

TABLE C

1991 AND 1992 EXPERIENCE
EXPOSURES AS PERCENTAGE OF TOTAL EXPOSURES

ISSUE AGES	YEAR 1	YEAR 1	YEAR 1	YEAR 1-15	YEAR 1-15	YEAR 1-15
	PARA- MEDICAL	NON- MEDICAL	MEDICAL	PARA- MEDICAL	NON- MEDICAL	MEDICAL
0-9	1.8	0.8	97.4	4.1	1.7	94.2
10-19	2.7	4.7	92.5	4.8	5.1	90.0
20-29	3.9	21.0	75.1	5.9	17.2	76.9
30-39	12.2	46.7	41.2	16.4	40.7	42.9
40-49	26.8	56.7	16.5	32.4	50.1	17.5
50-59	42.6	48.4	9.0	47.8	43.0	9.3
60-69	57.6	33.9	8.5	61.0	31.3	7.7
70 AND OVER	73.7	20.1	6.3	76.2	17.4	6.4
All Ages	17.3	41.2	41.4	21.1	35.3	43.6

TABLE 1

1991-92 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1965-70 and 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Exposure	Actual Deaths	Expected Deaths	Mortality Ratio	
				1975-80 Basic Tables	1965-70 Basic Tables
0-9	\$51,655	\$12,266	\$18,529	66.2	32.7
10-14	\$13,605	\$6,506	\$8,515	76.4	75.8
15-19	\$18,541	\$14,436	\$15,217	94.9	94.0
20-24	\$51,453	\$25,138	\$33,003	76.2	65.1
25-29	\$131,087	\$75,064	\$91,702	81.9	69.0
30-34	\$195,961	\$126,288	\$183,685	68.8	53.0
35-39	\$191,648	\$169,711	\$263,907	64.3	50.0
40-44	\$141,690	\$191,630	\$282,742	67.8	49.5
45-49	\$86,447	\$199,352	\$268,156	74.3	55.4
50-54	\$51,433	\$189,170	\$229,395	82.5	55.2
55-59	\$32,413	\$182,885	\$229,852	79.6	60.1
60-64	\$18,306	\$135,236	\$171,862	78.7	53.9
65-69	\$7,642	\$86,547	\$110,048	78.6	60.6
70 and over	\$3,734	\$74,176	\$61,715	120.2	85.6
Total	\$995,620	\$1,488,410	\$1,968,335	75.6	55.9

TABLE 2

1991-92 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1965-70 and 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Exposure	Actual Deaths	Expected Deaths	Mortality Ratio	
				1975-80 Basic Tables	1965-70 Basic Tables
1	\$189,078	\$103,351	\$170,593	60.6	42.9
2	\$156,126	\$114,000	\$183,905	62.0	44.6
3	\$129,075	\$148,844	\$197,302	75.4	55.1
4	\$110,274	\$136,220	\$207,810	65.6	48.2
5	\$91,816	\$128,666	\$201,074	64.0	48.7
6	\$72,953	\$128,879	\$169,382	76.1	56.8
7	\$54,425	\$113,470	\$142,547	79.6	58.6
8	\$47,513	\$128,653	\$142,731	90.1	66.2
9	\$43,618	\$126,417	\$142,009	89.0	65.8
10	\$29,766	\$98,815	\$101,923	97.0	71.8
11	\$20,936	\$62,086	\$78,731	78.9	60.1
12	\$16,127	\$52,813	\$67,868	77.8	59.5
13	\$13,203	\$53,641	\$59,341	90.4	69.4
14	\$11,091	\$48,026	\$52,878	90.8	70.1
15	\$9,614	\$44,524	\$50,235	88.6	68.6
Total	\$995,620	\$1,488,410	\$1,968,335	75.6	55.9

TABLE 3

Medical, Paramedical, Nonmedical 1991-92 Experience by Issue Age
 Male and Female Lives Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$1,535	188.1	\$100	30.3	\$10,630	61.2
10-14	\$144	28.2	\$85	23.0	\$6,277	82.2
15-19	\$425	57.1	\$917	96.3	\$13,093	96.8
20-24	\$1,347	79.7	\$1,391	36.0	\$22,399	81.6
25-29	\$7,181	100.4	\$11,818	63.8	\$56,064	84.9
30-34	\$16,231	58.3	\$37,582	60.1	\$72,473	77.7
35-39	\$40,168	63.0	\$63,534	53.8	\$66,008	80.5
40-44	\$56,110	59.0	\$93,919	69.3	\$41,600	79.8
45-49	\$79,199	72.2	\$87,680	72.1	\$32,472	88.3
50-54	\$92,562	79.4	\$74,101	79.9	\$22,506	112.5
55-59	\$91,849	72.9	\$74,204	85.1	\$16,832	100.8
60-64	\$72,692	68.8	\$53,122	98.3	\$9,420	77.1
65-69	\$59,396	76.8	\$22,632	87.6	\$4,519	65.5
70 and over	\$58,231	125.5	\$12,902	112.5	\$3,042	78.8
Total	\$577,075	74.1	\$533,992	72.8	\$377,342	82.8

TABLE 4

1991-92 Experience by Policy Year
 Male and Female Lives Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$32,159	68.5	\$37,123	49.7	\$34,068	69.5
2	\$29,983	51.1	\$48,689	62.4	\$35,327	74.9
3	\$44,992	67.7	\$62,674	75.5	\$41,177	86.1
4	\$37,353	50.3	\$56,844	67.1	\$42,022	86.0
5	\$41,277	56.1	\$50,195	63.5	\$37,193	76.8
6	\$46,620	72.7	\$46,086	73.5	\$36,172	85.2
7	\$47,342	83.3	\$39,397	75.8	\$26,730	79.2
8	\$58,984	99.6	\$41,608	80.6	\$28,061	88.0
9	\$56,703	93.7	\$42,943	91.6	\$26,770	77.3
10	\$40,993	93.1	\$35,384	105.9	\$22,436	91.7
11	\$27,265	68.7	\$20,128	82.9	\$14,691	99.4
12	\$28,022	73.3	\$16,137	78.3	\$8,652	96.2
13	\$31,608	91.3	\$13,298	80.5	\$8,734	106.3
14	\$27,510	87.8	\$12,954	96.5	\$7,561	93.2
15	\$26,257	85.4	\$10,524	86.6	\$7,741	105.8
Total	\$577,075	74.1	\$533,992	72.8	\$377,342	82.8

TABLE 5

Medical, Paramedical, Nonmedical 1991-92 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$1,175	355.4	\$25	5.5	\$160	27.9	\$744	104.4	\$2,104	101.6
20-29	\$583	38.1	\$1,652	92.0	\$4,171	169.5	\$2,121	69.4	\$8,528	96.4
30-39	\$6,245	51.9	\$4,117	18.5	\$24,767	72.6	\$21,269	91.8	\$56,399	61.5
40-49	\$16,911	53.6	\$26,787	42.8	\$59,715	87.0	\$31,895	76.0	\$135,310	66.1
50-59	\$14,913	49.7	\$42,480	73.4	\$76,594	84.8	\$50,423	78.4	\$184,411	76.0
60 and over	\$22,313	74.1	\$48,560	70.3	\$85,234	96.1	\$34,211	82.6	\$190,320	83.0
Total	\$62,142	58.8	\$123,622	57.7	\$250,644	88.0	\$140,665	80.5	\$577,075	74.1

TABLE 5

Medical, Paramedical, Nonmedical 1991-92 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$43	13.7	\$529	113.3	\$235	59.1	\$295	62.4	\$1,102	66.8
20-29	\$1,786	24.3	\$4,430	70.8	\$2,742	61.6	\$4,251	98.5	\$13,210	59.0
30-39	\$16,418	39.0	\$32,589	55.2	\$33,732	61.5	\$18,376	74.4	\$101,117	56.0
40-49	\$32,947	56.3	\$60,378	64.3	\$67,929	86.7	\$20,343	77.1	\$181,599	70.6
50-59	\$22,261	72.9	\$42,847	80.6	\$61,863	85.5	\$21,332	89.2	\$148,305	82.4
60 and over	\$12,355	88.9	\$28,938	85.0	\$38,917	107.5	\$8,446	117.4	\$88,657	97.1
Total	\$85,812	56.2	\$169,714	68.8	\$205,420	83.3	\$73,045	84.0	\$533,992	72.8

TABLE 5

Medical, Paramedical, Nonmedical 1991-92 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$6,562	62.3	\$8,616	84.9	\$8,327	74.3	\$6,497	97.4	\$30,002	77.8
20-29	\$16,025	64.5	\$21,765	82.3	\$26,453	91.4	\$14,220	107.3	\$78,464	83.9
30-39	\$24,615	70.8	\$44,099	80.8	\$54,447	77.3	\$15,320	98.9	\$138,482	79.0
40-49	\$14,604	88.3	\$25,647	81.7	\$27,125	78.5	\$6,696	103.8	\$74,073	83.3
50-59	\$5,210	89.0	\$14,746	115.8	\$15,681	107.4	\$3,700	105.5	\$39,338	107.2
60 and over	\$2,378	65.9	\$5,518	56.0	\$8,136	109.0	\$948	46.2	\$16,982	73.9
Total	\$69,396	72.2	\$120,394	82.9	\$140,170	83.8	\$47,381	99.9	\$377,342	82.8

