98	.78
49.....	.12	.34	.55	.72	.87	.99	1.09	1.15	1.18	1.17	1.13	1.04	.91	.73	.48
50.....	.11	.33	.52	.68	.82	.92	1.00	1.04	1.05	1.03	.96	.84	.68	.45	.16
51.....	.11	.31	.49	.64	.76	.85	.91	.93	.92	.87	.77	.63	.42	.15	
52.....	.10	.29	.46	.59	.70	.77	.81	.82	.79	.71	.58	.39	.14		
53.....	.10	.27	.42	.55	.64	.69	.72	.70	.64	.52	.36	.13			
54.....	.09	.25	.39	.50	.57	.61	.61	.56	.47	.33	.12				
55.....	.08	.23	.36	.45	.50	.52	.49	.42	.29	.11					
56.....	.08	.21	.32	.39	.43	.42	.37	.26	.10						
57.....	.07	.19	.28	.34	.35	.31	.23	.09							
58.....	.06	.17	.24	.27	.26	.19	.07								
59.....	.05	.15	.20	.20	.16	.06									
60.....	.05	.12	.14	.12	.05										
61.....	.04	.08	.09	.04											
62.....	.02	.05	.03												
63.....	.01	.01													
64.....	.00														

TABLE 18

MID-TERMINAL RESERVES—TERM TO 65  
 \$25 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	.12	.37	.62	.88	1.15	1.43	1.71	2.00	2.32	2.65	2.99	3.36	3.75	4.17	4.63
16.....	.13	.38	.64	.92	1.19	1.48	1.78	2.10	2.43	2.77	3.15	3.54	3.97	4.43	4.91
17.....	.13	.40	.67	.95	1.24	1.54	1.86	2.20	2.55	2.93	3.33	3.76	4.22	4.70	5.21
18.....	.14	.41	.70	.99	1.30	1.62	1.96	2.31	2.69	3.10	3.53	4.00	4.49	4.99	5.51
19.....	.14	.43	.73	1.04	1.37	1.71	2.07	2.45	2.86	3.30	3.77	4.26	4.77	5.29	5.82
20.....	.15	.45	.76	1.10	1.44	1.80	2.19	2.61	3.05	3.52	4.02	4.54	5.06	5.60	6.13
21.....	.15	.47	.81	1.16	1.53	1.92	2.34	2.78	3.26	3.77	4.29	4.82	5.36	5.90	6.43
22.....	.17	.51	.86	1.24	1.63	2.06	2.51	2.99	3.50	4.03	4.56	5.11	5.65	6.19	6.71
23.....	.18	.54	.92	1.32	1.75	2.20	2.70	3.21	3.74	4.28	4.83	5.38	5.93	6.46	6.98
24.....	.19	.57	.98	1.41	1.87	2.37	2.89	3.43	3.98	4.53	5.09	5.64	6.18	6.70	7.21
25.....	.20	.61	1.05	1.52	2.03	2.55	3.10	3.65	4.22	4.78	5.34	5.88	6.42	6.93	7.41
26.....	.22	.67	1.14	1.65	2.19	2.74	3.30	3.87	4.44	5.01	5.56	6.10	6.62	7.11	7.58
27.....	.23	.72	1.23	1.78	2.34	2.91	3.49	4.07	4.64	5.20	5.75	6.28	6.78	7.26	7.70
28.....	.25	.78	1.33	1.90	2.48	3.07	3.66	4.24	4.81	5.37	5.91	6.42	6.91	7.36	7.79
29.....	.28	.84	1.42	2.01	2.60	3.20	3.80	4.38	4.95	5.50	6.03	6.52	6.99	7.42	7.83
30.....	.29	.88	1.48	2.09	2.70	3.31	3.90	4.48	5.05	5.58	6.09	6.57	7.02	7.44	7.82
31.....	.31	.92	1.54	2.16	2.78	3.39	3.99	4.56	5.11	5.64	6.13	6.59	7.02	7.42	7.78
32.....	.32	.95	1.59	2.22	2.84	3.45	4.04	4.60	5.14	5.65	6.13	6.58	6.99	7.36	7.69
33.....	.33	.98	1.62	2.26	2.89	3.49	4.07	4.62	5.15	5.64	6.11	6.53	6.93	7.27	7.58
34.....	.33	.99	1.65	2.29	2.91	3.50	4.07	4.61	5.13	5.61	6.05	6.46	6.83	7.15	7.43
35.....	.34	1.00	1.66	2.30	2.91	3.50	4.06	4.59	5.09	5.55	5.98	6.36	6.71	7.00	7.24
36.....	.34	1.01	1.67	2.30	2.90	3.48	4.03	4.55	5.03	5.48	5.89	6.25	6.56	6.83	7.03
37.....	.34	1.02	1.66	2.29	2.88	3.45	3.99	4.49	4.96	5.39	5.77	6.11	6.39	6.62	6.79
38.....	.34	1.01	1.65	2.26	2.85	3.41	3.93	4.42	4.87	5.28	5.64	5.94	6.20	6.39	6.51
39.....	.34	1.00	1.64	2.24	2.82	3.37	3.88	4.35	4.78	5.16	5.49	5.76	5.98	6.13	6.22

TABLE 18—Continued

Age	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	.33	.99	1.62	2.22	2.79	3.32	3.81	4.26	4.67	5.02	5.32	5.56	5.74	5.85	5.88
41.....	.33	.98	1.60	2.19	2.75	3.26	3.74	4.17	4.54	4.87	5.13	5.34	5.47	5.54	5.52
42.....	.33	.98	1.59	2.16	2.70	3.20	3.65	4.06	4.41	4.70	4.93	5.09	5.18	5.19	5.12
43.....	.32	.96	1.56	2.12	2.64	3.12	3.55	3.93	4.25	4.50	4.69	4.81	4.85	4.81	4.66
44.....	.32	.95	1.53	2.08	2.59	3.04	3.44	3.79	4.07	4.29	4.44	4.51	4.50	4.38	4.16
45.....	.32	.93	1.50	2.03	2.51	2.94	3.32	3.63	3.88	4.06	4.16	4.17	4.09	3.91	3.61
46.....	.31	.91	1.47	1.97	2.43	2.83	3.18	3.45	3.66	3.80	3.84	3.80	3.64	3.38	3.00
47.....	.30	.89	1.42	1.91	2.34	2.71	3.02	3.26	3.43	3.51	3.49	3.38	3.15	2.81	2.37
48.....	.29	.86	1.37	1.84	2.24	2.58	2.85	3.05	3.16	3.18	3.10	2.91	2.61	2.21	1.70
49.....	.28	.83	1.32	1.75	2.13	2.43	2.66	2.81	2.87	2.82	2.67	2.41	2.05	1.59	1.03
50.....	.28	.80	1.26	1.67	2.00	2.27	2.45	2.55	2.54	2.42	2.20	1.88	1.47	.95	.33
51.....	.26	.76	1.20	1.57	1.87	2.09	2.22	2.25	2.17	1.99	1.72	1.34	.88	.31	
52.....	.25	.72	1.13	1.46	1.72	1.89	1.95	1.92	1.78	1.55	1.22	.80	.28		
53.....	.24	.68	1.05	1.34	1.55	1.65	1.66	1.57	1.38	1.09	.72	.26			
54.....	.22	.63	.96	1.20	1.35	1.40	1.34	1.20	.97	.64	.23				
55.....	.20	.57	.86	1.04	1.13	1.12	1.02	.84	.56	.20					
56.....	.18	.50	.73	.86	.90	.84	.70	.48	.17						
57.....	.16	.43	.60	.68	.67	.58	.40	.15							
58.....	.13	.34	.46	.50	.45	.33	.12								
59.....	.10	.26	.34	.33	.25	.10									
60.....	.08	.19	.22	.19	.07										
61.....	.05	.13	.13	.05											
62.....	.04	.07	.03												
63.....	.02	.02													
64.....	.00														

TABLE 19  
 MID-TERMINAL RESERVES—TERM TO 65  
 \$25 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	.34	1.04	1.76	2.50	3.26	4.04	4.80	5.52	6.19	6.80	7.37	7.89	8.37	8.82	9.23
16.....	.36	1.09	1.83	2.60	3.39	4.16	4.89	5.56	6.19	6.77	7.30	7.79	8.25	8.67	9.05
17.....	.37	1.13	1.90	2.70	3.49	4.22	4.91	5.54	6.13	6.67	7.18	7.64	8.08	8.47	8.83
18.....	.39	1.17	1.98	2.77	3.52	4.22	4.86	5.46	6.01	6.53	7.01	7.45	7.86	8.23	8.56
19.....	.40	1.22	2.03	2.78	3.49	4.15	4.75	5.32	5.85	6.34	6.79	7.21	7.60	7.94	8.24
20.....	.42	1.24	2.00	2.72	3.39	4.01	4.59	5.13	5.63	6.10	6.53	6.93	7.29	7.60	7.89
21.....	.40	1.18	1.91	2.59	3.22	3.81	4.37	4.88	5.37	5.81	6.22	6.60	6.93	7.23	7.50
22.....	.38	1.13	1.82	2.46	3.07	3.63	4.16	4.66	5.12	5.54	5.93	6.28	6.59	6.87	7.12
23.....	.36	1.07	1.72	2.34	2.92	3.46	3.97	4.44	4.88	5.28	5.64	5.97	6.27	6.53	6.75
24.....	.34	1.01	1.64	2.23	2.78	3.31	3.79	4.24	4.66	5.03	5.37	5.68	5.96	6.20	6.40
25.....	.33	.97	1.57	2.13	2.67	3.17	3.63	4.05	4.44	4.80	5.12	5.41	5.66	5.88	6.07
26.....	.31	.92	1.50	2.05	2.56	3.03	3.47	3.87	4.24	4.58	4.88	5.15	5.38	5.58	5.74
27.....	.30	.89	1.45	1.97	2.46	2.91	3.32	3.70	4.05	4.36	4.64	4.89	5.10	5.28	5.43
28.....	.29	.86	1.39	1.89	2.35	2.78	3.17	3.53	3.86	4.15	4.41	4.64	4.83	4.99	5.13
29.....	.28	.82	1.33	1.81	2.24	2.65	3.02	3.36	3.67	3.94	4.18	4.39	4.56	4.71	4.84
30.....	.27	.79	1.27	1.72	2.14	2.52	2.88	3.19	3.48	3.73	3.95	4.14	4.31	4.44	4.55
31.....	.26	.75	1.21	1.64	2.04	2.40	2.73	3.03	3.29	3.53	3.73	3.91	4.06	4.17	4.26
32.....	.24	.72	1.16	1.56	1.94	2.28	2.59	2.86	3.11	3.33	3.52	3.68	3.81	3.91	3.99
33.....	.23	.68	1.10	1.49	1.84	2.16	2.45	2.71	2.94	3.14	3.32	3.46	3.58	3.66	3.72
34.....	.22	.65	1.05	1.42	1.75	2.05	2.32	2.56	2.77	2.96	3.12	3.25	3.35	3.42	3.47
35.....	.21	.62	.99	1.34	1.65	1.93	2.18	2.41	2.61	2.78	2.92	3.04	3.12	3.18	3.22
36.....	.20	.59	.94	1.26	1.56	1.82	2.06	2.27	2.45	2.61	2.73	2.83	2.91	2.96	2.98
37.....	.19	.55	.89	1.19	1.47	1.72	1.94	2.13	2.30	2.44	2.55	2.63	2.70	2.73	2.73
38.....	.18	.53	.84	1.13	1.39	1.62	1.83	2.00	2.15	2.28	2.38	2.45	2.50	2.51	2.50
39.....	.17	.50	.79	1.06	1.31	1.53	1.71	1.88	2.01	2.12	2.21	2.27	2.30	2.30	2.28

