

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1969 REPORTS**

**REPORTS OF THE COMMITTEE ON GROUP
LIFE AND HEALTH INSURANCE**

PREFACE

The Committee's report consists of six sections, as follows:

- I. Group Conversion Mortality and Withdrawal Experience
- II. Group Weekly Indemnity and Group Hospital and Surgical Expense Insurance
- III. Group Comprehensive Medical Expense Benefits Insurance
- IV. Group Supplementary Major Medical Expense Benefits Insurance
- V. Group Long-Term Disability Insurance
- VI. Exposure and Claim Study—Sample of Group Hospital and Surgical Expense Insurance

Section I presents up-to-date experience for lives insured under individual life insurance policies issued as a conversion from Group Term Life Insurance. The last Committee report on this subject was published in the *1960 Reports*.

Sections II, III, IV, and V are the latest reports of the continuing studies of these benefits. Section V, although still in the development stage, adds another year's experience to that presented last year, shows termination rates by month of disablement, and includes actual to expected termination rates by age of disablement.

Section VI presents the initial report of frequency and claims under Group Hospital and Surgical Expense Insurance.

The Committee periodically publishes the results of special and continuing studies not included in this report. The latest reports of these studies are included in the following portions of the *Transactions*:

Experience on Disabled Lives under Group Insurance Extended Death Provisions of the Premium-Waiver Type: *1968 Reports*
Group Life Insurance Mortality: *1965 Reports*
Group Weekly Indemnity, Hospital, and Surgical Experience by Industry: *1965 Reports*

In addition to reports of the Committee, other publications relating to data collected by the Committee include the following:

Hospital and Surgical Expense Insurance under Group Conversions: *TSA*, Volume XX, 1968 Annual Meeting Number

Group Weekly Indemnity Continuation Table Study: *TSA*, Volume III, 1951
Eastern Spring Meeting Number

The Commissioners 1960 Standard Group Mortality Table and 1961 Standard
Group Life Insurance Premium Rates: *TSA*, Volume XIII, 1961 Annual
Meeting Number

The experience in portions of this report is presented in the form of
actual to tabular ratios. The tabulars used were published in the following
portions of the *Transactions*:

1947-49 Weekly Indemnity Tabular: *1962 Reports*

1957 Hospital Tabular: *1961 Reports*

1957 Surgical Tabular, \$150 and \$200 Schedule: *1961 Reports*; \$300 Schedule:
1964 Reports

1965 Comprehensive Medical Tabular: *1967 Reports*

1965 Supplementary Major Medical Tabular: *TSA*, Volume XX, 1968 Earlier
Regional Meetings