TABLE 5

Medical, Paramedical, Nonmedical 1991-92 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$7,780	69.7	\$9,170	82.9	\$8,722	71.6	\$7,536	95.9	\$33,209	78.6
20-29	\$18,395	54.5	\$27,847	80.7	\$33,367	93.1	\$20,592	99.9	\$100,203	80.4
30-39	\$47,279	53.2	\$80,805	59.4	\$112,947	70.9	\$54,966	86.7	\$295,999	66.1
40-49	\$64,462	60.5	\$112,814	60.0	\$154,770	85.2	\$58,934	78.8	\$390,982	71.0
50-59	\$42,385	63.8	\$100,074	80.8	\$154,139	86.9	\$75,456	82.3	\$372,055	81.0
60 and over	\$37,047	77.8	\$83,017	73.5	\$132,288	100.0	\$43,606	86.1	\$295,960	86.1
Total	\$217,351	61.3	\$413,731	68.3	\$596,235	85.3	\$261,092	84.5	\$1,488,410	75.6

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1991-92 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Mortality Ratios														
	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	355.4	13.7	62.3	5.5	113.3	84.9	27.9	59.1	74.3	104.4	62.4	97.4	101.6	66.8	77.8
20-29	38.1	24.3	64.5	92.0	70.8	82.3	169.5	61.6	91.4	69.4	98.5	107.3	96.4	59.0	83.9
30-39	51.9	39.0	70.8	18.5	55.2	80.8	72.6	61.5	77.3	91.8	74.4	98.9	61.5	56.0	79.0
40-49	53.6	56.3	88.3	42.8	64.3	81.7	87.0	86.7	78.5	76.0	77.1	103.8	66.1	70.6	83.3
50-59	49.7	72.9	89.0	73.4	80.6	115.8	84.8	85.5	107.4	78.4	89.2	105.5	76.0	82.4	107.2
60 and over	74.1	88.9	65.9	70.3	85.0	56.0	96.1	107.5	109.0	82.6	117.4	46.2	83.0	97.1	73.9
Total	58.8	56.2	72.2	57.7	68.8	82.9	88.0	83.3	83.8	80.5	84.0	99.9	74.1	72.8	82.8

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1991-92 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Ratio of Mortality Ratios														
	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
0-19	0.04	4.55	0.18	20.52	0.75	15.39	2.12	1.26	2.67	0.60	1.56	0.93	0.66	1.17	0.77
20-29	0.64	2.66	1.69	0.77	1.16	0.90	0.36	1.49	0.54	1.42	1.09	1.55	0.61	1.42	0.87
30-39	0.75	1.82	1.37	2.99	1.46	4.38	0.85	1.26	1.06	0.81	1.33	1.08	0.91	1.41	1.28
40-49	1.05	1.57	1.65	1.50	1.27	1.91	1.00	0.91	0.90	1.01	1.35	1.37	1.07	1.18	1.26
50-59	1.47	1.22	1.79	1.10	1.44	1.58	1.01	1.26	1.27	1.14	1.18	1.35	1.08	1.30	1.41
60 and over	1.20	0.74	0.89	1.21	0.66	0.80	1.12	1.01	1.13	1.42	0.39	0.56	1.17	0.76	0.89
Total	0.95	1.28	1.23	1.19	1.21	1.44	0.95	1.01	0.95	1.04	1.19	1.24	0.98	1.14	1.12

TABLE 7

Male and Female 1987-92 Experience by Issue Age
 Medical, Paramedical, Nonmedical Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Male			Female			Combined		
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio
0-9	\$124,630	\$36,559	67.5	\$110,545	\$20,508	65.4	\$235,176	\$57,067	66.8
10-14	\$36,805	\$26,171	86.0	\$29,750	\$8,201	73.3	\$66,556	\$34,373	82.6
15-19	\$62,744	\$63,047	90.8	\$44,015	\$17,594	92.8	\$106,760	\$80,641	91.2
20-24	\$170,535	\$131,822	96.5	\$109,767	\$35,398	77.7	\$280,302	\$167,220	91.8
25-29	\$433,432	\$298,028	85.7	\$213,222	\$78,333	74.9	\$646,654	\$376,361	83.2
30-34	\$657,494	\$495,284	75.1	\$248,269	\$110,061	63.1	\$905,763	\$605,358	72.6
35-39	\$663,341	\$677,347	71.0	\$207,799	\$130,524	63.8	\$871,140	\$807,871	69.7
40-44	\$497,515	\$776,488	75.8	\$131,124	\$130,476	66.7	\$628,639	\$906,965	74.4
45-49	\$311,375	\$782,729	77.2	\$73,576	\$134,186	85.3	\$384,952	\$916,916	78.3
50-54	\$190,753	\$787,100	89.7	\$45,191	\$120,067	88.3	\$235,945	\$907,167	89.5
55-59	\$120,452	\$704,575	80.8	\$31,261	\$123,996	96.6	\$151,714	\$828,581	82.8
60-64	\$60,114	\$500,793	83.8	\$21,209	\$116,441	100.2	\$81,324	\$617,235	86.5
65-69	\$20,573	\$282,188	80.1	\$10,859	\$69,936	92.5	\$31,433	\$352,125	82.3
70 and over	\$6,583	\$137,486	100.1	\$6,015	\$89,406	145.9	\$12,599	\$226,893	114.2
Total	\$3,356,353	\$5,699,622	80.0	\$1,282,608	\$1,185,133	81.1	\$4,638,962	\$6,884,779	80.2

TABLE 8

Male and Female 1987-92 Experience by Policy Year
 Medical, Paramedical, Nonmedical Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Male			Female			Combined		
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio
1	\$672,350	\$496,747	72.0	\$276,827	\$95,675	59.5	\$949,178	\$592,423	69.6
2	\$550,779	\$540,433	72.6	\$217,479	\$107,465	66.5	\$768,258	\$647,898	71.5
3	\$443,623	\$586,380	75.2	\$172,248	\$127,189	80.2	\$615,872	\$713,570	76.1
4	\$363,831	\$583,907	76.7	\$138,956	\$123,602	80.3	\$502,787	\$707,509	77.3
5	\$301,382	\$539,895	75.1	\$112,498	\$114,462	79.5	\$413,881	\$654,358	75.8
6	\$237,385	\$501,130	81.7	\$87,217	\$105,437	84.1	\$324,603	\$606,568	82.1
7	\$186,411	\$455,069	85.8	\$66,604	\$89,664	84.0	\$253,015	\$544,734	85.5
8	\$148,354	\$392,072	85.1	\$52,025	\$79,850	86.8	\$200,380	\$471,923	85.4
9	\$114,418	\$341,691	89.5	\$40,235	\$76,937	101.6	\$154,654	\$418,628	91.5
10	\$85,940	\$274,888	90.3	\$30,635	\$60,340	98.6	\$116,576	\$335,229	91.7
11	\$67,186	\$218,907	83.7	\$24,164	\$49,612	93.1	\$91,350	\$268,520	85.3
12	\$56,168	\$222,330	92.5	\$19,841	\$42,631	91.5	\$76,009	\$264,961	92.4
13	\$48,236	\$192,629	86.4	\$16,830	\$39,954	94.5	\$65,067	\$232,606	87.7
14	\$42,382	\$182,027	86.0	\$14,505	\$37,945	93.3	\$56,888	\$219,973	87.2
15	\$37,901	\$171,509	83.4	\$12,537	\$34,362	90.0	\$50,438	\$205,872	84.4
Total	\$3,356,353	\$5,699,622	80.0	\$1,282,608	\$1,185,133	81.1	\$4,638,962	\$6,884,779	80.2

TABLE 9

Male and Female 1987-92 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$1,931	78.0	\$299	28.4	\$34,069	67.6
10-14	\$2,171	109.2	\$771	59.8	\$23,178	85.9
15-19	\$1,914	57.6	\$2,496	68.6	\$58,359	93.9
20-24	\$8,346	100.7	\$11,971	81.8	\$110,339	98.0
25-29	\$33,279	94.7	\$49,817	70.9	\$212,420	88.6
30-34	\$85,554	68.2	\$144,772	64.8	\$260,971	85.3
35-39	\$184,798	67.8	\$262,356	64.2	\$223,768	84.1
40-44	\$275,452	71.0	\$337,260	73.6	\$156,970	92.6
45-49	\$356,225	79.1	\$307,589	72.0	\$109,951	86.6
50-54	\$419,552	89.0	\$290,882	87.0	\$68,807	107.0
55-59	\$353,379	72.1	\$286,724	90.4	\$57,756	100.7
60-64	\$281,104	77.3	\$183,723	95.1	\$31,566	88.2
65-69	\$191,811	80.2	\$76,341	82.4	\$12,660	69.2
70 and over	\$92,150	95.5	\$36,333	111.6	\$8,364	109.2
ŪTotal	\$2,287,673	77.6	\$1,991,340	77.2	\$1,369,183	88.7