TABLE 19—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	.16	.47	.75	1.01	1.23	1.43	1.61	1.75	1.87	1.97	2.04	2.09	2.10	2.09	2.06
41.....	.15	.44	.71	.95	1.16	1.34	1.50	1.63	1.74	1.83	1.88	1.91	1.91	1.89	1.84
42.....	.15	.42	.67	.89	1.09	1.25	1.40	1.52	1.62	1.68	1.72	1.74	1.73	1.69	1.63
43.....	.14	.39	.62	.83	1.01	1.16	1.30	1.40	1.48	1.53	1.56	1.56	1.54	1.50	1.43
44.....	.13	.37	.58	.77	.94	1.08	1.20	1.29	1.35	1.39	1.41	1.40	1.37	1.31	1.23
45.....	.12	.35	.55	.72	.88	1.00	1.10	1.18	1.23	1.26	1.26	1.24	1.20	1.13	1.03
46.....	.11	.32	.51	.67	.81	.92	1.01	1.07	1.11	1.12	1.11	1.09	1.03	.95	.84
47.....	.10	.30	.48	.63	.75	.84	.92	.97	.99	1.00	.98	.94	.86	.77	.65
48.....	.10	.28	.44	.57	.68	.76	.83	.86	.88	.87	.84	.78	.70	.60	.46
49.....	.09	.26	.40	.52	.61	.69	.73	.76	.77	.75	.70	.64	.54	.42	.27
50.....	.08	.23	.36	.47	.55	.61	.64	.66	.66	.62	.57	.49	.38	.25	.09
51.....	.08	.21	.33	.42	.49	.54	.57	.57	.55	.51	.44	.35	.23	.08	
52.....	.07	.19	.29	.37	.43	.47	.49	.48	.45	.39	.31	.21	.07		
53.....	.06	.17	.26	.33	.38	.41	.41	.39	.35	.28	.19	.07			
54.....	.05	.15	.23	.29	.33	.34	.33	.30	.24	.16	.06				
55.....	.05	.14	.21	.25	.27	.28	.26	.21	.14	.05					
56.....	.05	.12	.18	.21	.22	.22	.18	.13	.05						
57.....	.04	.10	.15	.17	.17	.15	.11	.04							
58.....	.03	.08	.12	.13	.12	.09	.03								
59.....	.02	.07	.09	.09	.07	.03									
60.....	.02	.06	.06	.05	.02										
61.....	.02	.04	.04	.02											
62.....	.01	.02	.01												
63.....	.01	.01													
64.....	.00														



TABLE 20  
 MID-TERMINAL RESERVES—TERM TO 65  
 \$50 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

Age	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	.34	1.03	1.74	2.47	3.21	3.98	4.77	5.56	6.38	7.21	8.06	8.95	9.87	10.83	11.83
16.....	.35	1.07	1.81	2.56	3.34	4.13	4.94	5.76	6.61	7.47	8.36	9.29	10.26	11.28	12.32
17.....	.37	1.11	1.88	2.66	3.47	4.28	5.12	5.97	6.84	7.74	8.68	9.66	10.69	11.75	12.82
18.....	.38	1.16	1.95	2.77	3.59	4.44	5.30	6.18	7.09	8.04	9.04	10.08	11.15	12.23	13.33
19.....	.40	1.20	2.03	2.86	3.72	4.59	5.48	6.41	7.37	8.38	9.43	10.51	11.61	12.72	13.83
20.....	.41	1.25	2.09	2.96	3.85	4.75	5.69	6.66	7.68	8.74	9.84	10.95	12.07	13.20	14.31
21.....	.43	1.28	2.16	3.06	3.98	4.93	5.91	6.94	8.02	9.13	10.26	11.39	12.53	13.66	14.78
22.....	.44	1.33	2.24	3.17	4.13	5.13	6.18	7.27	8.39	9.53	10.69	11.84	12.99	14.12	15.23
23.....	.46	1.38	2.32	3.30	4.32	5.38	6.48	7.62	8.78	9.94	11.11	12.28	13.43	14.55	15.64
24.....	.47	1.43	2.42	3.45	4.53	5.65	6.80	7.98	9.16	10.34	11.53	12.70	13.84	14.94	16.00
25.....	.49	1.50	2.55	3.64	4.77	5.94	7.14	8.34	9.54	10.74	11.93	13.09	14.21	15.29	16.31
26.....	.52	1.58	2.69	3.85	5.03	6.24	7.46	8.68	9.90	11.11	12.29	13.44	14.53	15.57	16.55
27.....	.55	1.68	2.85	4.06	5.28	6.52	7.77	9.01	10.23	11.44	12.60	13.72	14.78	15.79	16.73
28.....	.59	1.78	3.01	4.26	5.52	6.78	8.04	9.29	10.52	11.71	12.85	13.94	14.97	15.93	16.83
29.....	.62	1.87	3.14	4.43	5.71	7.00	8.27	9.52	10.74	11.91	13.02	14.08	15.07	16.00	16.86
30.....	.64	1.94	3.25	4.56	5.87	7.17	8.45	9.69	10.89	12.03	13.12	14.14	15.10	15.99	16.80
31.....	.66	2.00	3.34	4.68	6.01	7.31	8.58	9.81	10.98	12.10	13.15	14.14	15.06	15.91	16.68
32.....	.68	2.05	3.42	4.78	6.11	7.41	8.67	9.87	11.02	12.11	13.13	14.09	14.97	15.78	16.50
33.....	.70	2.10	3.49	4.85	6.19	7.48	8.71	9.90	11.02	12.08	13.07	13.99	14.83	15.59	16.25
34.....	.71	2.14	3.54	4.90	6.23	7.50	8.72	9.88	10.97	12.00	12.96	13.84	14.63	15.34	15.93
35.....	.72	2.16	3.56	4.92	6.23	7.48	8.68	9.81	10.88	11.88	12.80	13.64	14.38	15.02	15.55
36.....	.73	2.17	3.56	4.91	6.20	7.44	8.61	9.72	10.76	11.73	12.61	13.39	14.08	14.65	15.10
37.....	.73	2.16	3.55	4.88	6.16	7.37	8.52	9.61	10.62	11.54	12.37	13.10	13.72	14.22	14.59
38.....	.73	2.15	3.52	4.84	6.10	7.29	8.42	9.47	10.44	11.32	12.10	12.76	13.31	13.74	14.02
39.....	.72	2.14	3.50	4.80	6.03	7.21	8.31	9.32	10.25	11.07	11.79	12.39	12.86	13.20	13.39

TABLE 20—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	.72	2.12	3.47	4.75	5.97	7.11	8.18	9.15	10.03	10.79	11.44	11.97	12.36	12.60	12.70
41.....	.71	2.10	3.43	4.69	5.89	7.00	8.02	8.95	9.77	10.47	11.05	11.50	11.80	11.95	11.92
42.....	.70	2.08	3.39	4.64	5.80	6.88	7.85	8.72	9.48	10.12	10.62	10.98	11.19	11.22	11.07
43.....	.70	2.06	3.35	4.57	5.70	6.73	7.65	8.47	9.16	9.71	10.14	10.40	10.50	10.42	10.11
44.....	.69	2.04	3.30	4.48	5.57	6.55	7.42	8.17	8.79	9.27	9.60	9.76	9.74	9.51	9.05
45.....	.68	2.00	3.24	4.38	5.42	6.35	7.16	7.84	8.38	8.78	9.00	9.05	8.89	8.50	7.86
46.....	.67	1.96	3.16	4.26	5.25	6.12	6.86	7.47	7.93	8.23	8.34	8.25	7.93	7.38	6.58
47.....	.66	1.91	3.07	4.12	5.06	5.86	6.53	7.06	7.43	7.62	7.60	7.35	6.88	6.16	5.21
48.....	.63	1.85	2.97	3.96	4.84	5.58	6.17	6.61	6.87	6.93	6.76	6.37	5.73	4.87	3.78
49.....	.61	1.79	2.86	3.79	4.60	5.27	5.78	6.11	6.25	6.16	5.85	5.30	4.52	3.52	2.29
50.....	.60	1.73	2.73	3.61	4.35	4.93	5.34	5.55	5.55	5.32	4.85	4.17	3.26	2.13	.75
51.....	.57	1.65	2.60	3.41	4.07	4.55	4.84	4.92	4.77	4.40	3.81	3.00	1.96	.69	
52.....	.54	1.57	2.45	3.19	3.75	4.12	4.28	4.22	3.94	3.44	2.73	1.80	.64		
53.....	.52	1.48	2.29	2.94	3.39	3.63	3.66	3.47	3.07	2.46	1.63	.58			
54.....	.48	1.37	2.10	2.64	2.97	3.09	2.99	2.69	2.18	1.46	.52				
55.....	.45	1.26	1.88	2.30	2.51	2.50	2.30	1.89	1.28	.46					
56.....	.40	1.11	1.62	1.92	2.02	1.91	1.61	1.11	.40						
57.....	.35	.94	1.34	1.53	1.52	1.32	.93	.34							
58.....	.29	.78	1.05	1.14	1.05	.76	.28								
59.....	.23	.60	.78	.78	.60	.23									
60.....	.18	.44	.54	.45	.18										
61.....	.13	.30	.30	.13											
62.....	.09	.17	.08												
63.....	.04	.04													
64.....	.00														

TABLE 21

MID-TERMINAL RESERVES—TERM TO 65  
 \$50 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	.75	2.27	3.83	5.43	7.08	8.77	10.44	12.02	13.51	14.91	16.23	17.47	18.62	19.70	20.71
16.....	.78	2.35	3.98	5.64	7.35	9.04	10.64	12.15	13.58	14.92	16.17	17.35	18.45	19.48	20.44
17.....	.81	2.45	4.13	5.86	7.57	9.19	10.73	12.17	13.54	14.81	16.02	17.14	18.19	19.17	20.08
18.....	.84	2.55	4.30	6.03	7.67	9.23	10.70	12.08	13.38	14.61	15.76	16.84	17.85	18.77	19.62
19.....	.87	2.65	4.40	6.07	7.65	9.14	10.55	11.88	13.13	14.30	15.41	16.44	17.40	18.28	19.08
20.....	.91	2.69	4.38	5.98	7.50	8.94	10.29	11.57	12.77	13.91	14.97	15.95	16.86	17.70	18.45
21.....	.88	2.59	4.23	5.77	7.23	8.62	9.92	11.15	12.32	13.41	14.43	15.37	16.23	17.02	17.73
22.....	.85	2.51	4.08	5.57	6.98	8.31	9.57	10.76	11.89	12.93	13.90	14.80	15.62	16.36	17.03
23.....	.82	2.42	3.93	5.37	6.73	8.02	9.24	10.39	11.47	12.47	13.40	14.25	15.02	15.72	16.34
24.....	.79	2.33	3.79	5.18	6.50	7.75	8.93	10.03	11.06	12.02	12.90	13.71	14.44	15.09	15.67
25.....	.76	2.25	3.67	5.01	6.29	7.49	8.63	9.69	10.68	11.59	12.43	13.19	13.87	14.48	15.02
26.....	.74	2.18	3.55	4.85	6.09	7.25	8.34	9.35	10.30	11.16	11.95	12.67	13.31	13.88	14.38
27.....	.72	2.11	3.44	4.70	5.89	7.01	8.05	9.03	9.92	10.74	11.49	12.16	12.76	13.29	13.75
28.....	.69	2.05	3.34	4.55	5.70	6.77	7.77	8.70	9.55	10.33	11.03	11.66	12.23	12.71	13.12
29.....	.68	1.99	3.23	4.41	5.51	6.54	7.49	8.37	9.18	9.91	10.58	11.17	11.69	12.13	12.50
30.....	.65	1.92	3.12	4.25	5.31	6.29	7.20	8.04	8.80	9.50	10.12	10.67	11.15	11.55	11.89
31.....	.63	1.86	3.01	4.10	5.11	6.05	6.91	7.71	8.43	9.09	9.67	10.18	10.62	10.99	11.28
32.....	.61	1.79	2.91	3.95	4.91	5.81	6.63	7.39	8.07	8.69	9.23	9.70	10.10	10.43	10.67
33.....	.59	1.73	2.79	3.79	4.71	5.57	6.35	7.07	7.71	8.28	8.79	9.22	9.58	9.86	10.07
34.....	.57	1.66	2.68	3.64	4.52	5.33	6.08	6.75	7.35	7.89	8.36	8.75	9.06	9.31	9.48
35.....	.54	1.59	2.57	3.48	4.33	5.10	5.80	6.44	7.00	7.50	7.93	8.27	8.55	8.76	8.90
36.....	.52	1.53	2.47	3.34	4.14	4.88	5.54	6.13	6.66	7.12	7.50	7.81	8.05	8.23	8.32
37.....	.50	1.47	2.37	3.20	3.96	4.65	5.28	5.84	6.33	6.74	7.08	7.36	7.56	7.69	7.75
38.....	.48	1.41	2.27	3.06	3.78	4.44	5.03	5.54	5.99	6.36	6.67	6.91	7.07	7.17	7.18
39.....	.46	1.35	2.17	2.92	3.60	4.22	4.77	5.25	5.65	5.99	6.26	6.46	6.59	6.64	6.61

