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INTRODUCTION

The Executive Committee of the Continuous Mortality Investigation (CMI) of the Institute of Actuaries and Faculty of Actuaries has pleasure in presenting this, its twenty-second report.

This report is devoted entirely to the individual income protection experience of the 1999-2002 quadrennium. It analyses both inceptions and terminations using the multi-state model approach presented in *C.M.I.R.* 12 (1991) and methods described in *C.M.I.R.* 15 (1996). A high-level summary of the key points arising from this report follows. A more extensive summary can be found on pages 1-2.

Inceptions

- The male and female inception experience is generally lighter than the previous quadrennium for all deferred periods. While this continues the trend observed at the shorter deferred periods in previous quadrennia, it reverses that seen at the longer deferred periods.
- The female inception experience remains significantly heavier than the male for all deferred periods, the differences being more pronounced for the longer deferred periods.
- Inception rates generally increase from occupational Class 1 to Class 4, as was the case in previous quadrennia.

Recoveries

- Generally, recovery rates have worsened since the last quadrennium, but not for all sections of the data.
- There is little evidence of a pattern for recovery rates varying according to occupational class.

Deaths

- For males, a pattern of declining death rates is evident. As with previous quadrennia, mortality data for females are too sparse to draw any sensible conclusions.

I would like to thank all those involved with the work of the CMI – the member offices that provide the data and financial support, the Secretariat for carrying out all the processing and administrative work and for providing valuable support to the Committees, and the members of all the Committees and Working Parties who give so much of their time, on a voluntary basis, to the service of the profession and its stakeholders.

The CMI welcomes feedback on this report, or indeed on any other aspect of its work. This can be sent by email to info@cmib.org.uk.

October 2005

Brian Ridsdale
Chairman, Executive Committee

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SICKNESS EXPERIENCE 1999-2002 FOR INDIVIDUAL INCOME PROTECTION POLICIES

KEYWORDS

Individual Income Protection; PHI; Inceptions; Terminations; Occupational class

EXECUTIVE SUMMARY

This report presents the results of an analysis of the claims experience for individual Income Protection (IP) policies for the quadrennium 1999-2002. The underlying product was formerly known as Permanent Health Insurance (PHI).

The analysis is based on the mathematical model for the analysis of IP data described in *C.M.I.R.* 12 (1991). The methods of analysis used for claim inceptions and claim terminations are those described in two reports in *C.M.I.R.* 15 (1996).

The key points arising from the analysis are described below.

- Volumes of data submitted to the investigation increased substantially from the levels of the previous quadrennium due to new contributors joining during this quadrennium or the investigation enjoying the benefit of a full four years of data from offices who joined part-way through the previous quadrennium.
- This was the third quadrennium for which offices had supplied data identified by occupational class. There still remains a section of the data for which the offices concerned cannot supply an occupational code and which is analysed as “Class Unknown”.
- The experience analysed was the Standard* data set, subdivided by occupational class. The experience of 1999-2002 is compared with that of 1995-98 and 1991-94.
- The male and female inception experience is generally lighter than the previous quadrennium for the shorter deferred periods, DP1, DP4 and DP13. This represents a continuation of the generally falling trend observed between 1991-94 and 1995-98 for these deferred periods.
- For the longer deferred periods, DP26 and DP52, inception rates have also generally decreased from the levels of 1995-98. However, this follows an increase between 1991-94 and 1995-98.
- The female inception experience remains significantly heavier than the male for all deferred periods, the differences being more pronounced for the longer deferred periods.

- There was a strong trend in the 1991-94 experience for inception rates to increase from occupational Class 1 to Class 4. The same feature is present in both the 1995-98 and 1999-2002 experience but is less marked in some sections of the data.
- Generally, recovery rates have reduced since the last quadrennium, but not for all sections of the data. This same observation was made in respect of 1995-98 compared with 1991-94.
- There is little evidence of a pattern for recovery rates to vary by occupational class.
- There is a very large variation in the experience of the various offices within the overall data. This applies to both inceptions and recoveries. This, combined with a changing mix of offices, might potentially distort any analysis of trends based on the overall data.
- An analysis of the experience over the period 1991-2002 was carried out on the subset of offices who contributed throughout this period, based on the Standard* all occupations experience.
- For inception rates, this “loyal office” analysis showed a pattern of movement between the three quadrennia consistent with the All Office experience for both males and females.
- For male recovery rates, the pattern of results is not as consistent between the All Office results and the “loyal office” results, in particular the decline in rates between 1995-98 and 1999-2002 seen in the All Office results is not evident in the “loyal office” results. However the pattern of female results is more consistent, although data is fairly sparse.
- For male death rates, the pattern of declining rates evident in the All Office results is also evident in the “loyal office” results, although data is sparse. Mortality data for females is too sparse to make any sensible comparison.