TABLE 9

Male and Female 1987-92 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$835	69.3	\$119	24.7	\$19,554	66.2
10-14	\$216	38.1	\$150	36.8	\$7,835	77.3
15-19	\$475	68.8	\$809	101.4	\$16,309	93.8
20-24	\$489	38.1	\$1,380	51.2	\$33,318	80.6
25-29	\$6,050	136.0	\$8,425	78.6	\$63,553	71.6
30-34	\$6,727	47.9	\$23,981	66.7	\$78,389	63.5
35-39	\$16,285	60.5	\$38,058	54.9	\$75,240	70.6
40-44	\$22,510	59.3	\$50,983	59.1	\$55,931	80.5
45-49	\$32,123	77.9	\$59,821	79.9	\$41,032	103.5
50-54	\$35,903	69.5	\$57,610	92.9	\$25,538	120.2
55-59	\$47,366	85.2	\$57,830	102.2	\$18,149	119.1
60-64	\$50,009	80.9	\$59,349	126.6	\$6,366	93.7
65-69	\$38,349	77.3	\$26,292	117.6	\$4,936	151.4
70 and over	\$68,095	150.7	\$18,626	157.3	\$2,352	58.1
Total	\$325,438	83.0	\$403,439	83.9	\$448,509	77.8

TABLE 9

Male and Female 1987-92 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$2,766	75.2	\$418	27.2	\$53,623	67.1
10-14	\$2,387	93.4	\$921	54.3	\$31,014	83.6
15-19	\$2,389	59.6	\$3,306	74.5	\$74,668	93.9
20-24	\$8,836	92.3	\$13,352	77.0	\$143,657	93.3
25-29	\$39,329	99.3	\$58,243	71.9	\$275,973	84.0
30-34	\$92,282	66.2	\$168,754	65.1	\$339,360	79.0
35-39	\$201,083	67.1	\$300,414	62.8	\$299,008	80.2
40-44	\$297,962	69.9	\$388,244	71.3	\$212,901	89.1
45-49	\$388,348	79.0	\$367,410	73.1	\$150,983	90.6
50-54	\$455,455	87.1	\$348,492	87.9	\$94,345	110.3
55-59	\$400,746	73.5	\$344,554	92.2	\$75,905	104.6
60-64	\$331,114	77.9	\$243,073	101.3	\$37,933	89.1
65-69	\$230,160	79.7	\$102,634	89.3	\$17,596	81.6
70 and over	\$160,246	113.1	\$54,959	123.8	\$10,717	91.6
Total	\$2,613,111	78.2	\$2,394,780	78.3	\$1,817,692	85.7

TABLE 10

Male and Female 1987-92 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$165,556	79.7	\$174,207	61.4	\$152,795	79.3
2	\$174,631	70.9	\$206,538	67.8	\$148,356	81.1
3	\$169,895	64.2	\$233,598	74.1	\$166,391	89.8
4	\$175,179	65.5	\$235,171	78.0	\$163,337	90.6
5	\$175,201	67.1	\$205,731	74.4	\$151,696	88.1
6	\$182,003	78.0	\$183,737	80.1	\$133,541	90.5
7	\$196,011	91.0	\$157,694	81.5	\$101,363	83.8
8	\$166,075	81.5	\$140,655	86.7	\$85,267	89.9
9	\$162,208	89.0	\$116,903	91.5	\$62,503	87.2
10	\$132,488	84.4	\$88,307	90.3	\$54,091	109.4
11	\$115,139	77.2	\$69,453	88.7	\$34,239	100.0
12	\$136,624	94.4	\$56,680	85.1	\$29,025	100.4
13	\$116,566	84.0	\$47,360	84.1	\$28,702	103.7
14	\$111,284	81.2	\$42,651	90.6	\$28,091	102.4
15	\$108,806	78.0	\$32,648	85.9	\$29,778	105.9
Total	\$2,287,673	77.6	\$1,991,340	77.2	\$1,369,183	88.7

TABLE 10

Male and Female 1987-92 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$14,747	47.0	\$30,828	56.5	\$49,448	67.8
2	\$23,283	63.8	\$36,735	66.2	\$45,971	68.2
3	\$31,780	85.1	\$40,540	76.0	\$51,949	79.7
4	\$29,993	81.6	\$42,909	83.7	\$49,624	77.7
5	\$25,542	74.2	\$42,483	89.8	\$45,171	74.2
6	\$24,902	80.3	\$35,770	87.8	\$44,404	83.5
7	\$23,195	82.9	\$30,222	85.6	\$36,247	83.5
8	\$24,144	91.2	\$28,566	92.5	\$27,139	78.4
9	\$27,294	118.0	\$26,580	102.4	\$23,063	86.6
10	\$19,205	96.8	\$25,042	116.6	\$16,092	81.1
11	\$18,916	99.8	\$17,356	96.5	\$13,339	81.5
12	\$15,418	87.2	\$15,182	100.6	\$12,029	87.1
13	\$15,394	92.4	\$13,467	107.4	\$11,092	85.0
14	\$15,981	93.7	\$10,242	95.4	\$11,721	90.9
15	\$15,638	91.9	\$7,510	89.2	\$11,214	88.1
Total	\$325,438	83.0	\$403,439	83.9	\$448,509	77.8

TABLE 10

Male and Female 1987-92 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Male/Female Combined					
	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$180,304	75.4	\$205,036	60.6	\$202,243	76.2
2	\$197,914	70.0	\$243,273	67.6	\$194,327	77.7
3	\$201,675	66.8	\$274,139	74.3	\$218,340	87.2
4	\$205,172	67.5	\$278,081	78.8	\$212,961	87.2
5	\$200,743	67.9	\$248,214	76.6	\$196,868	84.5
6	\$206,905	78.3	\$219,508	81.3	\$177,946	88.6
7	\$219,206	90.0	\$187,916	82.1	\$137,610	83.7
8	\$190,220	82.6	\$169,221	87.6	\$112,406	86.8
9	\$189,503	92.2	\$143,483	93.3	\$85,566	87.0
10	\$151,693	85.8	\$113,350	95.0	\$70,184	101.3
11	\$134,056	79.8	\$86,809	90.2	\$47,579	94.0
12	\$152,043	93.6	\$71,863	87.9	\$41,054	96.1
13	\$131,960	84.9	\$60,827	88.3	\$39,795	97.7
14	\$127,266	82.5	\$52,893	91.5	\$39,812	98.7
15	\$124,444	79.5	\$40,158	86.5	\$40,992	100.3
Total	\$2,613,111	78.2	\$2,394,780	78.3	\$1,817,692	85.7

TABLE 11

Male and Female Medical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$1,250	109.2	\$235	17.4	\$2,556	101.6	\$1,976	71.2	\$6,017	77.3
20-29	\$2,532	36.3	\$7,351	100.2	\$18,756	155.2	\$12,985	76.3	\$41,626	95.8
30-39	\$24,099	43.4	\$59,213	61.2	\$108,286	77.7	\$78,752	74.1	\$270,352	67.9
40-49	\$135,330	93.0	\$137,209	57.4	\$191,313	73.8	\$167,823	86.3	\$631,677	75.3
50-59	\$87,007	61.5	\$170,154	73.9	\$302,864	91.3	\$212,905	82.6	\$772,932	80.4
60 and over	\$89,967	87.2	\$146,111	67.0	\$215,009	87.1	\$113,978	87.0	\$565,067	80.8
All Ages	\$340,188	75.0	\$520,275	65.6	\$838,787	84.6	\$588,421	83.0	\$2,287,673	77.6

TABLE 11

Male and Female Medical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$485	86.4	\$150	28.7	\$413	55.3	\$478	75.8	\$1,526	62.0
20-29	\$518	51.4	\$1,417	121.2	\$2,894	172.5	\$1,710	91.0	\$6,540	114.0
30-39	\$2,415	38.7	\$2,714	28.6	\$11,214	76.0	\$6,668	63.7	\$23,013	56.2
40-49	\$9,153	71.3	\$12,047	59.3	\$14,950	59.4	\$18,483	88.6	\$54,633	69.0
50-59	\$7,320	48.3	\$19,883	75.3	\$30,119	80.5	\$25,946	91.6	\$83,269	77.6
60 and over	\$18,137	56.6	\$51,104	101.0	\$59,150	121.4	\$28,063	111.2	\$156,454	99.9
All Ages	\$38,030	56.0	\$87,316	80.5	\$118,742	92.4	\$81,349	93.1	\$325,438	83.0