TABLE 21—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	.44	1.29	2.06	2.78	3.43	4.01	4.51	4.95	5.32	5.62	5.86	6.02	6.10	6.11	6.04
41.....	.42	1.22	1.97	2.65	3.25	3.79	4.26	4.66	5.00	5.26	5.45	5.57	5.61	5.58	5.48
42.....	.40	1.17	1.88	2.52	3.08	3.58	4.01	4.38	4.68	4.90	5.05	5.13	5.13	5.06	4.92
43.....	.38	1.12	1.78	2.38	2.90	3.37	3.77	4.10	4.35	4.54	4.65	4.69	4.65	4.54	4.35
44.....	.37	1.06	1.68	2.24	2.73	3.16	3.52	3.81	4.03	4.17	4.25	4.25	4.17	4.02	3.79
45.....	.34	.99	1.58	2.10	2.56	2.95	3.27	3.52	3.70	3.81	3.84	3.80	3.69	3.50	3.22
46.....	.32	.94	1.49	1.98	2.40	2.75	3.03	3.24	3.38	3.45	3.45	3.37	3.21	2.98	2.65
47.....	.30	.89	1.40	1.86	2.24	2.55	2.79	2.96	3.07	3.10	3.05	2.93	2.73	2.45	2.08
48.....	.29	.84	1.32	1.73	2.07	2.35	2.55	2.69	2.75	2.74	2.66	2.50	2.25	1.92	1.50
49.....	.27	.78	1.22	1.59	1.90	2.14	2.31	2.40	2.43	2.38	2.26	2.05	1.76	1.38	.90
50.....	.25	.72	1.12	1.46	1.73	1.93	2.06	2.12	2.11	2.02	1.86	1.60	1.26	.83	.29
51.....	.23	.66	1.03	1.33	1.56	1.73	1.82	1.85	1.79	1.66	1.45	1.15	.76	.27	
52.....	.21	.61	.94	1.20	1.40	1.53	1.58	1.57	1.48	1.30	1.04	.69	.25		
53.....	.20	.56	.85	1.08	1.24	1.33	1.35	1.29	1.15	.93	.63	.22			
54.....	.18	.50	.76	.95	1.08	1.13	1.11	1.01	.83	.56	.20				
55.....	.16	.45	.67	.83	.92	.93	.87	.72	.50	.18					
56.....	.14	.39	.58	.70	.75	.72	.62	.43	.16						
57.....	.13	.35	.50	.58	.59	.52	.37	.14							
58.....	.11	.29	.41	.45	.42	.31	.12								
59.....	.09	.24	.32	.32	.25	.10									
60.....	.07	.19	.22	.19	.08										
61.....	.05	.13	.13	.06											
62.....	.04	.07	.04												
63.....	.02	.02													
64.....	.00														

TABLE 22

MID-TERMINAL RESERVES—TERM TO 65  
 \$100 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	.77	2.32	3.92	5.57	7.26	8.99	10.75	12.52	14.31	16.12	17.95	19.81	21.73	23.69	25.71
16.....	.80	2.42	4.08	5.79	7.54	9.32	11.11	12.92	14.75	16.60	18.49	20.42	22.41	24.46	26.54
17.....	.83	2.51	4.24	6.02	7.82	9.63	11.46	13.31	15.18	17.09	19.05	21.07	23.14	25.25	27.38
18.....	.86	2.61	4.41	6.23	8.06	9.92	11.79	13.69	15.63	17.61	19.65	21.75	23.88	26.04	28.21
19.....	.90	2.72	4.56	6.42	8.30	10.20	12.12	14.08	16.09	18.16	20.28	22.45	24.64	26.83	29.01
20.....	.94	2.80	4.69	6.59	8.52	10.47	12.45	14.49	16.59	18.74	20.94	23.15	25.38	27.59	29.78
21.....	.95	2.86	4.79	6.74	8.72	10.74	12.80	14.93	17.11	19.34	21.59	23.84	26.09	28.32	30.50
22.....	.97	2.93	4.91	6.92	8.97	11.07	13.22	15.43	17.69	19.97	22.27	24.55	26.81	29.03	31.19
23.....	1.00	3.01	5.05	7.12	9.25	11.44	13.69	15.98	18.30	20.62	22.94	25.23	27.49	29.69	31.81
24.....	1.03	3.10	5.21	7.37	9.59	11.87	14.20	16.55	18.91	21.26	23.59	25.89	28.13	30.29	32.36
25.....	1.06	3.20	5.40	7.65	9.97	12.33	14.72	17.12	19.51	21.88	24.22	26.50	28.70	30.82	32.82
26.....	1.10	3.33	5.63	7.98	10.38	12.81	15.25	17.68	20.09	22.47	24.79	27.04	29.20	31.24	33.17
27.....	1.15	3.48	5.87	8.32	10.78	13.26	15.74	18.20	20.62	22.98	25.28	27.48	29.58	31.55	33.41
28.....	1.20	3.63	6.12	8.63	11.16	13.68	16.18	18.65	21.06	23.41	25.66	27.81	29.83	31.74	33.52
29.....	1.26	3.79	6.34	8.92	11.49	14.04	16.55	19.02	21.42	23.72	25.92	28.01	29.97	31.80	33.50
30.....	1.30	3.90	6.53	9.15	11.75	14.32	16.84	19.29	21.66	23.92	26.06	28.08	29.97	31.73	33.34
31.....	1.34	4.01	6.69	9.34	11.97	14.55	17.06	19.48	21.80	24.00	26.09	28.05	29.87	31.55	33.07
32.....	1.37	4.10	6.82	9.50	12.14	14.71	17.20	19.58	21.85	24.00	26.02	27.92	29.67	31.26	32.68
33.....	1.39	4.17	6.92	9.62	12.26	14.81	17.26	19.59	21.81	23.91	25.87	27.69	29.36	30.85	32.16
34.....	1.42	4.23	7.00	9.70	12.32	14.84	17.24	19.53	21.70	23.74	25.64	27.38	28.96	30.35	31.53
35.....	1.43	4.27	7.04	9.73	12.32	14.80	17.16	19.41	21.53	23.51	25.33	26.98	28.46	29.73	30.78
36.....	1.44	4.28	7.05	9.71	12.27	14.71	17.04	19.24	21.29	23.20	24.94	26.50	27.86	29.00	29.91
37.....	1.44	4.28	7.02	9.66	12.18	14.59	16.87	19.01	21.01	22.83	24.48	25.94	27.17	28.17	28.92
38.....	1.44	4.26	6.97	9.58	12.07	14.44	16.67	18.75	20.67	22.41	23.96	25.29	26.38	27.23	27.81
39.....	1.42	4.22	6.91	9.49	11.94	14.26	16.43	18.44	20.28	21.92	23.35	24.55	25.50	26.18	26.58

TABLE 22—Continued

Age	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	1.42	4.19	6.86	9.40	11.81	14.07	16.18	18.11	19.85	21.38	22.68	23.74	24.52	25.03	25.22
41.....	1.40	4.16	6.79	9.30	11.66	13.86	15.89	17.73	19.36	20.77	21.93	22.82	23.44	23.75	23.71
42.....	1.40	4.12	6.72	9.18	11.48	13.61	15.56	17.29	18.80	20.07	21.08	21.82	22.24	22.32	22.03
43.....	1.38	4.08	6.63	9.04	11.27	13.32	15.16	16.79	18.17	19.29	20.14	20.68	20.89	20.73	20.15
44.....	1.37	4.03	6.53	8.87	11.03	12.99	14.72	16.22	17.46	18.43	19.10	19.43	19.39	18.95	18.05
45.....	1.35	3.96	6.41	8.68	10.75	12.60	14.21	15.58	16.67	17.46	17.92	18.03	17.72	16.96	15.72
46.....	1.32	3.89	6.27	8.45	10.42	12.16	13.65	14.87	15.79	16.39	16.62	16.46	15.84	14.76	13.19
47.....	1.30	3.80	6.10	8.19	10.06	11.67	13.02	14.07	14.81	15.19	15.16	14.70	13.77	12.36	10.48
48.....	1.26	3.69	5.91	7.90	9.64	11.12	12.32	13.19	13.71	13.84	13.53	12.75	11.51	9.80	7.62
49.....	1.22	3.57	5.69	7.57	9.19	10.52	11.53	12.20	12.48	12.33	11.72	10.64	9.11	7.11	4.63
50.....	1.19	3.44	5.45	7.21	8.69	9.85	10.67	11.10	11.11	10.66	9.76	8.41	6.60	4.31	1.52
51.....	1.14	3.29	5.19	6.81	8.12	9.10	9.69	9.86	9.58	8.86	7.69	6.07	3.98	1.41	
52.....	1.09	3.13	4.90	6.37	7.50	8.25	8.59	8.48	7.94	6.96	5.54	3.65	1.30		
53.....	1.03	2.95	4.57	5.86	6.78	7.29	7.36	7.00	6.21	4.99	3.32	1.18			
54.....	.97	2.74	4.20	5.28	5.96	6.22	6.04	5.45	4.43	2.97	1.07				
55.....	.89	2.51	3.77	4.62	5.06	5.07	4.67	3.86	2.62	.95					
56.....	.81	2.24	3.27	3.89	4.09	3.89	3.29	2.27	.83						
57.....	.70	1.92	2.72	3.11	3.11	2.72	1.92	.71							
58.....	.59	1.58	2.16	2.35	2.16	1.58	.59								
59.....	.48	1.24	1.62	1.63	1.25	.48									
60.....	.37	.93	1.12	.93	.37										
61.....	.27	.64	.64	.27											
62.....	.18	.36	.18												
63.....	.08	.08													
64.....	.00														

TABLE 23  
 MID-TERMINAL RESERVES—TERM TO 65  
 \$100 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	1.49	4.52	7.63	10.83	14.12	17.49	20.84	24.03	27.06	29.95	32.67	35.25	37.68	39.98	42.14
16.....	1.55	4.70	7.93	11.25	14.67	18.05	21.28	24.36	27.28	30.05	32.67	35.15	37.49	39.69	41.75
17.....	1.61	4.88	8.25	11.70	15.12	18.39	21.51	24.48	27.29	29.96	32.48	34.87	37.12	39.23	41.19
18.....	1.68	5.08	8.58	12.04	15.36	18.52	21.53	24.39	27.11	29.68	32.12	34.42	36.58	38.59	40.45
19.....	1.75	5.29	8.80	12.16	15.37	18.43	21.34	24.10	26.73	29.21	31.57	33.79	35.85	37.77	39.54
20.....	1.82	5.38	8.79	12.05	15.16	18.12	20.94	23.61	26.16	28.57	30.84	32.97	34.94	36.77	38.44
21.....	1.77	5.23	8.54	11.70	14.72	17.59	20.33	22.93	25.40	27.73	29.92	31.96	33.85	35.59	37.17
22.....	1.72	5.08	8.30	11.37	14.30	17.09	19.75	22.28	24.67	26.92	29.02	30.97	32.78	34.42	35.91
23.....	1.67	4.94	8.06	11.04	13.89	16.60	19.19	21.64	23.95	26.11	28.13	30.00	31.71	33.27	34.67
24.....	1.62	4.80	7.83	10.73	13.50	16.15	18.66	21.02	23.25	25.33	27.26	29.03	30.65	32.12	33.44
25.....	1.58	4.67	7.62	10.45	13.15	15.71	18.14	20.42	22.56	24.55	26.39	28.08	29.62	31.00	32.22
26.....	1.54	4.54	7.42	10.18	12.80	15.29	17.63	19.83	21.88	23.78	25.53	27.13	28.58	29.87	31.01
27.....	1.50	4.43	7.24	9.92	12.46	14.86	17.12	19.23	21.20	23.01	24.68	26.19	27.55	28.75	29.80
28.....	1.47	4.33	7.07	9.66	12.12	14.44	16.61	18.64	20.51	22.24	23.82	25.24	26.52	27.63	28.60
29.....	1.43	4.22	6.87	9.39	11.77	14.00	16.08	18.02	19.81	21.46	22.95	24.29	25.47	26.50	27.38
30.....	1.39	4.10	6.67	9.11	11.40	13.55	15.55	17.40	19.11	20.67	22.07	23.32	24.43	25.38	26.17
31.....	1.35	3.98	6.47	8.82	11.03	13.09	15.01	16.78	18.40	19.87	21.19	22.36	23.38	24.24	24.95
32.....	1.31	3.86	6.27	8.54	10.66	12.64	14.47	16.16	17.69	19.08	20.32	21.41	22.34	23.12	23.73
33.....	1.27	3.74	6.06	8.25	10.29	12.18	13.93	15.53	16.99	18.29	19.45	20.45	21.30	21.99	22.51
34.....	1.23	3.61	5.85	7.95	9.91	11.72	13.39	14.91	16.28	17.51	18.58	19.50	20.26	20.86	21.29
35.....	1.19	3.49	5.65	7.67	9.54	11.27	12.86	14.30	15.59	16.73	17.72	18.55	19.22	19.73	20.08
36.....	1.15	3.37	5.45	7.38	9.18	10.83	12.33	13.69	14.90	15.96	16.86	17.60	18.18	18.61	18.86
37.....	1.10	3.24	5.24	7.10	8.81	10.38	11.80	13.08	14.21	15.18	15.99	16.65	17.15	17.48	17.64
38.....	1.06	3.12	5.04	6.82	8.45	9.94	11.28	12.48	13.52	14.40	15.13	15.70	16.11	16.34	16.41
39.....	1.03	3.01	4.84	6.54	8.10	9.50	10.77	11.87	12.83	13.63	14.27	14.75	15.06	15.21	15.17

