

INTRODUCTION

THE Councils of the Institute and Faculty have pleasure in presenting in this new format the consolidated reports prepared under the direction of the Joint Continuous Mortality Investigation Committee for the four years 1967-70.

In the past, sectional reports were published as and when they became available both in the *Journal* and the *Transactions*. The two Councils recognized that not only was such duplication unnecessary but also that this arrangement was inconvenient for reference purposes. They readily agreed to the Committee's proposals which have resulted in this, the first of a series of reports on the mortality and morbidity experience of assurance companies in the United Kingdom and Ireland.

We take this opportunity of thanking not only the contributing offices for their continuing support, but also all those actuaries and others who have in any way assisted in the work of the Committee.

Geoffrey Heywood
President
The Institute of Actuaries

J. G. Wallace
President
The Faculty of Actuaries