TABLE 11

Male and Female Medical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$1,735	101.7	\$385	20.6	\$2,969	91.0	\$2,454	72.0	\$7,543	73.6
20-29	\$3,051	38.2	\$8,768	103.0	\$21,650	157.3	\$14,695	77.8	\$48,166	98.0
30-39	\$26,514	42.9	\$61,928	58.3	\$119,501	77.5	\$85,421	73.2	\$293,366	66.8
40-49	\$144,483	91.2	\$149,256	57.5	\$206,263	72.5	\$186,307	86.5	\$686,311	74.8
50-59	\$94,328	60.2	\$190,037	74.1	\$332,984	90.2	\$238,851	83.5	\$856,201	80.1
60 and over	\$108,104	79.9	\$197,216	73.4	\$274,159	92.8	\$142,041	90.9	\$721,521	84.3
All Ages	\$378,218	72.5	\$607,591	67.4	\$957,529	85.5	\$669,771	84.1	\$2,613,111	78.2

TABLE 12

Male and Female Paramedical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$700	53.0	\$334	26.1	\$1,368	74.0	\$1,163	75.8	\$3,566	59.6
20-29	\$12,728	47.4	\$15,534	78.9	\$16,428	80.3	\$17,098	95.3	\$61,789	72.7
30-39	\$83,959	53.7	\$127,404	63.8	\$130,919	68.7	\$64,845	75.9	\$407,128	64.4
40-49	\$130,052	58.7	\$218,879	68.4	\$215,820	85.7	\$80,097	86.7	\$644,850	72.8
50-59	\$99,725	78.8	\$197,559	89.7	\$213,954	91.8	\$66,367	92.0	\$577,607	88.6
60 and over	\$53,579	96.6	\$114,789	86.4	\$108,808	96.3	\$19,221	113.6	\$296,398	93.1
All Ages	\$380,745	64.7	\$674,501	75.5	\$687,298	84.8	\$248,794	86.9	\$1,991,340	77.2

TABLE 12

Male and Female Paramedical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$219	52.5	\$314	68.7	\$366	73.4	\$179	57.0	\$1,078	63.9
20-29	\$1,586	34.7	\$1,072	32.1	\$5,021	162.3	\$2,125	88.5	\$9,805	73.1
30-39	\$14,447	54.5	\$19,751	63.7	\$18,594	55.1	\$9,245	66.0	\$62,040	58.9
40-49	\$19,576	46.4	\$35,280	66.8	\$35,689	78.2	\$20,258	99.0	\$110,805	68.8
50-59	\$15,631	75.9	\$33,791	96.3	\$44,617	103.2	\$21,400	108.9	\$115,440	97.4
60 and over	\$16,103	102.4	\$35,723	122.3	\$41,891	148.4	\$10,550	132.9	\$104,268	128.6
All Ages	\$67,564	61.4	\$125,933	82.9	\$146,182	94.7	\$63,759	98.4	\$403,439	83.9

TABLE 12

Male and Female Paramedical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$919	52.9	\$649	37.3	\$1,734	73.9	\$1,342	72.6	\$4,645	60.5
20-29	\$14,315	45.6	\$16,606	72.1	\$21,449	91.0	\$19,224	94.5	\$71,595	72.8
30-39	\$98,407	53.8	\$147,156	63.8	\$149,514	66.7	\$74,091	74.5	\$469,168	63.6
40-49	\$149,628	56.7	\$254,160	68.2	\$251,510	84.6	\$100,356	89.0	\$755,655	72.2
50-59	\$115,356	78.4	\$231,350	90.6	\$258,572	93.6	\$87,768	95.6	\$693,047	90.0
60 and over	\$69,682	97.9	\$150,512	92.9	\$150,700	106.7	\$29,771	119.7	\$400,667	100.3
All Ages	\$448,310	64.2	\$800,434	76.6	\$833,481	86.4	\$312,553	89.0	\$2,394,780	78.3

TABLE 13

Male and Female Nonmedical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$23,045	67.1	\$28,021	79.1	\$34,953	85.2	\$29,586	103.1	\$115,607	82.9
20-29	\$71,631	68.5	\$98,558	95.0	\$97,979	104.9	\$54,590	107.5	\$322,759	91.6
30-39	\$105,531	78.0	\$183,976	88.3	\$153,935	82.8	\$41,295	96.7	\$484,739	84.7
40-49	\$62,322	101.1	\$105,656	88.7	\$84,216	83.1	\$14,724	102.6	\$266,921	90.0
50-59	\$26,137	102.2	\$45,160	101.6	\$47,870	108.3	\$7,395	99.4	\$126,563	104.0
60 and over	\$12,483	88.8	\$20,051	75.3	\$17,812	95.5	\$2,244	93.5	\$52,591	85.2
All Ages	\$301,152	80.2	\$481,425	89.5	\$436,768	90.1	\$149,837	102.4	\$1,369,183	88.7

TABLE 13

Male and Female Nonmedical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$12,881	71.2	\$11,121	73.4	\$11,456	78.2	\$8,240	90.1	\$43,699	76.6
20-29	\$22,190	64.5	\$27,924	71.0	\$31,012	86.8	\$15,744	76.3	\$96,871	74.5
30-39	\$31,144	59.0	\$53,390	68.7	\$49,486	65.8	\$19,608	81.3	\$153,629	66.8
40-49	\$20,526	81.6	\$32,933	83.7	\$32,356	93.4	\$11,147	111.3	\$96,964	88.8
50-59	\$6,323	98.0	\$15,540	124.4	\$17,674	124.9	\$4,148	122.5	\$43,687	119.8
60 and over	\$2,352	69.8	\$5,835	98.8	\$4,959	151.6	\$508	32.8	\$13,655	96.9
All Ages	\$95,419	68.0	\$146,745	77.2	\$146,946	82.7	\$59,397	86.3	\$448,509	77.8

TABLE 13

Male and Female Nonmedical 1987-92 Experience by Issue Age and Policy Year
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$35,926	68.5	\$39,142	77.3	\$46,410	83.3	\$37,827	99.9	\$159,307	81.0
20-29	\$93,822	67.5	\$126,482	88.4	\$128,992	99.9	\$70,334	98.5	\$419,631	87.0
30-39	\$136,676	72.7	\$237,366	83.0	\$203,422	77.9	\$60,903	91.1	\$638,369	79.6
40-49	\$82,849	95.4	\$138,590	87.5	\$116,573	85.7	\$25,872	106.2	\$363,885	89.7
50-59	\$32,461	101.4	\$60,701	106.6	\$65,544	112.3	\$11,543	106.7	\$170,251	107.7
60 and over	\$14,835	85.1	\$25,886	79.5	\$22,772	103.9	\$2,752	69.7	\$66,247	87.3
All Ages	\$396,571	76.9	\$628,170	86.3	\$583,715	88.1	\$209,234	97.2	\$1,817,692	85.7

TABLE 14

Male and Female 1987-92 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$25,477	68.6	\$28,695	74.6	\$38,877	85.6	\$32,727	99.1	\$125,777	81.7
20-29	\$87,988	62.8	\$123,974	93.5	\$133,214	105.6	\$84,673	98.8	\$429,850	88.7
30-39	\$217,107	61.9	\$376,777	73.6	\$393,852	76.2	\$184,893	78.9	\$1,172,631	72.7
40-49	\$331,699	76.5	\$472,926	68.6	\$491,594	80.1	\$262,997	87.3	\$1,559,217	76.5
50-59	\$216,783	72.8	\$422,917	83.8	\$565,305	92.7	\$286,668	85.0	\$1,491,675	85.2
60 and over	\$158,124	90.3	\$284,892	74.4	\$342,007	90.3	\$135,443	90.1	\$920,469	84.7
All Ages	\$1,037,181	72.3	\$1,710,183	75.7	\$1,964,853	85.8	\$987,404	86.5	\$5,699,622	80.0

TABLE 14

Male and Female 1987-92 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$13,585	70.7	\$11,585	71.2	\$12,235	76.9	\$8,897	88.2	\$46,304	75.3
20-29	\$24,505	60.6	\$30,717	69.3	\$38,928	96.0	\$19,580	78.6	\$113,731	75.7
30-39	\$48,507	56.0	\$77,155	64.4	\$79,399	64.1	\$35,523	73.1	\$240,585	63.5
40-49	\$49,761	61.0	\$81,880	71.6	\$83,131	78.7	\$49,889	97.2	\$264,663	75.0
50-59	\$29,729	69.2	\$70,426	93.6	\$92,412	97.4	\$51,495	100.3	\$244,063	92.3
60 and over	\$37,050	71.7	\$93,489	108.3	\$106,123	132.2	\$39,121	112.6	\$275,785	109.0
All Ages	\$203,140	63.0	\$365,254	80.0	\$412,231	89.4	\$204,507	92.5	\$1,185,133	81.1