TABLE 23—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	.98	2.88	4.64	6.26	7.74	9.07	10.24	11.26	12.13	12.85	13.40	13.79	14.01	14.06	13.93
41.....	.95	2.77	4.45	5.99	7.39	8.63	9.72	10.66	11.45	12.07	12.53	12.83	12.95	12.91	12.69
42.....	.91	2.65	4.26	5.72	7.03	8.18	9.20	10.05	10.75	11.29	11.66	11.86	11.89	11.75	11.43
43.....	.87	2.54	4.06	5.44	6.66	7.74	8.67	9.44	10.05	10.49	10.77	10.88	10.82	10.58	10.16
44.....	.83	2.42	3.86	5.15	6.30	7.30	8.14	8.82	9.34	9.69	9.88	9.90	9.75	9.40	8.87
45.....	.79	2.30	3.66	4.87	5.94	6.85	7.60	8.20	8.62	8.89	8.99	8.91	8.65	8.21	7.57
46.....	.75	2.17	3.45	4.59	5.57	6.39	7.06	7.56	7.91	8.08	8.09	7.91	7.55	7.01	6.26
47.....	.71	2.06	3.26	4.31	5.21	5.94	6.52	6.94	7.19	7.28	7.18	6.91	6.45	5.79	4.91
48.....	.67	1.94	3.06	4.02	4.83	5.48	5.97	6.31	6.47	6.46	6.27	5.89	5.32	4.54	3.54
49.....	.63	1.82	2.85	3.73	4.45	5.02	5.43	5.67	5.74	5.63	5.35	4.86	4.18	3.27	2.14
50.....	.59	1.69	2.64	3.44	4.08	4.56	4.88	5.03	5.00	4.80	4.41	3.82	3.01	1.97	.70
51.....	.55	1.57	2.43	3.14	3.70	4.10	4.32	4.38	4.26	3.96	3.46	2.75	1.81	.64	
52.....	.51	1.44	2.22	2.85	3.33	3.63	3.77	3.74	3.52	3.10	2.49	1.65	.59		
53.....	.46	1.32	2.02	2.57	2.95	3.16	3.21	3.08	2.76	2.23	1.50	.54			
54.....	.43	1.20	1.82	2.27	2.57	2.70	2.65	2.41	1.98	1.34	.48				
55.....	.38	1.08	1.61	1.98	2.19	2.22	2.07	1.73	1.19	.43					
56.....	.35	.95	1.40	1.69	1.80	1.74	1.49	1.04	.38						
57.....	.30	.82	1.19	1.39	1.41	1.24	.89	.33							
58.....	.26	.71	.98	1.09	1.01	.74	.28								
59.....	.22	.58	.76	.77	.60	.23									
60.....	.18	.44	.54	.45	.18										
61.....	.13	.31	.31	.13											
62.....	.09	.17	.09												
63.....	.04	.04													
64.....	.00														



TABLE 24

MID-TERMINAL RESERVES—TERM TO 65  
 \$150 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	1.04	3.15	5.32	7.55	9.84	12.20	14.59	16.99	19.40	21.83	24.28	26.77	29.31	31.92	34.59
16.....	1.08	3.28	5.53	7.85	10.23	12.64	15.07	17.52	19.97	22.45	24.97	27.54	30.18	32.89	35.63
17.....	1.12	3.40	5.75	8.16	10.60	13.06	15.53	18.02	20.53	23.08	25.68	28.36	31.09	33.87	36.67
18.....	1.17	3.54	5.98	8.46	10.94	13.45	15.97	18.51	21.09	23.73	26.44	29.21	32.03	34.86	37.70
19.....	1.22	3.68	6.19	8.71	11.25	13.80	16.38	19.00	21.67	24.41	27.22	30.08	32.95	35.83	38.69
20.....	1.27	3.81	6.36	8.93	11.52	14.13	16.79	19.50	22.28	25.13	28.02	30.94	33.86	36.76	39.63
21.....	1.29	3.88	6.49	9.11	11.76	14.46	17.21	20.03	22.92	25.85	28.81	31.78	34.72	37.64	40.50
22.....	1.32	3.96	6.63	9.32	12.05	14.84	17.71	20.64	23.62	26.62	29.63	32.63	35.59	38.50	41.33
23.....	1.35	4.05	6.78	9.56	12.39	15.30	18.28	21.30	24.35	27.41	30.45	33.46	36.42	39.30	42.09
24.....	1.38	4.15	6.97	9.85	12.80	15.82	18.90	21.99	25.10	28.19	31.25	34.26	37.20	40.04	42.74
25.....	1.42	4.28	7.21	10.21	13.28	16.40	19.54	22.70	25.84	28.95	32.02	35.01	37.90	40.67	43.29
26.....	1.47	4.44	7.49	10.61	13.78	16.98	20.19	23.38	26.55	29.67	32.72	35.67	38.50	41.18	43.71
27.....	1.53	4.63	7.80	11.03	14.28	17.54	20.80	24.02	27.20	30.31	33.33	36.21	38.96	41.55	43.98
28.....	1.60	4.83	8.11	11.42	14.74	18.05	21.34	24.59	27.76	30.84	33.79	36.60	39.26	41.77	44.10
29.....	1.66	5.00	8.38	11.76	15.14	18.49	21.80	25.05	28.19	31.21	34.10	36.83	39.41	41.82	44.06
30.....	1.71	5.15	8.60	12.05	15.47	18.85	22.17	25.39	28.48	31.44	34.25	36.91	39.40	41.72	43.84
31.....	1.76	5.28	8.80	12.29	15.75	19.14	22.44	25.61	28.65	31.55	34.28	36.86	39.27	41.48	43.47
32.....	1.80	5.39	8.96	12.49	15.96	19.34	22.60	25.72	28.70	31.53	34.20	36.69	38.99	41.08	42.94
33.....	1.83	5.48	9.10	12.65	16.11	19.46	22.67	25.74	28.65	31.41	34.00	36.40	38.59	40.55	42.27
34.....	1.86	5.56	9.20	12.75	16.18	19.49	22.65	25.66	28.52	31.20	33.70	35.99	38.06	39.88	41.44
35.....	1.88	5.61	9.25	12.78	16.18	19.43	22.54	25.50	28.29	30.89	33.29	35.46	37.40	39.07	40.45
36.....	1.89	5.63	9.25	12.75	16.11	19.32	22.38	25.27	27.98	30.49	32.78	34.82	36.61	38.12	39.31
37.....	1.89	5.61	9.21	12.67	15.99	19.16	22.16	24.98	27.60	30.00	32.17	34.08	35.70	37.03	38.02
38.....	1.89	5.59	9.15	12.58	15.86	18.97	21.91	24.64	27.16	29.45	31.48	33.23	34.68	35.80	36.57
39.....	1.87	5.55	9.08	12.47	15.70	18.75	21.61	24.25	26.66	28.82	30.70	32.28	33.53	34.44	34.96

TABLE 24—Continued

Age	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	1.86	5.51	9.01	12.36	15.53	18.51	21.27	23.81	26.09	28.11	29.82	31.22	32.26	32.92	33.18
41.....	1.85	5.47	8.94	12.23	15.33	18.22	20.89	23.31	25.45	27.31	28.84	30.02	30.84	31.24	31.20
42.....	1.84	5.43	8.85	12.08	15.10	17.89	20.45	22.73	24.73	26.40	27.74	28.70	29.26	29.37	29.00
43.....	1.82	5.36	8.72	11.88	14.81	17.51	19.93	22.07	23.90	25.38	26.50	27.22	27.49	27.29	26.53
44.....	1.80	5.29	8.59	11.66	14.49	17.07	19.35	21.33	22.97	24.25	25.13	25.57	25.53	24.95	23.77
45.....	1.77	5.20	8.42	11.40	14.12	16.56	18.69	20.49	21.93	22.98	23.59	23.73	23.33	22.34	20.71
46.....	1.74	5.10	8.23	11.11	13.70	15.99	17.95	19.56	20.78	21.57	21.89	21.67	20.87	19.45	17.39
47.....	1.70	4.99	8.02	10.78	13.23	15.36	17.13	18.53	19.50	20.00	19.98	19.37	18.15	16.30	13.83
48.....	1.66	4.85	7.77	10.39	12.69	14.64	16.22	17.37	18.07	18.24	17.83	16.82	15.19	12.94	10.06
49.....	1.61	4.70	7.50	9.97	12.10	13.86	15.20	16.09	16.46	16.26	15.46	14.05	12.03	9.40	6.12
50.....	1.56	4.53	7.18	9.50	11.44	12.98	14.06	14.64	14.65	14.07	12.88	11.11	8.72	5.70	2.01
51.....	1.50	4.33	6.83	8.97	10.70	11.99	12.77	13.00	12.64	11.69	10.16	8.02	5.27	1.87	
52.....	1.43	4.12	6.46	8.39	9.88	10.88	11.33	11.20	10.48	9.19	7.32	4.83	1.72		
53.....	1.36	3.89	6.03	7.73	8.95	9.62	9.72	9.24	8.21	6.59	4.39	1.57			
54.....	1.28	3.62	5.54	6.97	7.87	8.21	7.98	7.20	5.86	3.94	1.41				
55.....	1.18	3.32	4.97	6.10	6.68	6.70	6.18	5.11	3.48	1.26					
56.....	1.07	2.95	4.32	5.14	5.41	5.15	4.36	3.01	1.10						
57.....	.93	2.53	3.59	4.12	4.12	3.60	2.55	.94							
58.....	.79	2.09	2.86	3.12	2.87	2.09	.79								
59.....	.63	1.64	2.15	2.16	1.66	.64									
60.....	.49	1.24	1.49	1.24	.50										
61.....	.36	.85	.85	.37											
62.....	.24	.47	.24												
63.....	.12	.12													
64.....	.00														

TABLE 25  
 MID-TERMINAL RESERVES—TERM TO 65  
 \$150 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