1. INTRODUCTION

A number of reports have been published to date covering the sickness experience for individual IP policies.

The first report, published in *C.M.I.R.* 2, 1 (1976), described the experience of 1972 and 1973 and compared actual weeks of sickness with those expected on the basis of the Manchester Unity A. H. J. table. Inception rates for quinquennial age groups were also tabulated. The report also described the data coding system and computer processes.

The second report, *C.M.I.R.* 4, 1 (1979), described the experience of 1972-75 and a graduated Manchester Unity-type table and inception rate table based on that experience.

The third report, *C.M.I.R.* 7, 1 (1984), described the experience of 1975-78 and a graduated Manchester Unity-type table and inception rate table based on that experience. It also introduced the concept of Standard data which is an elite subset of the overall Aggregate data.

The fourth report, *C.M.I.R.* 11, 113 (1991), described the experience of 1979-82 using the 1975-78 graduated rates as the comparison basis.

The above reports all relied on the traditional Manchester Unity approach to analysing IP data. Most practical IP pricing has for many years been based around an inception/disability annuity approach. Although some analysis of inception rates had been carried out in these reports, they contained no analysis of termination rates. *C.M.I.R.* 12 introduced a multiple state model for IP which reconciled the two approaches. The individual male Standard data for 1975-78 were used to develop graduated transition intensities between healthy and sick, sick and healthy and sick and dead.

Two subsequent reports used the model to compare the experience of subsequent data sets with the graduated rates based on individual Standard data for 1975-78.

One report, *C.M.I.R.* 15, 1 (1996), compared actual and expected inceptions for, *inter alia*, the quadrennia 1975-78, 1979-82, 1983-86 and 1987-90 in respect of individual IP data. The report described the methodology that has been used to analyse inceptions in this report.

A second report, *C.M.I.R.* 15, 51 (1996), compared actual and expected recoveries and deaths of those sick and claiming under IP policies for, *inter alia*, individual IP business in 1975-78, 1979-82, 1983-86 and 1987-90. The report described the methodology that has been used to analyse claim terminations in this report.

With effect from 1991, the investigation started to collect data subdivided by occupational class.

The first report analysing experience by occupational class, *C.M.I.R.* 18, 1 (2000), reported on the experience of individual IP business in 1991-94. It described the Standard experience of that quadrennium, which is not subdivided by occupational class, to enable comparison with previous quadrennia. It also introduced a new subset of the data, the Standard* data, which broke the experience down into four broad occupational classes and a fifth class for data where the occupational class was unknown.

The next report based on an analysis by occupational class, *C.M.I.R.* **20**, 145 (2001), covered the experience of individual IP business in 1995-98. This was in a similar format to the preceding report but gave a limited amount of additional information on the variation of experience by office on an anonymous basis. It also attempted to reduce the distorting effects of a different mix of offices between different quadrennia by comparing the experience of a subset of offices that had been present throughout the last three quadrennia.

It is pleasing to note that the volume of data provided to the investigation has risen sharply since the previous quadrennium. This is partly down to offices that joined the investigation in the latter part of that quadrennium continuing to submit throughout 1999-2002 and partly down to further offices joining during 1999-2002. This increase has been made possible, to some extent, by the continuation of the more pragmatic approach to data submission referred to in the last quadrennial report whereby offices have been permitted to submit data in a format suitable to themselves and, in some cases, without some non-essential information.

The IP Committee had hoped that the improvement in reporting timescales could have been further improved beyond those in the 1995-98 report, but this has not proved to be possible. However given the many changes and challenges facing the industry in recent years, it is perhaps understandable that data provision has not always been near the top of the agenda. We thank our contributing offices and particularly the staff who provide the data for their efforts in the circumstances. However, it is still intended to try to improve reporting turnaround times in future years.

