

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1970 REPORTS**

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

PREFACE

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

- I. Group Weekly Indemnity Insurance
- II. Group Long-Term Disability Insurance

Section I presents the latest results of the continuing study of Group Weekly Indemnity benefits. It includes experience by industry and according to size of group. Section II adds another year's experience to that presented last year. Also, this portion of the report has been expanded to include experience for plans with a three-month elimination period, an analysis of experience by year of incurral, and a dispersion analysis of the experience levels of individual experience groups.

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 Hospital and Surgical Experience by Industry: *1965 Reports*
Group Conversion Mortality and Withdrawal Experience: *1969 Reports*
Group Hospital and Surgical Expense Insurance: *1969 Reports*
Group Comprehensive Medical Expense Benefits Insurance: *1969 Reports*
Group Supplementary Major Medical Expense Benefits Insurance: *1969 Reports*
Exposure and Claim Study—Sample of Group Hospital and Surgical Expense Insurance: *1969 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 1969 Standard Group Life Insurance Premium Rates: *TSA*, Volume XIII, 1961 Annual Meeting Number

The experience in portions of this and prior reports 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 Number

The study of Group Hospital and Surgical Expense insurance experience has been discontinued. In order to provide information on the level and trend of hospital and surgical experience, the Committee plans to prepare periodic reports on the claims experience, including frequency and claim distributions, under a sample of Group Hospital and Surgical Expense insurance similar to the material included in the *1969 Reports*.

Because of difficulties in reporting and processing experience, the results of the study of Group Life Insurance Mortality in recent years will not be included in this report. This experience will be included in the *1971 Reports*. In addition, the annual section on Group Comprehensive and Supplementary Major Medical Expense Benefits insurance will not be included in this report because of an inadequate volume of contributed experience for the latest year.