Age	For Policy Years														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	1.96	5.94	10.02	14.22	18.53	22.97	27.37	31.58	35.60	39.42	43.05	46.48	49.73	52.80	55.69
16.....	2.04	6.17	10.42	14.78	19.26	23.71	27.98	32.04	35.92	39.60	43.10	46.40	49.53	52.49	55.25
17.....	2.12	6.41	10.83	15.36	19.87	24.18	28.31	32.24	35.98	39.54	42.90	46.10	49.11	51.94	54.57
18.....	2.20	6.67	11.26	15.82	20.20	24.38	28.37	32.18	35.79	39.22	42.48	45.56	48.46	51.16	53.67
19.....	2.29	6.94	11.56	15.99	20.24	24.30	28.16	31.84	35.34	38.67	41.82	44.79	47.56	50.14	52.53
20.....	2.39	7.07	11.57	15.88	20.00	23.93	27.68	31.25	34.65	37.88	40.92	43.77	46.43	48.90	51.16
21.....	2.33	6.89	11.27	15.46	19.47	23.30	26.94	30.41	33.72	36.84	39.77	42.51	45.06	47.41	49.55
22.....	2.27	6.72	10.98	15.06	18.95	22.67	26.22	29.60	32.80	35.81	38.64	41.27	43.70	45.93	47.95
23.....	2.21	6.54	10.69	14.66	18.45	22.07	25.53	28.81	31.90	34.80	37.52	40.04	42.35	44.46	46.37
24.....	2.15	6.37	10.41	14.27	17.97	21.50	24.86	28.03	31.01	33.81	36.41	38.81	41.01	43.00	44.80
25.....	2.10	6.20	10.14	13.91	17.52	20.95	24.20	27.26	30.14	32.82	35.30	37.59	39.67	41.55	43.22
26.....	2.05	6.05	9.89	13.57	17.08	20.41	23.55	26.51	29.27	31.84	34.20	36.37	38.34	40.10	41.66
27.....	2.00	5.91	9.66	13.25	16.65	19.87	22.91	25.75	28.40	30.85	33.10	35.16	37.01	38.65	40.09
28.....	1.95	5.78	9.44	12.91	16.21	19.33	22.25	24.98	27.51	29.85	32.00	33.94	35.67	37.20	38.52
29.....	1.91	5.64	9.19	12.56	15.76	18.76	21.58	24.19	26.62	28.85	30.87	32.70	34.32	35.73	36.94
30.....	1.86	5.49	8.94	12.21	15.29	18.19	20.88	23.39	25.71	27.82	29.74	31.45	32.96	34.25	35.33
31.....	1.80	5.33	8.68	11.84	14.82	17.60	20.19	22.59	24.79	26.79	28.60	30.20	31.59	32.76	33.73
32.....	1.76	5.19	8.43	11.48	14.34	17.02	19.51	21.79	23.88	25.77	27.46	28.95	30.22	31.28	32.12
33.....	1.71	5.03	8.16	11.10	13.86	16.43	18.80	20.98	22.96	24.74	26.32	27.68	28.84	29.78	30.50
34.....	1.65	4.86	7.89	10.73	13.38	15.84	18.10	20.17	22.04	23.71	25.17	26.42	27.45	28.28	28.88
35.....	1.60	4.70	7.63	10.36	12.90	15.25	17.41	19.37	21.12	22.68	24.02	25.15	26.07	26.78	27.27
36.....	1.55	4.55	7.37	9.99	12.42	14.67	16.72	18.56	20.20	21.64	22.87	23.89	24.69	25.28	25.64
37.....	1.50	4.40	7.10	9.62	11.95	14.09	16.02	17.76	19.28	20.61	21.72	22.63	23.32	23.78	24.01
38.....	1.44	4.23	6.83	9.25	11.47	13.50	15.32	16.94	18.36	19.57	20.57	21.36	21.92	22.26	22.36
39.....	1.39	4.07	6.57	8.88	10.99	12.91	14.62	16.13	17.43	18.53	19.42	20.08	20.52	20.73	20.70

TABLE 25—Continued

Age	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	1.34	3.92	6.32	8.52	10.52	12.32	13.92	15.32	16.51	17.50	18.26	18.80	19.11	19.19	19.03
41.....	1.29	3.77	6.05	8.14	10.03	11.73	13.22	14.51	15.59	16.45	17.09	17.51	17.69	17.64	17.35
42.....	1.24	3.61	5.78	7.77	9.55	11.13	12.51	13.69	14.65	15.39	15.91	16.20	16.26	16.08	15.65
43.....	1.18	3.44	5.51	7.39	9.06	10.54	11.81	12.87	13.71	14.33	14.72	14.88	14.81	14.49	13.92
44.....	1.13	3.28	5.25	7.01	8.58	9.95	11.10	12.04	12.76	13.26	13.53	13.56	13.36	12.89	12.17
45.....	1.07	3.13	4.98	6.64	8.10	9.35	10.39	11.21	11.81	12.18	12.32	12.23	11.88	11.27	10.40
46.....	1.02	2.97	4.72	6.27	7.61	8.75	9.67	10.37	10.84	11.09	11.11	10.87	10.38	9.63	8.59
47.....	.97	2.81	4.46	5.89	7.12	8.14	8.94	9.52	9.88	10.00	9.87	9.50	8.86	7.96	6.75
48.....	.92	2.66	4.19	5.51	6.63	7.52	8.21	8.67	8.90	8.88	8.62	8.11	7.32	6.25	4.87
49.....	.87	2.49	3.91	5.12	6.12	6.90	7.47	7.80	7.90	7.75	7.36	6.69	5.75	4.51	2.95
50.....	.80	2.32	3.63	4.72	5.60	6.27	6.72	6.92	6.89	6.61	6.07	5.25	4.14	2.72	.97
51.....	.76	2.16	3.35	4.33	5.10	5.65	5.96	6.04	5.88	5.46	4.76	3.78	2.50	.89	
52.....	.70	1.98	3.06	3.94	4.59	5.01	5.20	5.15	4.84	4.27	3.43	2.28	.82		
53.....	.64	1.82	2.79	3.54	4.07	4.36	4.43	4.24	3.80	3.08	2.07	.74			
54.....	.59	1.66	2.51	3.14	3.55	3.72	3.65	3.32	2.73	1.85	.67				
55.....	.53	1.49	2.22	2.73	3.02	3.06	2.85	2.39	1.64	.60					
56.....	.47	1.31	1.93	2.32	2.48	2.39	2.05	1.43	.53						
57.....	.41	1.13	1.63	1.91	1.93	1.71	1.23	.46							
58.....	.36	.97	1.35	1.49	1.38	1.03	.39								
59.....	.30	.79	1.04	1.06	.83	.32									
60.....	.24	.61	.74	.63	.25										
61.....	.18	.43	.43	.19											
62.....	.12	.25	.12												
63.....	.06	.06													
64.....	.00														

TABLE 26  
MID-TERMINAL RESERVES—TERM TO 65  
\$250 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—MALE LIVES  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	1.39	4.22	7.12	10.10	13.17	16.32	19.51	22.71	25.93	29.16	32.42	35.72	39.08	42.51	46.02
16.....	1.45	4.38	7.40	10.50	13.68	16.91	20.15	23.41	26.68	29.98	33.32	36.72	40.19	43.74	47.35
17.....	1.51	4.56	7.69	10.92	14.18	17.46	20.75	24.06	27.41	30.79	34.23	37.75	41.35	45.00	48.67
18.....	1.57	4.74	8.00	11.31	14.63	17.96	21.32	24.70	28.13	31.61	35.18	38.82	42.52	46.25	49.97
19.....	1.63	4.93	8.28	11.64	15.02	18.42	21.85	25.32	28.86	32.47	36.16	39.92	43.69	47.47	51.21
20.....	1.69	5.09	8.49	11.92	15.37	18.84	22.37	25.95	29.62	33.36	37.17	41.00	44.83	48.63	52.38
21.....	1.72	5.18	8.65	12.15	15.68	19.25	22.89	26.61	30.41	34.27	38.16	42.05	45.91	49.72	53.47
22.....	1.76	5.28	8.83	12.41	16.04	19.73	23.51	27.37	31.29	35.23	39.18	43.11	46.98	50.79	54.50
23.....	1.79	5.39	9.03	12.71	16.46	20.29	24.21	28.19	32.20	36.22	40.20	44.14	48.02	51.80	55.44
24.....	1.84	5.53	9.27	13.08	16.97	20.95	24.99	29.06	33.14	37.19	41.20	45.15	48.99	52.71	56.26
25.....	1.89	5.69	9.55	13.51	17.55	21.66	25.80	29.94	34.06	38.14	42.16	46.08	49.87	53.49	56.92
26.....	1.95	5.88	9.90	14.01	18.18	22.39	26.60	30.80	34.95	39.04	43.04	46.90	50.61	54.12	57.43
27.....	2.02	6.11	10.29	14.53	18.81	23.10	27.37	31.60	35.77	39.84	43.79	47.58	51.18	54.57	57.76
28.....	2.10	6.36	10.68	15.03	19.40	23.75	28.06	32.31	36.47	40.50	44.38	48.07	51.55	54.83	57.89
29.....	2.19	6.59	11.02	15.48	19.91	24.30	28.64	32.89	37.02	40.99	44.77	48.35	51.73	54.89	57.82
30.....	2.25	6.78	11.32	15.84	20.32	24.76	29.10	33.32	37.39	41.27	44.95	48.44	51.71	54.74	57.52
31.....	2.32	6.95	11.56	16.15	20.68	25.12	29.44	33.61	37.60	41.39	44.98	48.36	51.51	54.41	57.02
32.....	2.36	7.08	11.76	16.40	20.94	25.37	29.65	33.75	37.65	41.36	44.85	48.12	51.14	53.88	56.33
33.....	2.40	7.19	11.93	16.59	21.13	25.52	29.73	33.75	37.58	41.20	44.59	47.73	50.60	53.18	55.43
34.....	2.44	7.29	12.06	16.72	21.23	25.56	29.70	33.65	37.40	40.92	44.19	47.19	49.91	52.30	54.35
35.....	2.47	7.36	12.13	16.76	21.22	25.49	29.57	33.44	37.10	40.51	43.65	46.50	49.04	51.24	53.05
36.....	2.48	7.38	12.14	16.72	21.12	25.34	29.35	33.14	36.69	39.98	42.98	45.67	48.02	49.98	51.55
37.....	2.48	7.37	12.09	16.62	20.97	25.13	29.06	32.76	36.20	39.35	42.19	44.69	46.82	48.56	49.86
38.....	2.47	7.33	12.00	16.50	20.79	24.88	28.72	32.31	35.62	38.62	41.28	43.58	45.48	46.95	47.96
39.....	2.45	7.27	11.91	16.35	20.58	24.58	28.33	31.80	34.96	37.79	40.25	42.32	43.97	45.16	45.84

TABLE 26—Continued

Age	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	2.44	7.23	11.82	16.21	20.37	24.27	27.90	31.23	34.22	36.86	39.11	40.94	42.30	43.18	43.52
41.....	2.42	7.17	11.72	16.03	20.10	23.90	27.40	30.57	33.38	35.81	37.82	39.37	40.44	40.98	40.93
42.....	2.41	7.11	11.59	15.83	19.79	23.47	26.81	29.81	32.42	34.62	36.37	37.64	38.37	38.53	38.04
43.....	2.38	7.03	11.44	15.58	19.43	22.96	26.14	28.95	31.34	33.29	34.75	35.70	36.07	35.80	34.81
44.....	2.35	6.94	11.26	15.29	19.01	22.38	25.38	27.97	30.12	31.80	32.96	33.55	33.50	32.74	31.20
45.....	2.32	6.83	11.05	14.96	18.52	21.72	24.52	26.88	28.77	30.14	30.96	31.14	30.62	29.32	27.19
46.....	2.28	6.70	10.80	14.57	17.97	20.98	23.55	25.66	27.26	28.30	28.73	28.45	27.40	25.53	22.83
47.....	2.24	6.54	10.51	14.13	17.35	20.14	22.47	24.30	25.58	26.25	26.22	25.43	23.83	21.41	18.17
48.....	2.18	6.36	10.18	13.62	16.64	19.20	21.27	22.79	23.71	23.93	23.41	22.08	19.95	17.00	13.23
49.....	2.11	6.16	9.83	13.07	15.87	18.18	19.95	21.11	21.60	21.35	20.30	18.45	15.82	12.36	8.05
50.....	2.05	5.94	9.42	12.46	15.01	17.03	18.46	19.22	19.24	18.48	16.93	14.60	11.47	7.50	2.65
51.....	1.97	5.68	8.97	11.77	14.05	15.74	16.78	17.08	16.61	15.37	13.36	10.56	6.94	2.46	
52.....	1.88	5.41	8.47	11.02	12.98	14.29	14.88	14.71	13.78	12.09	9.63	6.37	2.27		
53.....	1.78	5.11	7.92	10.16	11.75	12.64	12.77	12.16	10.80	8.68	5.79	2.07			
54.....	1.68	4.76	7.28	9.16	10.35	10.80	10.50	9.48	7.72	5.19	1.87				
55.....	1.55	4.36	6.53	8.02	8.79	8.82	8.14	6.74	4.59	1.66					
56.....	1.40	3.88	5.68	6.76	7.12	6.79	5.75	3.98	1.45						
57.....	1.23	3.33	4.73	5.42	5.43	4.76	3.37	1.25							
58.....	1.03	2.74	3.76	4.11	3.79	2.77	1.04								
59.....	.83	2.16	2.84	2.85	2.19	.85									
60.....	.65	1.63	1.97	1.65	.66										
61.....	.48	1.13	1.13	.49											
62.....	.32	.63	.32												
63.....	.15	.15													
64.....	.00														

TABLE 27

MID-TERMINAL RESERVES—TERM TO 65  
 \$250 MAXIMUM MISCELLANEOUS HOSPITAL EXPENSE BENEFIT—FEMALE LIVES  
 1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