2. THE DATA

2.1 *Description of the data*

The data received by the CMI is detailed and consists of a record for each in force policy in respect of each year end. Each sickness claim which is in force during an investigation year also generates one record for each applicable policy for that year; thus one claim which spans several years generates at least one separate record for each policy in each investigation year (an extra claim record is required each time the benefit level or the degree of disability changes). All records contain fields describing the attributes of each policy and claims records contain additional fields relating to the duration and other features of the claim. A full description of the format of the data is given in *C.M.I.R.* **2**, 3-10 although a few amendments have been made subsequently. The most significant amendment is the addition of a field to record the office's own occupational class.

2.2 Occupational class data

The CMI's approach to occupational class data is described in *C.M.I.R.* **18**, 3. In essence, this involves converting the office's own internal class code to one of the four standard classes used by the CMI. The classes can broadly be described as follows:

Class 1	Professional, managerial, executive, administrative and clerical classes not engaged in manual labour.
Class 2	Master craftsmen and tradesmen engaged in management and supervision; skilled operatives engaged in light manual work in non-hazardous occupations.
Class 3	Skilled operatives engaged in manual work in non-hazardous occupations.
Class 4	Skilled and semi-skilled operatives engaged in heavy manual work or subject to special hazard.

The CMI does not collect data by individual occupation and it is not possible to drill down into the data to analyse the experience of teachers, doctors etc. Furthermore, it is entirely possible that a particular occupation insured by different offices could end up in different CMI standard classes. The IP Committee does believe, though, that despite this "noise", there should be a reasonable degree of consistency across the investigation.

2.3 The Aggregate, Standard and Standard* subsets

The various data subsets used by the CMI to analyse the data have been described before, in particular in *C.M.I.R.* **18**, 3. Nonetheless, it is worth reiterating the definitions here.

The total data is referred to as the **Aggregate** data.

The main analysis from the 1975-78 quadrennium was carried out on a subset of the Aggregate data known as the **Standard**. This consists of UK policies with no special benefit types (e.g. lump sums), no identifiable underwriting exclusions and no occupational rating. The occupational rating field within the data has been used from the start of the investigation and has two values, "rated" or "not rated". Records where the occupational rating is unknown are excluded from the data.

With effect from 1991, the investigation started to collect information on specific occupational class as described above. The existing two-value occupational rating field was retained alongside the new occupational class field in order to see how the two corresponded for various offices. It is apparent from an examination of

the data that some offices had interpreted occupationally rated as “not Class 1” and others had adopted a different definition.

To make use of the occupational information a new subset of the Aggregate data was defined and named the ***Standard****. This uses the same criteria as the Standard data but ignores the contents of the “occupational rating” field. It therefore represents a larger subset than the Standard data (the Standard data is itself a subset of the Standard* data), and consists of UK policies with no special benefit types and no identifiable underwriting exclusions.

The inception and termination experience is analysed for the Standard* experience by deferred period, sex, age and occupational class.

Not all offices, however, can provide a complete breakdown of all their data by occupational class. This arises for a number of reasons:

- None of the data can be coded by occupational class
- Coding by occupational class is not possible for all years
- Only part of the portfolio can be coded by occupational class
- Claims data can be coded by occupational class but in force data cannot

This requires a fifth subset of the Standard* data, “Class Unknown”, to be analysed. This presents no special problems with the analysis of terminations. The analysis of inceptions requires consistent coding by occupational class for three sets of data, in force at both the beginning and end of a year and claims during the year.

Where there are clear inconsistencies (e.g. claims and year end in force data is coded by occupational class and year beginning data is not) all inception experience is analysed under “Class Unknown”. This approach has also been adopted where there appears to be some inconsistency e.g. the proportion of business coded as having unknown occupational class differs markedly between the beginning and end of year in force or between in force and claims. Some offices can code only claims data by occupational class but not in force data so the proportion of “Class Unknown” business is significantly lower for the termination analysis than for the inception analysis.

The relationship between Aggregate, Standard* and Standard data is illustrated in Figure 1.