TABLE 14

Male and Female 1987-92 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$39,063	69.3	\$40,280	73.6	\$51,113	83.4	\$41,624	96.6	\$172,082	79.8
20-29	\$112,494	62.3	\$154,691	87.4	\$172,142	103.3	\$104,254	94.2	\$543,582	85.6
30-39	\$265,614	60.7	\$453,933	71.9	\$473,252	73.9	\$220,416	77.9	\$1,413,216	70.9
40-49	\$381,461	74.1	\$554,806	69.0	\$574,726	79.9	\$312,886	88.8	\$1,823,881	76.3
50-59	\$246,513	72.3	\$493,344	85.0	\$657,717	93.3	\$338,163	87.0	\$1,735,738	86.2
60 and over	\$195,175	86.1	\$378,382	80.6	\$448,131	97.6	\$174,565	94.3	\$1,196,254	89.3
All Ages	\$1,240,322	70.6	\$2,075,438	76.4	\$2,377,084	86.4	\$1,191,911	87.4	\$6,884,756	80.2

TABLE 15

Summary of Male and Female 1987-92 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Male														
	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical
0-19	109.2	53.0	67.1	17.4	26.1	79.1	101.6	74.0	85.2	71.2	75.8	103.1	77.3	59.6	82.9
20-29	36.3	47.4	68.5	100.2	78.9	95.0	155.2	80.3	104.9	76.3	95.3	107.5	95.8	72.7	91.6
30-39	43.4	53.7	78.0	61.2	63.8	88.3	77.7	68.7	82.8	74.1	75.9	96.7	67.9	64.4	84.7
40-49	93.0	58.7	101.1	57.4	68.4	88.7	73.8	85.7	83.1	86.3	86.7	102.6	75.3	72.8	90.0
50-59	61.5	78.8	102.2	73.9	89.7	101.6	91.3	91.8	108.3	82.6	92.0	99.4	80.4	88.6	104.0
60 and over	87.2	96.6	88.8	67.0	86.4	75.3	87.1	96.3	95.5	87.0	113.6	93.5	80.8	93.1	85.2
All Ages	75.0	64.7	80.2	65.6	75.5	89.5	84.6	84.8	90.1	83.0	86.9	102.4	77.6	77.2	88.7

TABLE 15

Summary of Male and Female 1987-92 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years			
	Para- Medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	
0-19	86.4	52.5	71.2	28.7	68.7	73.4	55.3	73.4	78.2	75.8	57.0	90.1	62.0	63.9	76.6
20-29	51.4	34.7	64.5	121.2	32.1	71.0	172.5	162.3	86.8	91.0	88.5	76.3	114.0	73.1	74.5
30-39	38.7	54.5	59.0	28.6	63.7	68.7	76.0	55.1	65.8	63.7	66.0	81.3	56.2	58.9	66.8
40-49	71.3	46.4	81.6	59.3	66.8	83.7	59.4	78.2	93.4	88.6	99.0	111.3	69.0	68.8	88.8
50-59	48.3	75.9	98.0	75.3	96.3	124.4	80.5	103.2	124.9	91.6	108.9	122.5	77.6	97.4	119.8
60 and over	56.6	102.4	69.8	101.0	122.3	98.8	121.4	148.4	151.6	111.2	132.9	32.8	99.9	128.6	96.9
All Ages	56.0	61.4	68.0	80.5	82.9	77.2	92.4	94.7	82.7	93.1	98.4	86.3	83.0	83.9	77.8

TABLE 15

Summary of Male and Female 1987-92 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years			
	Para- Medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	
0-19	101.7	52.9	68.5	20.6	37.3	77.3	91.0	73.9	83.3	72.0	72.6	99.9	73.6	60.5	81.0
20-29	38.2	45.6	67.5	103.0	72.1	88.4	157.3	91.0	99.9	77.8	94.5	98.5	98.0	72.8	87.0
30-39	42.9	53.8	72.7	58.3	63.8	83.0	77.5	66.7	77.9	73.2	74.5	91.1	66.8	63.6	79.6
40-49	91.2	56.7	95.4	57.5	68.2	87.5	72.5	84.6	85.7	86.5	89.0	106.2	74.8	72.2	89.7
50-59	60.2	78.4	101.4	74.1	90.6	106.6	90.2	93.6	112.3	83.5	95.6	106.7	80.1	90.0	107.7
60 and over	79.9	97.9	85.1	73.4	92.9	79.5	92.8	106.7	103.9	90.9	119.7	69.7	84.3	100.3	87.3
All Ages	72.5	64.2	76.9	67.4	76.6	86.3	85.5	86.4	88.1	84.1	89.0	97.2	78.2	78.3	85.7

TABLE 15

Summary of Male and Female 1987-92 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Male														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.49	1.27	0.61	1.50	3.03	4.54	0.73	1.15	0.84	1.07	1.36	1.45	0.77	1.39	1.07
20-29	1.31	1.45	1.89	0.79	1.20	0.95	0.52	1.31	0.68	1.25	1.13	1.41	0.76	1.26	0.96
30-39	1.24	1.45	1.80	1.04	1.38	1.44	0.88	1.21	1.07	1.02	1.27	1.30	0.95	1.32	1.25
40-49	0.63	1.72	1.09	1.19	1.30	1.55	1.16	0.97	1.13	1.01	1.18	1.19	0.97	1.24	1.19
50-59	1.28	1.30	1.66	1.21	1.13	1.37	1.01	1.18	1.19	1.11	1.08	1.20	1.10	1.17	1.29
60 and over	1.11	0.92	1.02	1.29	0.87	1.12	1.11	0.99	1.10	1.31	0.82	1.08	1.15	0.91	1.05
All Ages	0.86	1.24	1.07	1.15	1.19	1.36	1.00	1.06	1.07	1.05	1.18	1.23	1.00	1.15	1.14

TABLE 15

Summary of Male and Female 1987-92 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Female														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.61	1.36	0.82	2.39	1.07	2.56	1.33	1.06	1.41	0.75	1.58	1.19	1.03	1.20	1.24
20-29	0.68	1.86	1.26	0.26	2.21	0.59	0.94	0.53	0.50	0.97	0.86	0.84	0.64	1.02	0.65
30-39	1.41	1.08	1.52	2.22	1.08	2.40	0.73	1.19	0.87	1.04	1.23	1.28	1.05	1.13	1.19
40-49	0.65	1.76	1.14	1.13	1.25	1.41	1.32	1.19	1.57	1.12	1.12	1.26	1.00	1.29	1.29
50-59	1.57	1.29	2.03	1.28	1.29	1.65	1.28	1.21	1.55	1.19	1.13	1.34	1.25	1.23	1.54
60 and over	1.81	0.68	1.23	1.21	0.81	0.98	1.22	1.02	1.25	1.20	0.25	0.29	1.29	0.75	0.97
All Ages	1.10	1.11	1.21	1.03	0.93	0.96	1.02	0.87	0.89	1.06	0.88	0.93	1.01	0.93	0.94

TABLE 15

Summary of Male and Female 1987-92 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Male/Female Combined														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.52	1.30	0.67	1.81	2.07	3.76	0.81	1.13	0.92	1.01	1.38	1.39	0.82	1.34	1.10
20-29	1.19	1.48	1.77	0.70	1.23	0.86	0.58	1.10	0.63	1.22	1.04	1.27	0.74	1.19	0.89
30-39	1.25	1.35	1.69	1.09	1.30	1.42	0.86	1.17	1.01	1.02	1.22	1.24	0.95	1.25	1.19
40-49	0.62	1.68	1.05	1.19	1.28	1.52	1.17	1.01	1.18	1.03	1.19	1.23	0.97	1.24	1.20
50-59	1.30	1.29	1.68	1.22	1.18	1.44	1.04	1.20	1.25	1.14	1.12	1.28	1.12	1.20	1.34
60 and over	1.22	0.87	1.06	1.26	0.86	1.08	1.15	0.97	1.12	1.32	0.58	0.77	1.19	0.87	1.04
All Ages	0.89	1.20	1.06	1.14	1.13	1.28	1.01	1.02	1.03	1.06	1.09	1.16	1.00	1.10	1.10

TABLE 16

Smoker-Nonsmoker 1991-92 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$1,525	\$1,350	175.6	\$500	\$50	19.5	0.11
20-29	\$7,096	\$5,079	99.3	\$874	\$994	160.0	1.61
30-39	\$46,545	\$25,846	43.3	\$5,213	\$8,366	117.9	2.72
40-49	\$54,210	\$72,601	53.7	\$6,852	\$27,846	151.5	2.82
50-59	\$28,622	\$94,649	62.2	\$4,221	\$33,288	140.9	2.27
60 and over	\$14,218	\$123,696	76.0	\$1,947	\$31,322	149.5	1.97
Total	\$152,218	\$323,223	62.7	\$19,611	\$101,867	143.6	2.29