Age	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	2.58	7.81	13.18	18.69	24.37	30.19	35.98	41.51	46.80	51.85	56.64	61.18	65.49	69.56	73.40
16.....	2.68	8.11	13.69	19.42	25.32	31.17	36.77	42.13	47.25	52.11	56.73	61.11	65.26	69.18	72.85
17.....	2.79	8.43	14.23	20.20	26.12	31.79	37.23	42.42	47.36	52.05	56.51	60.74	64.75	68.50	72.00
18.....	2.90	8.77	14.80	20.80	26.55	32.06	37.33	42.35	47.13	51.67	55.99	60.08	63.92	67.51	70.85
19.....	3.01	9.12	15.19	21.02	26.62	31.97	37.07	41.94	46.57	50.98	55.16	59.10	62.79	66.22	69.40
20.....	3.14	9.29	15.21	20.88	26.32	31.52	36.47	41.20	45.70	49.98	54.02	57.80	61.34	64.63	67.65
21.....	3.06	9.06	14.83	20.36	25.65	30.70	35.53	40.13	44.51	48.65	52.55	56.19	59.59	62.72	65.58
22.....	2.99	8.85	14.47	19.85	25.00	29.92	34.62	39.10	43.35	47.35	51.10	54.61	57.85	60.83	63.53
23.....	2.92	8.63	14.10	19.35	24.36	29.16	33.74	38.09	42.19	46.06	49.67	53.02	56.11	58.94	61.49
24.....	2.84	8.41	13.74	18.86	23.75	28.43	32.88	37.09	41.06	44.78	48.24	51.44	54.38	57.04	59.44
25.....	2.77	8.20	13.41	18.40	23.18	27.73	32.04	36.11	39.94	43.51	46.82	49.87	52.65	55.17	57.41
26.....	2.71	8.01	13.10	17.97	22.62	27.03	31.21	35.14	38.82	42.24	45.40	48.30	50.93	53.29	55.37
27.....	2.64	7.83	12.80	17.55	22.06	26.34	30.37	34.16	37.69	40.96	43.97	46.72	49.19	51.40	53.33
28.....	2.59	7.66	12.50	17.11	21.49	25.64	29.53	33.17	36.55	39.67	42.53	45.12	47.45	49.50	51.27
29.....	2.53	7.47	12.18	16.67	20.91	24.91	28.66	32.15	35.38	38.36	41.07	43.51	45.68	47.57	49.19
30.....	2.46	7.28	11.86	16.21	20.31	24.17	27.77	31.11	34.20	37.03	39.59	41.88	43.89	45.64	47.10
31.....	2.40	7.08	11.53	15.74	19.70	23.41	26.87	30.07	33.01	35.69	38.10	40.24	42.10	43.69	44.99
32.....	2.34	6.89	11.20	15.27	19.09	22.66	25.97	29.03	31.82	34.35	36.61	38.60	40.31	41.74	42.88
33.....	2.27	6.68	10.86	14.78	18.46	21.89	25.05	27.96	30.61	32.99	35.10	36.94	38.50	39.77	40.75
34.....	2.20	6.47	10.51	14.29	17.83	21.11	24.14	26.90	29.40	31.63	33.59	35.28	36.68	37.79	38.61
35.....	2.13	6.27	10.17	13.81	17.21	20.35	23.22	25.84	28.20	30.28	32.09	33.62	34.86	35.81	36.47
36.....	2.06	6.06	9.81	13.32	16.57	19.57	22.30	24.78	26.98	28.92	30.57	31.94	33.03	33.82	34.31
37.....	1.99	5.86	9.47	12.84	15.95	18.80	21.39	23.72	25.78	27.56	29.05	30.27	31.20	31.82	32.15
38.....	1.92	5.65	9.13	12.35	15.32	18.03	20.48	22.66	24.56	26.18	27.53	28.59	29.35	29.81	29.96
39.....	1.86	5.44	8.78	11.86	14.69	17.26	19.56	21.59	23.34	24.81	26.00	26.90	27.50	27.78	27.75

TABLE 27—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	1.79	5.23	8.43	11.38	14.06	16.48	18.63	20.51	22.11	23.43	24.46	25.19	25.62	25.73	25.53
41.....	1.72	5.03	8.09	10.89	13.43	15.70	17.70	19.43	20.88	22.04	22.91	23.48	23.73	23.67	23.28
42.....	1.65	4.82	7.74	10.40	12.79	14.92	16.77	18.35	19.64	20.65	21.35	21.74	21.82	21.58	21.01
43.....	1.58	4.62	7.39	9.91	12.15	14.13	15.84	17.26	18.40	19.23	19.76	19.99	19.90	19.47	18.70
44.....	1.51	4.41	7.04	9.41	11.51	13.34	14.89	16.16	17.13	17.80	18.17	18.22	17.94	17.33	16.36
45.....	1.44	4.19	6.68	8.91	10.87	12.55	13.94	15.05	15.85	16.36	16.56	16.43	15.96	15.15	13.98
46.....	1.37	3.98	6.33	8.41	10.21	11.74	12.98	13.92	14.57	14.91	14.93	14.61	13.96	12.95	11.57
47.....	1.30	3.77	5.98	7.91	9.57	10.94	12.01	12.80	13.28	13.44	13.28	12.77	11.93	10.71	9.10
48.....	1.23	3.56	5.62	7.40	8.90	10.11	11.03	11.65	11.96	11.95	11.60	10.91	9.86	8.42	6.57
49.....	1.16	3.34	5.25	6.88	8.22	9.28	10.04	10.49	10.63	10.43	9.90	9.02	7.75	6.07	3.97
50.....	1.09	3.12	4.88	6.36	7.55	8.45	9.04	9.32	9.28	8.91	8.18	7.08	5.59	3.67	1.30
51.....	1.01	2.90	4.50	5.83	6.87	7.60	8.02	8.13	7.92	7.35	6.42	5.10	3.38	1.20	
52.....	.94	2.67	4.13	5.30	6.17	6.74	7.00	6.94	6.53	5.77	4.62	3.08	1.10		
53.....	.86	2.45	3.76	4.77	5.48	5.88	5.97	5.72	5.12	4.15	2.79	1.00			
54.....	.79	2.23	3.38	4.23	4.77	5.01	4.93	4.49	3.69	2.50	.91				
55.....	.71	2.00	2.98	3.68	4.06	4.13	3.85	3.22	2.22	.81					
56.....	.64	1.76	2.60	3.13	3.35	3.23	2.77	1.94	.71						
57.....	.56	1.53	2.21	2.58	2.62	2.32	1.66	.62							
58.....	.48	1.31	1.82	2.02	1.88	1.39	.53								
59.....	.41	1.07	1.42	1.44	1.12	.44									
60.....	.33	.82	1.00	.85	.34										
61.....	.25	.58	.59	.26											
62.....	.17	.34	.17												
63.....	.08	.08													
64.....	.00														



TABLE 28  
MID-TERMINAL RESERVES—TERM TO 65  
\$100 MAXIMUM SURGICAL BENEFIT—STANDARD SCHEDULE—MALE LIVES  
1956 INTERCOMPANY SURGICAL TABLE AND CSO TABLE WITH 2½% INTEREST

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AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15.....	.08	.26	.44	.62	.81	1.00	1.21	1.45	1.71	1.99	2.30	2.62	2.96	3.30	3.66
16.....	.09	.27	.46	.65	.84	1.05	1.29	1.56	1.84	2.15	2.47	2.81	3.16	3.52	3.88
17.....	.09	.28	.47	.67	.88	1.12	1.39	1.68	1.99	2.32	2.66	3.01	3.37	3.73	4.11
18.....	.09	.29	.49	.71	.95	1.22	1.51	1.82	2.15	2.50	2.85	3.21	3.58	3.96	4.34
19.....	.10	.30	.52	.77	1.04	1.34	1.65	1.98	2.33	2.69	3.05	3.42	3.80	4.19	4.58
20.....	.10	.33	.57	.85	1.15	1.46	1.80	2.15	2.51	2.88	3.25	3.64	4.03	4.42	4.82
21.....	.12	.37	.65	.95	1.27	1.61	1.96	2.33	2.70	3.08	3.46	3.86	4.26	4.66	5.06
22.....	.13	.42	.72	1.05	1.39	1.75	2.11	2.49	2.87	3.26	3.66	4.06	4.47	4.87	5.28
23.....	.15	.46	.79	1.13	1.50	1.87	2.25	2.63	3.03	3.43	3.84	4.25	4.66	5.08	5.50
24.....	.16	.49	.85	1.21	1.59	1.98	2.37	2.77	3.18	3.59	4.00	4.42	4.84	5.27	5.70
25.....	.17	.53	.90	1.29	1.68	2.07	2.48	2.90	3.31	3.73	4.16	4.59	5.02	5.45	5.88
26.....	.19	.56	.95	1.35	1.75	2.17	2.59	3.01	3.44	3.87	4.31	4.75	5.19	5.63	6.06
27.....	.20	.59	.99	1.40	1.82	2.25	2.68	3.12	3.56	4.00	4.45	4.90	5.34	5.79	6.22
28.....	.20	.61	1.03	1.46	1.90	2.34	2.78	3.22	3.68	4.13	4.59	5.04	5.50	5.94	6.35
29.....	.21	.63	1.07	1.51	1.96	2.41	2.87	3.33	3.79	4.26	4.72	5.18	5.63	6.06	6.46
30.....	.22	.66	1.12	1.57	2.03	2.50	2.97	3.44	3.91	4.39	4.86	5.32	5.76	6.16	6.54
31.....	.23	.69	1.16	1.63	2.10	2.58	3.06	3.55	4.03	4.52	4.98	5.43	5.85	6.24	6.59
32.....	.24	.71	1.19	1.68	2.16	2.66	3.15	3.65	4.14	4.62	5.08	5.51	5.91	6.28	6.59
33.....	.24	.73	1.23	1.73	2.23	2.74	3.25	3.75	4.25	4.71	5.16	5.57	5.95	6.28	6.56
34.....	.25	.76	1.27	1.79	2.30	2.82	3.34	3.85	4.33	4.78	5.21	5.60	5.95	6.24	6.48
35.....	.26	.78	1.31	1.84	2.38	2.91	3.43	3.92	4.39	4.83	5.24	5.60	5.91	6.16	6.36
36.....	.27	.81	1.36	1.90	2.45	2.98	3.49	3.97	4.43	4.85	5.22	5.55	5.82	6.04	6.19
37.....	.28	.84	1.40	1.96	2.51	3.03	3.53	4.00	4.44	4.83	5.17	5.46	5.69	5.87	5.97
38.....	.29	.86	1.44	2.00	2.54	3.06	3.55	4.00	4.41	4.77	5.08	5.33	5.52	5.64	5.69
39.....	.30	.89	1.47	2.03	2.56	3.07	3.54	3.97	4.35	4.67	4.94	5.15	5.30	5.37	5.37

TABLE 28—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	.30	.90	1.48	2.03	2.55	3.04	3.49	3.89	4.24	4.53	4.76	4.93	5.02	5.05	5.00
41.....	.31	.90	1.47	2.02	2.53	3.00	3.42	3.79	4.10	4.35	4.54	4.66	4.71	4.68	4.58
42.....	.30	.89	1.46	1.99	2.48	2.92	3.31	3.65	3.93	4.14	4.28	4.35	4.35	4.28	4.14
43.....	.30	.89	1.44	1.95	2.42	2.83	3.19	3.49	3.73	3.89	3.99	4.02	3.97	3.86	3.66
44.....	.30	.87	1.41	1.89	2.33	2.72	3.04	3.30	3.49	3.62	3.67	3.65	3.57	3.40	3.16
45.....	.29	.85	1.36	1.82	2.23	2.58	2.87	3.08	3.24	3.32	3.33	3.27	3.14	2.93	2.65
46.....	.28	.82	1.30	1.74	2.11	2.42	2.67	2.85	2.96	3.00	2.97	2.86	2.69	2.44	2.13
47.....	.27	.78	1.24	1.64	1.98	2.25	2.46	2.60	2.66	2.66	2.59	2.45	2.23	1.96	1.62
48.....	.25	.74	1.17	1.53	1.83	2.07	2.23	2.33	2.36	2.32	2.20	2.02	1.78	1.48	1.12
49.....	.24	.70	1.09	1.41	1.67	1.87	1.99	2.05	2.04	1.96	1.82	1.61	1.34	1.01	.64
50.....	.22	.64	1.00	1.28	1.51	1.66	1.75	1.77	1.72	1.61	1.43	1.20	.91	.58	.20
51.....	.21	.59	.90	1.15	1.33	1.45	1.50	1.48	1.40	1.26	1.06	.81	.52	.18	
52.....	.19	.53	.81	1.02	1.16	1.24	1.25	1.20	1.10	.93	.72	.46	.16		
53.....	.17	.47	.71	.88	.99	1.03	1.01	.93	.80	.62	.40	.14			
54.....	.15	.41	.61	.75	.81	.82	.78	.68	.53	.34	.12				
55.....	.13	.35	.51	.61	.65	.63	.56	.44	.29	.10					
56.....	.11	.30	.42	.48	.49	.45	.36	.24	.09						
57.....	.09	.23	.32	.36	.34	.29	.19	.07							
58.....	.07	.18	.24	.25	.22	.15	.06								
59.....	.05	.13	.16	.15	.11	.04									
60.....	.04	.09	.10	.08	.03										
61.....	.02	.05	.05	.02											
62.....	.01	.03	.01												
63.....	.01	.01													
64.....	.00														

TABLE 29  
 MID-TERMINAL RESERVES—TERM TO 65  
 \$100 MAXIMUM SURGICAL BENEFIT—STANDARD SCHEDULE—FEMALE LIVES  
 1956 INTERCOMPANY SURGICAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15	.50	1.50	2.54	3.60	4.69	5.81	6.89	7.87	8.74	9.51	10.17	10.73	11.19	11.55	11.82
16	.52	1.56	2.64	3.74	4.87	5.97	6.96	7.84	8.62	9.30	9.87	10.35	10.72	11.01	11.21
17	.54	1.62	2.74	3.89	5.00	6.00	6.90	7.69	8.38	8.97	9.46	9.85	10.15	10.37	10.50
18	.56	1.69	2.85	3.97	4.99	5.91	6.71	7.42	8.02	8.53	8.94	9.26	9.49	9.64	9.72
19	.58	1.76	2.89	3.93	4.86	5.68	6.40	7.02	7.55	7.97	8.31	8.56	8.73	8.83	8.87
20	.60	1.76	2.81	3.75	4.60	5.33	5.97	6.51	6.96	7.31	7.58	7.77	7.89	7.96	7.96
21	.56	1.62	2.59	3.45	4.20	4.86	5.42	5.89	6.26	6.55	6.76	6.90	6.99	7.01	6.98
22	.52	1.50	2.37	3.15	3.82	4.40	4.88	5.27	5.58	5.81	5.97	6.08	6.12	6.11	6.02
23	.47	1.36	2.15	2.84	3.44	3.94	4.35	4.67	4.92	5.10	5.22	5.29	5.29	5.23	5.09
24	.43	1.23	1.94	2.55	3.06	3.49	3.83	4.09	4.29	4.43	4.51	4.54	4.49	4.37	4.16
25	.39	1.11	1.73	2.26	2.70	3.06	3.34	3.55	3.71	3.81	3.84	3.81	3.71	3.52	3.25
26	.34	.98	1.52	1.97	2.34	2.64	2.87	3.04	3.15	3.21	3.19	3.10	2.93	2.68	2.36
27	.30	.86	1.32	1.70	2.01	2.25	2.44	2.57	2.63	2.63	2.56	2.40	2.16	1.86	1.51
28	.26	.74	1.13	1.45	1.70	1.90	2.04	2.12	2.13	2.07	1.92	1.70	1.41	1.07	.70
29	.22	.63	.95	1.22	1.42	1.57	1.66	1.69	1.64	1.50	1.29	1.01	.69	.33	-.06
30	.19	.52	.80	1.01	1.17	1.27	1.30	1.26	1.14	.94	.67	.35	.00	-.37	-.76
31	.16	.44	.66	.83	.93	.98	.94	.83	.63	.38	.07	-.27	-.64	-1.02	-1.39
32	.13	.36	.53	.65	.70	.67	.56	.38	.12	-.17	-.51	-.87	-1.24	-1.60	-1.95
33	.10	.29	.41	.46	.44	.34	.16	-.09	-.38	-.71	-1.06	-1.42	-1.78	-2.12	-2.43
34	.08	.21	.26	.25	.15	-.02	-.26	-.55	-.87	-1.22	-1.58	-1.93	-2.27	-2.57	-2.82
35	.05	.11	.10	.01	-.16	-.40	-.68	-1.00	-1.34	-1.70	-2.05	-2.38	-2.67	-2.92	-3.11
36	.02	.01	-.08	-.25	-.48	-.76	-1.08	-1.42	-1.77	-2.12	-2.44	-2.74	-2.98	-3.17	-3.29
37	-.02	-.11	-.28	-.51	-.79	-1.11	-1.44	-1.79	-2.14	-2.47	-2.76	-3.00	-3.19	-3.31	-3.38
38	-.06	-.23	-.47	-.75	-1.06	-1.40	-1.75	-2.10	-2.43	-2.73	-2.97	-3.15	-3.28	-3.35	-3.38
39	-.10	-.34	-.63	-.95	-1.29	-1.65	-2.00	-2.33	-2.63	-2.88	-3.07	-3.20	-3.28	-3.30	-3.28

TABLE 29—Continued

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
40.....	-.14	-.43	-.75	-1.10	-1.46	-1.82	-2.16	-2.47	-2.73	-2.92	-3.06	-3.14	-3.18	-3.16	-3.10
41.....	-.16	-.49	-.85	-1.22	-1.59	-1.94	-2.26	-2.52	-2.73	-2.87	-2.97	-3.02	-3.01	-2.95	-2.85
42.....	-.18	-.55	-.93	-1.31	-1.67	-2.00	-2.28	-2.49	-2.65	-2.76	-2.82	-2.83	-2.78	-2.69	-2.56
43.....	-.20	-.59	-.98	-1.36	-1.70	-1.99	-2.22	-2.39	-2.52	-2.59	-2.61	-2.58	-2.51	-2.40	-2.25
44.....	-.20	-.61	-1.00	-1.35	-1.66	-1.91	-2.10	-2.24	-2.33	-2.37	-2.36	-2.30	-2.21	-2.08	-1.91
45.....	-.21	-.61	-.99	-1.31	-1.57	-1.78	-1.94	-2.05	-2.10	-2.11	-2.08	-2.00	-1.89	-1.75	-1.58
46.....	-.20	-.59	-.93	-1.22	-1.44	-1.62	-1.75	-1.82	-1.85	-1.84	-1.78	-1.70	-1.58	-1.43	-1.24
47.....	-.19	-.55	-.85	-1.10	-1.29	-1.44	-1.54	-1.59	-1.59	-1.56	-1.50	-1.40	-1.27	-1.12	-.93
48.....	-.17	-.49	-.76	-.97	-1.14	-1.25	-1.32	-1.35	-1.34	-1.30	-1.23	-1.12	-.99	-.83	-.64
49.....	-.15	-.43	-.67	-.85	-.99	-1.08	-1.12	-1.13	-1.11	-1.06	-.98	-.87	-.73	-.57	-.37
50.....	-.14	-.39	-.59	-.74	-.85	-.91	-.94	-.94	-.91	-.85	-.76	-.65	-.50	-.33	-.12
51.....	-.12	-.34	-.51	-.63	-.71	-.76	-.78	-.77	-.72	-.66	-.56	-.44	-.29	-.10	
52.....	-.10	-.29	-.43	-.53	-.59	-.63	-.63	-.61	-.56	-.49	-.38	-.25	-.09		
53.....	-.09	-.24	-.35	-.43	-.49	-.51	-.50	-.47	-.41	-.33	-.22	-.08			
54.....	-.07	-.20	-.29	-.36	-.39	-.40	-.39	-.35	-.28	-.19	-.07				
55.....	-.06	-.17	-.24	-.29	-.31	-.31	-.29	-.24	-.17	-.06					
56.....	-.05	-.14	-.20	-.24	-.25	-.24	-.20	-.14	-.05						
57.....	-.04	-.11	-.16	-.19	-.19	-.17	-.12	-.04							
58.....	-.03	-.09	-.13	-.14	-.13	-.10	-.04								
59.....	-.03	-.08	-.10	-.10	-.08	-.03									
60.....	-.02	-.06	-.07	-.06	-.03										
61.....	-.02	-.04	-.04	-.02											
62.....	-.01	-.02	-.01												
63.....	-.01	-.01													
64.....	.00														

TABLE 30—MID-TERMINAL RESERVES—TERM TO 65—\$1 MATERNITY BENEFIT  
1956 INTERCOMPANY HOSPITAL TABLE AND CSO TABLE WITH 2½% INTEREST

AGE	FOR POLICY YEARS														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
15	-.09	-.27	-.46	-.65	-.85	-1.05	-1.25	-1.43	-1.59	-1.74	-1.88	-2.00	-2.11	-2.21	-2.29
16	-.09	-.28	-.48	-.68	-.88	-1.08	-1.26	-1.43	-1.58	-1.72	-1.85	-1.96	-2.06	-2.14	-2.22
17	-.10	-.29	-.50	-.70	-.91	-1.09	-1.26	-1.42	-1.56	-1.69	-1.80	-1.90	-1.99	-2.07	-2.13
18	-.10	-.30	-.51	-.72	-.91	-1.08	-1.24	-1.38	-1.51	-1.63	-1.74	-1.83	-1.90	-1.97	-2.02
19	-.10	-.32	-.52	-.71	-.89	-1.05	-1.20	-1.33	-1.45	-1.56	-1.66	-1.74	-1.81	-1.86	-1.90
20	-.11	-.32	-.51	-.69	-.86	-1.01	-1.14	-1.27	-1.38	-1.48	-1.56	-1.63	-1.69	-1.74	-1.77
21	-.10	-.30	-.48	-.65	-.80	-.94	-1.07	-1.18	-1.29	-1.37	-1.45	-1.51	-1.56	-1.60	-1.63
22	-.10	-.28	-.45	-.61	-.75	-.88	-1.00	-1.11	-1.20	-1.28	-1.34	-1.40	-1.44	-1.47	-1.49
23	-.09	-.26	-.42	-.57	-.70	-.83	-.93	-1.03	-1.11	-1.18	-1.24	-1.28	-1.32	-1.35	-1.36
24	-.08	-.25	-.40	-.53	-.66	-.77	-.87	-.95	-1.02	-1.09	-1.14	-1.18	-1.21	-1.23	-1.24
25	-.08	-.23	-.37	-.50	-.61	-.71	-.80	-.88	-.94	-.99	-1.04	-1.07	-1.10	-1.11	-1.12
26	-.07	-.22	-.35	-.46	-.57	-.66	-.74	-.80	-.86	-.91	-.94	-.97	-.99	-1.00	-1.00
27	-.07	-.20	-.32	-.43	-.52	-.60	-.67	-.73	-.78	-.82	-.85	-.87	-.89	-.89	-.89
28	-.06	-.19	-.29	-.39	-.47	-.55	-.61	-.66	-.70	-.74	-.76	-.78	-.79	-.78	-.78
29	-.06	-.17	-.27	-.35	-.43	-.49	-.55	-.59	-.63	-.66	-.68	-.69	-.69	-.68	-.67
30	-.05	-.15	-.24	-.32	-.39	-.44	-.49	-.53	-.56	-.58	-.60	-.60	-.60	-.59	-.58
31	-.05	-.14	-.22	-.29	-.35	-.40	-.44	-.47	-.50	-.51	-.52	-.52	-.51	-.50	-.49
32	-.04	-.13	-.20	-.26	-.31	-.36	-.39	-.42	-.43	-.44	-.45	-.44	-.43	-.42	-.41
33	-.04	-.11	-.18	-.23	-.28	-.32	-.34	-.36	-.37	-.38	-.38	-.37	-.36	-.35	-.34
34	-.04	-.10	-.16	-.21	-.24	-.28	-.30	-.31	-.32	-.32	-.31	-.31	-.30	-.29	-.27
35	-.03	-.09	-.14	-.18	-.21	-.24	-.25	-.26	-.26	-.26	-.26	-.25	-.24	-.23	-.22
36	-.03	-.08	-.12	-.16	-.18	-.20	-.21	-.21	-.21	-.21	-.20	-.20	-.19	-.18	-.17
37	-.02	-.07	-.10	-.13	-.15	-.16	-.17	-.17	-.17	-.16	-.16	-.15	-.14	-.13	-.13
38	-.02	-.06	-.08	-.10	-.12	-.13	-.13	-.13	-.13	-.12	-.12	-.11	-.10	-.10	-.09
39	-.02	-.05	-.07	-.08	-.09	-.10	-.10	-.10	-.09	-.09	-.08	-.08	-.08	-.07	-.07
40	-.01	-.04	-.05	-.06	-.07	-.07	-.07	-.07	-.06	-.06	-.06	-.05	-.05	-.05	-.04
41	-.01	-.03	-.04	-.04	-.05	-.05	-.05	-.04	-.04	-.04	-.04	-.04	-.03	-.03	-.03
42	-.01	-.02	-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.02	-.02	-.02	-.02	-.02
43	-.01	-.01	-.02	-.02	-.02	-.02	-.02	-.02	-.02	-.01	-.01	-.01	-.01	-.01	-.01
44	.00	-.01	-.01	-.01	-.01	-.01	-.01	-.01	-.01	-.01	-.01	-.01	-.01	-.01	.00
45	.00	.00	-.01	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00

## DISCUSSION OF PRECEDING PAPER

J. RAE JAMIESON:

The authors are to be congratulated for this excellent paper on a timely subject. It will undoubtedly become a standard reference, especially for future students. It is with the thought of the latter in mind that the following discussion is presented. It is my intention to demonstrate one way in which the "weights" shown in the authors' Table E can be obtained.