TABLE 16

Smoker-Nonsmoker 1991-92 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$1,209	\$250	34.2	\$174	\$319	290.3	8.48
20-29	\$23,687	\$8,077	51.6	\$2,737	\$927	51.9	1.01
30-39	\$119,200	\$58,708	46.0	\$15,528	\$17,898	102.8	2.23
40-49	\$80,799	\$97,939	56.6	\$15,941	\$49,912	142.4	2.51
50-59	\$24,705	\$80,112	68.8	\$5,222	\$36,429	145.1	2.11
60 and over	\$6,141	\$44,341	73.4	\$1,148	\$26,015	228.2	3.11
Total	\$255,744	\$289,429	58.6	\$40,753	\$131,502	144.7	2.47

TABLE 16

Smoker-Nonsmoker 1991-92 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$33,840	\$11,330	71.6	\$3,212	\$1,922	112.9	1.58
20-29	\$97,092	\$43,507	71.1	\$15,329	\$12,687	129.3	1.82
30-39	\$115,546	\$77,149	65.8	\$22,633	\$31,728	137.9	2.09
40-49	\$26,435	\$40,279	70.9	\$6,250	\$19,015	144.0	2.03
50-59	\$5,143	\$21,422	89.7	\$1,237	\$10,496	187.2	2.09
60 and over	\$1,673	\$10,176	59.1	\$297	\$4,786	157.5	2.67
Total	\$279,732	\$203,867	69.8	\$48,961	\$80,637	143.1	2.05

TABLE 16

Smoker-Nonsmoker 1991-92 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$36,575	\$12,931	74.7	\$3,887	\$2,292	110.7	1.48
20-29	\$127,876	\$56,664	69.1	\$18,941	\$14,609	119.5	1.73
30-39	\$281,291	\$161,704	53.1	\$43,376	\$57,992	122.0	2.30
40-49	\$161,446	\$210,821	57.8	\$29,045	\$96,774	145.2	2.51
50-59	\$58,471	\$196,184	67.1	\$10,681	\$80,214	147.6	2.20
60 and over	\$22,033	\$178,214	74.2	\$3,393	\$62,124	175.6	2.37
Total	\$687,696	\$816,520	62.7	\$109,325	\$314,007	143.9	2.29

TABLE 17

Smoker-Nonsmoker 1991-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1991	1	\$25,252	\$20,503	57.1	\$3,166	\$6,933	154.6	2.71
1990	2	\$22,898	\$22,274	48.9	\$2,813	\$5,725	95.4	1.95
1989	3	\$20,565	\$29,650	56.1	\$2,261	\$6,899	116.7	2.08
1988	4	\$17,621	\$28,495	49.3	\$2,140	\$6,194	93.1	1.89
1987	5	\$15,010	\$30,552	52.3	\$1,738	\$7,331	114.7	2.20
1986	6	\$12,194	\$32,156	60.4	\$1,441	\$9,447	156.3	2.59
1985	7	\$10,088	\$35,715	76.8	\$1,287	\$9,436	155.3	2.02
1984	8	\$9,471	\$40,985	84.4	\$1,271	\$15,220	228.2	2.70
1983	9	\$8,553	\$40,275	83.6	\$1,288	\$14,366	193.2	2.31
1982	10	\$5,544	\$23,353	72.2	\$1,002	\$9,352	150.1	2.08
1981	11	\$3,714	\$13,661	53.7	\$794	\$5,716	99.9	1.86
1980	12	\$1,303	\$5,598	51.8	\$404	\$5,243	158.7	3.06
All years 1-12		\$152,218	\$323,223	62.7	\$19,611	\$101,867	143.6	2.29

TABLE 17

Smoker-Nonsmoker 1991-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1991	1	\$59,237	\$22,970	41.3	\$9,685	\$9,823	100.3	2.43
1990	2	\$46,384	\$28,526	49.6	\$7,124	\$12,423	128.8	2.59
1989	3	\$37,669	\$38,210	61.9	\$5,571	\$18,299	179.6	2.90
1988	4	\$28,947	\$32,331	55.0	\$4,801	\$17,680	160.5	2.92
1987	5	\$22,637	\$32,944	58.2	\$3,526	\$11,025	110.4	1.90
1986	6	\$17,981	\$31,045	64.5	\$2,407	\$9,934	128.9	2.00
1985	7	\$13,118	\$23,925	60.6	\$2,024	\$10,277	140.2	2.32
1984	8	\$11,060	\$29,036	72.4	\$1,771	\$9,847	129.9	1.79
1983	9	\$8,695	\$24,871	71.0	\$1,636	\$12,349	165.1	2.32
1982	10	\$5,984	\$16,395	67.6	\$1,188	\$13,470	242.9	3.59
1981	11	\$3,177	\$6,973	55.1	\$783	\$4,997	142.8	2.59
1980	12	\$850	\$2,199	56.2	\$233	\$1,373	123.7	2.20
All years 1-12		\$255,744	\$289,429	58.6	\$40,753	\$131,502	144.7	2.47

TABLE 17

Smoker-Nonsmoker 1991-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1991	1	\$55,104	\$19,013	55.4	\$10,741	\$8,639	121.3	2.19
1990	2	\$45,550	\$22,538	67.7	\$7,966	\$7,829	123.0	1.82
1989	3	\$37,465	\$25,313	74.1	\$6,250	\$9,485	148.6	2.01
1988	4	\$27,286	\$23,856	78.4	\$5,454	\$10,293	154.3	1.97
1987	5	\$25,582	\$20,140	66.0	\$4,615	\$9,229	147.2	2.23
1986	6	\$25,601	\$21,270	68.3	\$3,440	\$7,874	166.1	2.43
1985	7	\$18,006	\$17,097	70.6	\$2,761	\$5,022	119.2	1.69
1984	8	\$15,849	\$17,882	75.7	\$2,271	\$6,541	175.6	2.32
1983	9	\$14,914	\$17,126	67.8	\$2,475	\$5,541	117.5	1.73
1982	10	\$9,709	\$13,556	79.9	\$1,828	\$5,859	157.7	1.97
1981	11	\$4,220	\$5,239	71.7	\$911	\$3,442	175.9	2.45
1980	12	\$441	\$833	92.5	\$244	\$877	178.4	1.93
All years 1-12		\$279,732	\$203,867	69.8	\$48,961	\$80,637	143.1	2.05

TABLE 17

Smoker-Nonsmoker 1991-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1991 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1991	1	\$139,594	\$62,487	49.6	\$23,593	\$25,396	118.7	2.39
1990	2	\$114,832	\$73,339	53.8	\$17,904	\$25,978	118.0	2.19
1989	3	\$95,700	\$93,173	62.6	\$14,084	\$34,685	154.3	2.46
1988	4	\$73,856	\$84,682	57.6	\$12,396	\$34,167	140.4	2.44
1987	5	\$63,230	\$83,636	57.4	\$9,880	\$27,586	121.8	2.12
1986	6	\$55,777	\$84,472	63.8	\$7,290	\$27,256	147.4	2.31
1985	7	\$41,213	\$76,739	69.6	\$6,073	\$24,737	140.4	2.02
1984	8	\$36,381	\$87,903	78.3	\$5,313	\$31,609	175.8	2.25
1983	9	\$32,163	\$82,273	75.8	\$5,400	\$32,256	164.3	2.17
1982	10	\$21,238	\$53,305	72.5	\$4,018	\$28,682	185.1	2.55
1981	11	\$11,111	\$25,873	57.0	\$2,489	\$14,156	126.7	2.22
1980	12	\$2,596	\$8,632	55.3	\$882	\$7,494	152.8	2.76
All years 1-12		\$687,696	\$816,520	62.7	\$109,325	\$314,007	143.9	2.29

TABLE 18

Smoker-Nonsmoker 1987-92 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$5,077	\$2,930	115.3	\$2,096	\$331	31.7	0.27
20-29	\$31,209	\$21,180	97.5	\$4,133	\$2,334	82.6	0.85
30-39	\$207,916	\$139,335	57.5	\$25,581	\$33,720	107.2	1.86
40-49	\$232,773	\$301,888	57.4	\$32,504	\$134,767	172.6	3.01
50-59	\$125,113	\$358,870	61.9	\$19,293	\$151,767	159.9	2.58
60 and over	\$53,576	\$389,753	72.6	\$7,860	\$118,601	157.1	2.17
Total	\$655,665	\$1,213,958	63.6	\$91,470	\$441,523	155.6	2.45