Let  $x_n$  be the relative claim frequency, expressed as a decimal, of the various surgical procedures, where  $n = 1, 2, \dots, 10$ , signify the ten procedures shown in Table E for Adult Males, and  $n = 11$  signifies all other procedures combined. Thus  $\sum_{n=1}^{11} x_n = 1$ . Let  $B_n$ , where  $n = 1, 2, \dots, 10$ , be the amount payable per \$100 maximum for each of the ten chosen procedures under the "standard" Surgical Schedule (TSA 1952 Reports, 47-50). Let  $S$  be the amount that would be obtained if the frequency of each procedure designated by  $n = 11$  were multiplied by the corresponding payment per \$100 maximum under the "standard" schedule and the results were totaled. We thus obtain as a measure of the value of the "standard" schedule the expression

$$\sum_{n=1}^{10} x_n B_n + S.$$

Now, let  $\beta_n$  be the corresponding payments per \$100 maximum for the ten chosen procedures under the schedule to be evaluated, and let  $\sigma$  be the total for all other procedures under the schedule to be evaluated, corresponding to  $S$  for the "standard" schedule. Then the corresponding measure of the value of the schedule to be evaluated is

$$\sum_{n=1}^{10} x_n \beta_n + \sigma.$$

The relative value can be expressed as the ratio

$$r = \frac{\sum_{n=1}^{10} x_n \beta_n + \sigma}{\sum_{n=1}^{10} x_n B_n + S}.$$

If we make the assumption that the ratio of the value of  $S$  to  $\sigma$  for "all other" procedures is the same as the ratio of the value of *all* procedures under the "standard" schedule to the value of *all* procedures under the schedule to be evaluated, then  $\sigma = rS$ . Substituting this expression for  $\sigma$  and simplifying, the terms in  $S$  disappear, and we have

$$r = \frac{\sum_{n=1}^{10} x_n \beta_n}{\sum_{n=1}^{10} x_n B_n}$$

Hence, the individual "weight" to be applied to each  $\beta_n$  is

$$w_n = \frac{100 x_n}{\sum_{k=1}^{10} x_k B_k}$$

where the factor of 100 is included in order to bring out the final result,  $100r$ , as a percentage rather than a decimal.

$n$	Procedure	Frequency*	$x_n$	$B_n$	$x_n B_n$	$w_n$
1	Benign tumors and cysts, superficial removal . . . . .	1209	.09036	7.50†	.....	.564
2	Appendectomy . . . . .	1527	.11413	50.00	.....	.712
3	Cholecystectomy . . . . .	204	.01525	75.00	.....	.095
4	Herniotomy, single . . . . .	838	.06263	50.00	.....	.391
5	Herniotomy, bilateral . . . . .	216	.01614	62.50	.....	.101
6	Hemorrhoidectomy, internal or external . . . . .	492	.03677	22.00†	.....	.229
7	Hemorrhoidectomy, internal and external . . . . .	330	.02466	25.00	.....	.154
8	Prostatectomy, perineal or suprapubic . . . . .	126	.00942	75.00	.....	.059
9	Nasal septum, submucous resection . . . . .	279	.02085	25.00	.....	.130
10	Tonsillectomy and/or adenoidectomy . . . . .	1526	.11405	15.00	.....	.711
11	All others . . . . .	6633	.49574	Various	.....	.....
		$\sum_{n=1}^{11} = 13,380$	$\sum_{n=1}^{11} = 1.00000$	.....	$\sum_{n=1}^{10} = 16.032$	.....

\* TASA XLIX, 164-179.

† Average payment, as determined by the authors.

Since the Prudential Schedule used by the authors in their example is identical, for the ten procedures used, to the "standard" schedule, the constants  $B_n$  are the amounts shown in the authors' Table E. The relative frequencies  $x_n$  are obtained by a simple calculation using Table I of the Group Surgical Claims Study, *TASA XLIX*, 164-179. The calculation of the  $w_n$  is shown in the table on page 412.

NIELS H. FISCHER:

We are indebted to the authors of this timely paper for the pioneering work they have performed. Their tables of valuation premiums and commutation functions are, of course, valuable to those of us who will deal with them. The valuation procedures the Prudential contemplates deserve careful consideration by other companies writing this type of business.

Actuaries heretofore unexposed to Hospital and Surgical Expense insurance are doubtless surprised to find that we are dealing with coverages under which the problem of negative reserves is unavoidable. This problem, coupled with the heavy self-selection of benefits which dominates the sale of these coverages, dictates a very conservative underwriting approach. Insurers must particularly avoid offering benefit combinations overbalanced in favor of the benefits which produce negative reserves. A step-rate premium basis will modify the risk of losses due to heavy lapse rates, and will help preserve equity between persisting and terminating policyholders.

An interesting problem arises in connection with the valuation of the Miscellaneous Hospital Expense Benefit available under the Prudential's Family Hospital Expense policies, where the maximum benefit available is a function of the duration of the hospital confinement. The authors related this benefit to the Task Force 4 miscellaneous benefit, under which the maximum does not vary by duration of confinement, by calculating the average maximum benefit available. The accuracy of this method of valuing the benefit is questionable since the problem involved is one of determining the average claim to be paid, rather than the average maximum available. This average claim, when compared to average claims shown in Tables 3 through 12, will determine the proper claim cost. To determine the average claim we must know the distribution by amount of miscellaneous fees charged during actual confinements for each of the durations upon which a different maximum for Miscellaneous Hospital Expense Benefits is based.

Calculation problems similar to the one we encounter here arise in calculating Group Hospital Expense Insurance premiums for "tailor-made" plans; special features of certain Group Comprehensive Medical Expense



plans also call for such claim analyses. At the Aetna we recently tabulated miscellaneous hospital charge distributions by duration of confinement, using recent employee ex-maternity claims arising under our Group Hospital Expense policies. From this study we calculated that the Prudential's Miscellaneous Hospital Expense Benefit is equivalent in average claim cost to a benefit with a maximum, independent of duration of confinement, of \$120. This maximum is 12.8 times the Prudential's average rate of daily benefit of \$9.35, rather than 10.3 times as calculated by the authors.

This figure of 12.8 is based on all ages combined. A further refinement should be made for purposes of reserve calculations in view of the fact that the average duration of hospital confinement increases substantially with age. For the purpose of our comparative calculation, we used Mr. Ginery's continuation table VII-2 as the basis for obtaining a weighted average of expected claims. We then adjusted our figures so as to reproduce Task Force 4 claim costs for a "flat" maximum miscellaneous benefit.

STUART F. CONROD:

The authors are to be congratulated not only for their splendid paper but also on their use of the conventional accident and health notation for the headings to the commutation columns appearing in the paper.

I was particularly interested in the short-cut method to be used by their company in approximating the aggregate reserve for the hospital daily benefit.

While the methods used by our company are not so simple as theirs, they might be of interest to actuaries of companies that have been issuing noncancelable accident and surgical benefits for many years, or who are currently issuing family hospital policies on a true noncancelable or on a guaranteed renewable adjustable basis.

The valuation of closed blocks of business can be simplified by having reserve factors on a per policy (or rider) basis through the use of average hospital and surgical benefits. Moreover, if there is ample margin in the gross premiums the valuation can be still further simplified, and the aggregate reserve liability to be set up on the old business reduced, by using a gross premium valuation method.

Family hospital policies present a problem, particularly if optional benefits of varying amounts are available. The valuation can be simplified by computing reserve factors on a per policy basis by use of composite average benefits. For example, our company issues two noncancelable family hospital policy forms with different terminal ages. Among the optional benefits are miscellaneous hospital expense, surgical and daily

physicians' benefits, and maternity (in one policy form). There is the choice of any one of three surgical schedules and \$3.00 or \$4.00 daily physician's benefit. In addition the policy may also be issued to an individual male or an individual female or it may be issued with different surgical or physicians' benefits on insured and dependents.

To use a separate reserve table for each combination of benefits would require a large number of tables. An alternative would be to value each benefit separately for husband and wife, which in turn would involve a detailed sorting job. We solved the problem to our satisfaction by analyzing our in-force cards and constructing a single composite reserve table for each policy form based on the average male and female content and the average benefits per policy for males and females separately.

SIR GEORGE MADDEX:

What I have to say relates to the experience of a small mutual society in Great Britain insuring civil servants, their wives and children on a voluntary basis, with a total membership of about 8,000 civil servants. It provides mainly for the reimbursement of surgical expenses, the cost of operation and all the incidental expenses.

The benefits with which this paper deals are so different, and the general setup also is so different and complicated, that it is not easy for me to make a comparison between the experience as shown in the paper and the experience we have had in the civil service scheme at home. Therefore, I am limited to looking at what is called the surgical rate to see whether the same sort of picture emerges.

It is very surprising to find that the surgical rate for what I will call the nursing association is much lower throughout than that brought out in the experience in the paper. The paper's rates for men at the younger ages are about four times those we have found in an experience lasting now for nearly 30 years. They fall to about double the rate at the older ages. For women at the younger ages the paper's rates are about three times, falling to about  $2\frac{1}{2}$  times at the older ages. Our range is from about age 20 to age 75, because we permit continuance of insurance after termination of service to an age which has been advanced from time to time as we have found our reserves permitted us to be more generous to members retiring from the civil service.

Now, that to me is an astonishing result, but, of course, in this sort of business the experience rate depends very much on the conditions of insurance. I should have expected, however, that our rates might have been higher than the paper's rates because, although the association has a six months' waiting period, it has rather high limits for the maximum

payments for various classes of surgical operations. Still, I am unable really to comment on that because the conditions are so different.

When one comes to look at the makeup of the weights in Table E of the paper, there are other extraordinary differences. I have had weights calculated on the incidence of cases in the nursing association as compared with the American figures. The results show that while for certain classes such as tumors and nasal septum—using the classification of the paper—there are similarities, there are also wide differences. There is a large excess of appendix operations in the paper, the weight being .7 as against .2 for the association. On the other hand, there is a considerable excess for hernia operations in the association, the weight being about .8 as against .5.

Most striking of all, these being adults, is the rate for tonsils. The class of tonsil operations in the paper is .7, whereas the weight in the nursing association is under .1. I notice that those weights are affected by the maximum, and your limiting figure of \$100 will distort the frequencies. But these differences are so extraordinary that I should like somebody who knows more about it than myself to explain them.

It may be, as regards tonsils, that you do not remove tonsils and adenoids during childhood—but I should have thought that extremely unlikely. In our country there is a virtual disappearance of tonsil operations at the adult ages, but it is apparently a serious problem with you, being the heaviest weight in the experience except for appendix operations.

(AUTHORS' REVIEW OF DISCUSSION)

EDWIN L. BARTLESON AND JAMES J. OLSEN

We appreciate very much the valuable comments of those who were kind enough to discuss our paper.

Mr. Conrod's composite reserve factors based on average benefits provide an excellent example of the approximate methods that need to be used to keep the valuation work within reasonable limits. His reference to reducing the reserve by using a gross premium valuation method is not clear. The Task Force 4 recommendations provide that the gross premium method of valuation, as well as other alternative methods, may be used instead of mean reserves, but only if "the reserve on all policies to which the method or basis is applied is not less in the aggregate than the amount determined according to the applicable standards specified above."

Mr. Fischer's report of the Aetna's study of miscellaneous hospital expenses by duration of confinement is very interesting. Any averaging of

averages is open to question, of course, and in this instance it is further complicated by the varying and changing pattern of hospitalization and rising charges. There is relatively less salvage in the maximum for low limits than for higher ones. It was felt desirable to make the adjustments of the Task Force 4 basic tables as simple as possible and on the basis of published material so that they may be used without regard to the individual company's experience. As a matter of fact, our average reimbursement for miscellaneous expenses, under the policy form described in the paper, in 1956 was \$68.72 for men and women combined. This is very close to an average value in respect to the maximum benefit which we used. In contrast to this, the average reimbursement at age 35 is about \$79.00 for a maximum benefit of \$120, which is the maximum amount Mr. Fischer suggested as being more appropriate.

For those persons interested in the origin of the "weights" shown in Table E, Mr. Jamieson has made a useful demonstration