TABLE 18

Smoker-Nonsmoker 1987-92 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$4,138	\$762	31.5	\$780	\$406	84.5	2.68
20-29	\$90,476	\$35,889	60.4	\$11,304	\$6,888	94.4	1.56
30-39	\$477,775	\$254,774	52.9	\$67,415	\$76,462	108.1	2.04
40-49	\$337,016	\$377,607	56.4	\$69,656	\$181,794	128.2	2.27
50-59	\$110,023	\$331,686	70.9	\$24,804	\$174,125	162.1	2.29
60 and over	\$28,551	\$198,156	77.0	\$5,861	\$101,167	190.6	2.48
Total	\$1,047,982	\$1,198,876	61.9	\$179,822	\$540,845	142.0	2.30

TABLE 18

Smoker-Nonsmoker 1987-92 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$129,752	\$45,919	71.3	\$13,819	\$7,660	101.2	1.42
20-29	\$473,698	\$216,659	74.7	\$79,330	\$65,536	134.0	1.79
30-39	\$562,083	\$347,748	66.4	\$111,994	\$141,632	133.1	2.00
40-49	\$127,351	\$188,860	73.9	\$32,275	\$95,897	149.0	2.01
50-59	\$24,456	\$87,908	86.9	\$6,752	\$52,853	191.0	2.20
60 and over	\$6,105	\$37,550	68.1	\$1,440	\$18,717	155.6	2.28
Total	\$1,323,448	\$924,647	71.7	\$245,612	\$382,296	143.2	2.00

TABLE 18

Smoker-Nonsmoker 1987-92 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$138,969	\$49,612	71.5	\$16,697	\$8,397	92.3	1.29
20-29	\$595,384	\$273,729	73.8	\$94,768	\$74,760	126.6	1.72
30-39	\$1,247,774	\$741,858	59.5	\$204,991	\$251,815	120.7	2.03
40-49	\$697,141	\$868,356	59.9	\$134,435	\$412,459	145.1	2.42
50-59	\$259,593	\$778,465	67.8	\$50,849	\$378,746	164.7	2.43
60 and over	\$88,233	\$625,460	73.6	\$15,163	\$238,486	169.7	2.30
Total	\$3,027,096	\$3,337,482	65.0	\$516,906	\$1,364,665	146.5	2.25

TABLE 19

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$136,089	\$92,415	48.5	\$18,378	\$71,815	281.2	5.80
2	\$115,033	\$145,834	64.7	\$14,512	\$36,421	128.0	1.98
3	\$92,579	\$143,526	60.2	\$11,557	\$32,977	112.3	1.86
4	\$77,113	\$140,831	59.0	\$9,870	\$39,591	131.7	2.23
5	\$66,735	\$135,923	57.6	\$8,966	\$45,390	143.0	2.48
6	\$54,873	\$136,713	64.9	\$8,068	\$47,871	152.6	2.35
7	\$42,227	\$147,839	81.9	\$6,623	\$39,497	133.8	1.63
8	\$31,450	\$100,360	66.1	\$5,240	\$41,916	161.8	2.45
9	\$20,396	\$88,322	80.0	\$3,724	\$33,283	162.4	2.03
10	\$10,779	\$40,709	62.7	\$2,213	\$28,626	207.5	3.31
11	\$6,004	\$29,581	70.5	\$1,503	\$13,969	129.7	1.84
12	\$2,382	\$11,898	58.8	\$812	\$10,161	150.7	2.56
All years 1-12	\$655,665	\$1,213,958	63.6	\$91,470	\$441,523	155.6	2.45

TABLE 19

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$272,274	\$126,374	48.7	\$47,820	\$57,730	118.5	2.43
2	\$209,726	\$146,208	53.6	\$34,506	\$68,260	138.2	2.58
3	\$156,703	\$169,496	62.2	\$25,403	\$71,557	144.6	2.32
4	\$119,732	\$166,205	64.4	\$19,530	\$74,106	154.2	2.39
5	\$94,693	\$157,523	64.6	\$15,754	\$64,631	137.9	2.13
6	\$72,186	\$140,019	67.9	\$12,593	\$59,021	141.4	2.08
7	\$51,153	\$106,964	65.6	\$9,494	\$50,981	146.0	2.23
8	\$34,621	\$86,715	71.5	\$6,696	\$38,568	144.1	2.01
9	\$20,741	\$58,515	75.5	\$4,259	\$26,821	148.9	1.97
10	\$10,273	\$26,904	68.0	\$2,170	\$18,811	197.5	2.90
11	\$4,550	\$10,825	60.2	\$1,170	\$8,004	154.0	2.56
12	\$1,322	\$3,122	53.4	\$422	\$2,349	112.4	2.11
All years 1-12	\$1,047,982	\$1,198,876	61.9	\$179,822	\$540,845	142.0	2.30

TABLE 19

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----							
Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$298,733	\$122,258	65.0	\$59,889	\$52,300	130.3	2.01
2	\$237,572	\$115,069	65.7	\$44,105	\$51,221	142.0	2.16
3	\$187,427	\$126,601	74.7	\$34,483	\$51,802	144.9	1.94
4	\$158,046	\$128,102	76.9	\$27,958	\$50,010	152.4	1.98
5	\$140,978	\$119,469	72.2	\$24,260	\$47,098	146.2	2.02
6	\$115,325	\$110,633	75.6	\$19,808	\$42,610	147.7	1.95
7	\$80,998	\$80,654	71.7	\$14,513	\$31,306	134.4	1.87
8	\$53,632	\$56,762	70.2	\$9,887	\$26,016	151.6	2.16
9	\$31,450	\$34,957	67.8	\$6,174	\$14,704	125.8	1.85
10	\$13,743	\$22,741	94.8	\$2,831	\$9,203	163.1	1.72
11	\$4,878	\$6,330	74.1	\$1,237	\$4,699	187.1	2.53
12	\$659	\$1,065	74.6	\$463	\$1,323	156.0	2.09
All years 1-12	\$1,323,448	\$924,647	71.7	\$245,612	\$382,296	143.2	2.00

TABLE 19

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----							
Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$707,098	\$341,049	53.4	\$126,088	\$181,846	159.0	2.98
2	\$562,333	\$407,112	60.5	\$93,124	\$155,903	136.9	2.26
3	\$436,710	\$439,624	64.6	\$71,444	\$156,337	136.4	2.11
4	\$354,892	\$435,139	65.6	\$57,359	\$163,707	147.6	2.25
5	\$302,406	\$412,917	64.0	\$48,980	\$157,119	141.8	2.21
6	\$242,386	\$387,366	68.8	\$40,469	\$149,503	146.6	2.13
7	\$174,379	\$335,458	73.6	\$30,631	\$121,786	138.8	1.89
8	\$119,704	\$243,838	68.9	\$21,823	\$106,501	152.5	2.21
9	\$72,589	\$181,794	75.9	\$14,157	\$74,808	149.1	1.96
10	\$34,796	\$90,356	70.3	\$7,215	\$56,642	195.5	2.78
11	\$15,433	\$46,737	68.3	\$3,912	\$26,672	144.3	2.11
12	\$4,364	\$16,086	58.5	\$1,698	\$13,834	142.9	2.44
All years 1-12	\$3,027,096	\$3,337,482	65.0	\$516,906	\$1,364,665	146.5	2.25

TABLE 20

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Not Subdivided -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
30-39	.	.	.	\$0	\$0	0.0	.
60 and over	\$0	\$0	0.0	.	.	.	0.00
All Ages	\$0	\$0	0.0	\$0	\$0	0.0	0.00

TABLE 20

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$74,758	\$35,951	73.9	\$9,246	\$6,034	90.7	1.23
20-29	\$380,816	\$212,983	75.5	\$59,900	\$58,146	130.4	1.73
30-39	\$924,544	\$609,318	60.4	\$152,984	\$214,715	126.8	2.10
40-49	\$561,849	\$751,337	60.2	\$104,648	\$355,462	149.5	2.48
50-59	\$212,128	\$684,332	67.7	\$39,149	\$317,876	163.1	2.41
60 and over	\$62,193	\$489,643	70.4	\$9,667	\$170,074	157.5	2.24
All Ages	\$2,216,290	\$2,783,567	64.8	\$375,597	\$1,122,310	147.4	2.27

TABLE 20

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$64,210	\$13,660	66.0	\$7,451	\$2,362	97.0	1.47
20-29	\$214,568	\$60,745	68.2	\$34,868	\$16,613	114.9	1.68
30-39	\$323,230	\$132,539	55.4	\$52,006	\$37,100	94.7	1.71
40-49	\$135,291	\$117,018	57.8	\$29,787	\$56,997	122.7	2.12
50-59	\$47,465	\$94,133	68.6	\$11,699	\$60,869	173.1	2.52
60 and over	\$26,039	\$135,816	88.1	\$5,495	\$68,411	210.1	2.38
All Ages	\$810,806	\$553,914	65.7	\$141,308	\$242,354	142.3	2.17

TABLE 21

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Not Subdivided -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$0	\$0	0.0	.	.	.	0.00
5	.	.	.	\$0	\$0	0.0	.
All years 1-12	\$0	\$0	0.0	\$0	\$0	0.0	0.00

TABLE 21

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----							
Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$504,745	\$286,042	55.0	\$90,239	\$154,403	167.5	3.05
2	\$408,071	\$340,588	61.2	\$66,910	\$131,150	142.6	2.33
3	\$319,853	\$364,041	63.9	\$51,348	\$124,952	133.8	2.09
4	\$261,285	\$360,616	64.9	\$41,439	\$134,250	148.4	2.29
5	\$223,451	\$343,237	63.5	\$35,712	\$128,318	141.5	2.23
6	\$179,595	\$323,249	68.7	\$29,876	\$121,766	146.1	2.13
7	\$130,727	\$282,455	73.7	\$22,928	\$101,539	140.8	1.91
8	\$90,632	\$206,336	69.0	\$16,475	\$86,602	150.9	2.19
9	\$55,253	\$146,275	71.8	\$10,742	\$61,359	148.2	2.06
10	\$26,862	\$77,165	69.7	\$5,544	\$44,852	185.5	2.66
11	\$12,104	\$39,400	66.1	\$3,043	\$21,068	134.5	2.03
12	\$3,706	\$14,157	56.5	\$1,336	\$12,047	142.4	2.52
All years 1-12	\$2,216,290	\$2,783,567	64.8	\$375,597	\$1,122,310	147.4	2.27

TABLE 21

Smoker-Nonsmoker 1987-92 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1977-91 Studied Between 1987 and 1992 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----							
Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$202,352	\$55,006	46.7	\$35,848	\$27,443	123.6	2.65
2	\$154,262	\$66,524	56.9	\$26,214	\$24,753	112.8	1.98
3	\$116,857	\$75,583	68.3	\$20,096	\$31,384	147.8	2.16
4	\$93,606	\$74,523	69.5	\$15,920	\$29,457	144.2	2.08
5	\$78,955	\$69,679	66.7	\$13,268	\$28,801	142.9	2.14
6	\$62,790	\$64,117	68.9	\$10,593	\$27,737	148.8	2.16
7	\$43,651	\$53,002	72.7	\$7,702	\$20,247	129.6	1.78
8	\$29,072	\$37,501	68.4	\$5,348	\$19,899	159.9	2.34
9	\$17,335	\$35,519	99.6	\$3,415	\$13,448	153.1	1.54
10	\$7,933	\$13,190	74.0	\$1,671	\$11,789	246.3	3.33
11	\$3,328	\$7,336	82.5	\$868	\$5,604	199.4	2.42
12	\$657	\$1,929	78.8	\$361	\$1,787	146.5	1.86
All years 1-12	\$810,806	\$553,914	65.7	\$141,308	\$242,354	142.3	2.17

TABLE 22

1991-92 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1976 and Prior Studied Between 1991 and 1992 Anniversaries
 Policy Years 16 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Attained Ages	Exposure	Actual Deaths	Mortality Ratios			
			1975-80 Ultimate Tables	1965-70 Ultimate Tables	1980 CSO Tables	1979-81 U.S. Life Tables
15-19	\$1,580	\$996	74.3	81.5	46.0	62.0
20-24	\$1,977	\$1,561	74.3	85.8	49.9	54.7
25-29	\$2,072	\$1,593	77.7	84.5	49.6	52.0
30-34	\$2,883	\$4,328	154.8	136.2	86.4	94.0
35-39	\$5,550	\$8,299	120.9	93.8	64.2	69.4
40-44	\$10,233	\$19,398	98.5	71.6	54.1	56.4
45-49	\$12,191	\$33,699	85.9	63.8	53.6	51.3
50-54	\$11,663	\$47,876	77.7	57.2	53.3	47.6
55-59	\$11,030	\$75,736	80.5	58.5	57.8	51.8
60-64	\$11,173	\$127,651	82.1	61.3	62.7	56.0
65-69	\$9,467	\$174,596	83.2	63.7	64.9	61.0
70-74	\$7,244	\$204,472	80.6	64.1	63.8	62.8
75-79	\$4,647	\$206,272	80.3	64.3	62.5	68.0
80-84	\$2,557	\$186,016	83.9	69.7	66.7	74.8
85-89	\$992	\$116,531	88.7	75.6	70.0	82.4
90-95	\$291	\$52,693	92.9	84.4	73.8	90.0
All Ages	\$95,557	\$1,261,725	83.3	65.9	63.5	64.3

TABLE 23

Comparisons of 1987-92 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1987 and 1992 Anniversaries
 Policy Years 16 and Over
 (Actual Deaths in \$1,000 Units)

Attained Ages	Premium-Paying		Fully Paid-up		Ratio of Premium-Paying to Paid-up Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$5,326	77.3	\$225	200.4	0.38
20-24	\$7,091	75.5	\$934	115.9	0.65
25-29	\$8,650	92.5	\$1,130	107.2	0.86
30-34	\$18,347	132.3	\$1,948	140.2	0.94
35-39	\$42,039	114.2	\$3,201	147.6	0.77
40-44	\$86,374	87.9	\$4,500	118.7	0.74
45-49	\$154,740	81.0	\$5,269	93.7	0.86
50-54	\$241,135	78.4	\$8,080	87.3	0.89
55-59	\$418,472	85.3	\$16,755	85.7	0.99
60-64	\$657,228	84.1	\$38,056	82.2	1.02
65-69	\$743,655	79.0	\$106,758	81.3	0.97
70-74	\$784,077	80.1	\$148,370	82.5	0.97
75-79	\$748,283	82.0	\$182,534	83.9	0.97
80-84	\$600,306	83.1	\$185,351	85.3	0.97
85-89	\$303,901	86.0	\$162,468	86.2	0.99
90-95	\$125,964	93.8	\$97,394	95.7	0.98
All Ages	\$4,945,595	82.6	\$962,982	85.5	0.96

TABLE 24

Comparisons of 1987-92 Ultimate Experience by Attained Age
Male and Female Lives Combined
Experience Between 1987 and 1992 Anniversaries
Policy Years 16 and Over
(Actual Deaths in \$1,000 Units)

Attained Ages	Medical		Nonmedical		Ratio of Nonmedical to Medical Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$304	65.3	\$5,436	77.9	1.19
20-24	\$657	58.6	\$7,255	77.9	1.32
25-29	\$953	60.0	\$8,803	98.0	1.63
30-34	\$2,238	99.6	\$17,855	138.2	1.38
35-39	\$5,739	99.9	\$38,605	117.6	1.17
40-44	\$19,569	77.8	\$68,131	92.3	1.18
45-49	\$55,683	73.4	\$99,826	87.9	1.19
50-54	\$120,003	71.8	\$123,426	87.1	1.21
55-59	\$267,866	79.5	\$162,684	97.9	1.23
60-64	\$508,599	79.9	\$184,866	102.0	1.27
65-69	\$684,135	79.4	\$147,720	102.4	1.28
70-74	\$794,453	79.1	\$113,863	99.6	1.25
75-79	\$804,052	82.5	\$89,519	92.8	1.12
80-84	\$661,012	83.5	\$72,127	89.1	1.06
85-89	\$394,131	87.5	\$32,013	88.5	1.01
90-95	\$183,699	96.9	\$13,570	90.2	0.93
All Ages	\$4,503,100	81.5	\$1,185,706	96.0	1.17

TABLE 25

Comparisons of 1987-92 Ultimate Experience by Attained Age
Experience Between 1987 and 1992 Anniversaries
Policy Years 16 and Over
(Actual Deaths in \$1,000 Units)

Attained Ages	Male		Female		Ratio of Female to Male Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$4,710	77.5	\$1,474	91.1	0.46
20-24	\$7,051	76.4	\$1,988	96.4	0.47
25-29	\$9,128	97.2	\$1,904	89.2	0.39
30-34	\$19,682	146.2	\$3,390	100.3	0.38
35-39	\$42,870	124.4	\$7,499	85.9	0.51
40-44	\$88,210	94.0	\$13,952	74.6	0.67
45-49	\$157,339	82.8	\$20,728	80.5	0.74
50-54	\$251,214	79.7	\$28,201	87.9	0.75
55-59	\$438,852	85.9	\$46,862	94.4	0.70
60-64	\$705,044	84.8	\$73,782	95.1	0.66
65-69	\$873,886	80.9	\$88,413	93.2	0.62
70-74	\$949,825	81.4	\$103,848	94.4	0.61
75-79	\$929,332	83.5	\$112,213	87.3	0.60
80-84	\$769,257	85.6	\$112,048	85.0	0.65
85-89	\$450,644	89.1	\$70,999	83.3	0.66
90-95	\$199,866	94.3	\$45,773	104.5	0.83
All Ages	\$5,896,918	84.4	\$733,083	89.8	0.65