The intention is that the Standard* data set will be used in future. No analysis of the Standard data appears in this report.

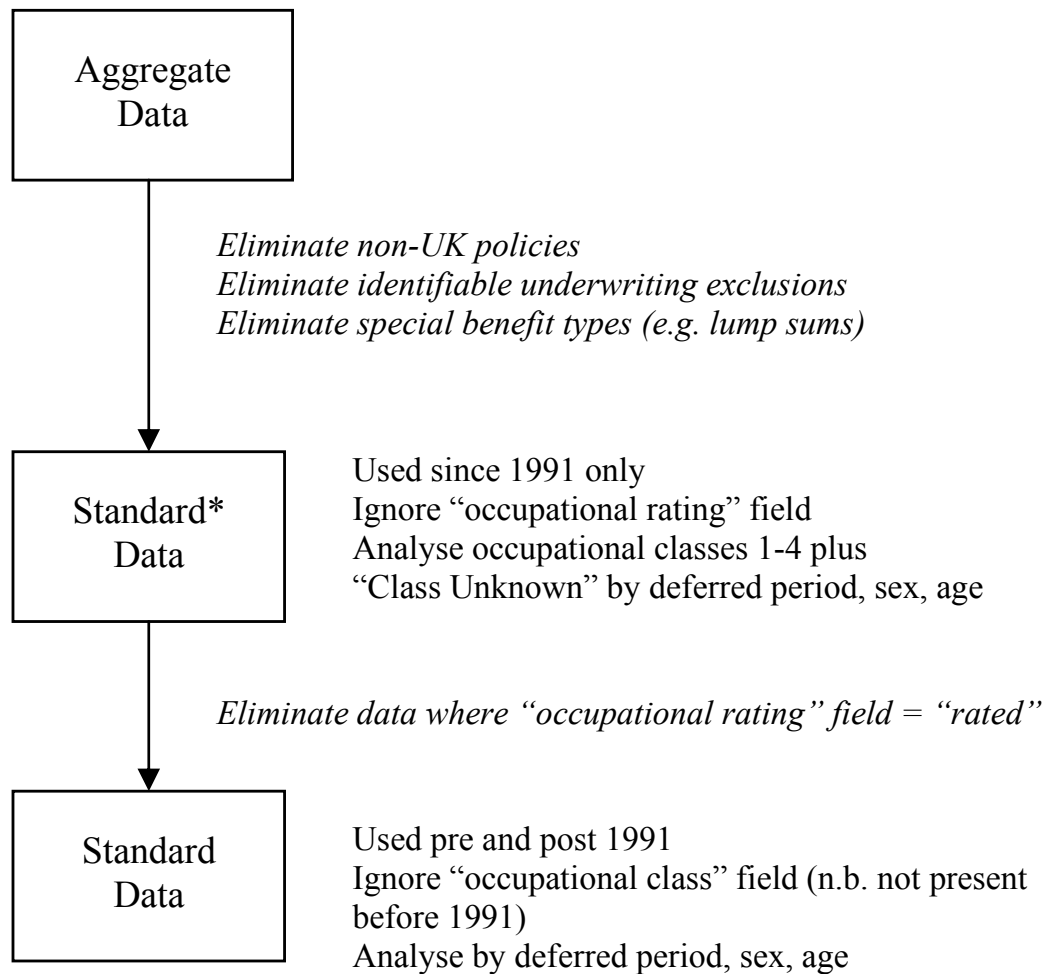


Figure 1. Aggregate, Standard* and Standard data. Definition and analysis.

2.4 Features of the data

A detailed breakdown of the data analysed by attribute is given in Table A1 of the Appendix. It shows for the Aggregate data, together with the Standard* subset, the number of policies in force at the beginning and end of each investigation year summed across all four years in the period. It also shows the number of claims records similarly summed across the four year period.

The following features emerge from this table and an examination of similar tables in respect of earlier quadrennia.

Figure 2 below shows the comparison of the volume of Aggregate in force and claims records submitted for individual IP business with the previous five quadrennia. The in force volumes are calculated as the average of the in force number of policies at the beginning and end of each year and therefore represent a broad measure of exposure by “policy years in force”. The claims volumes are measured by the total number of claims records received.

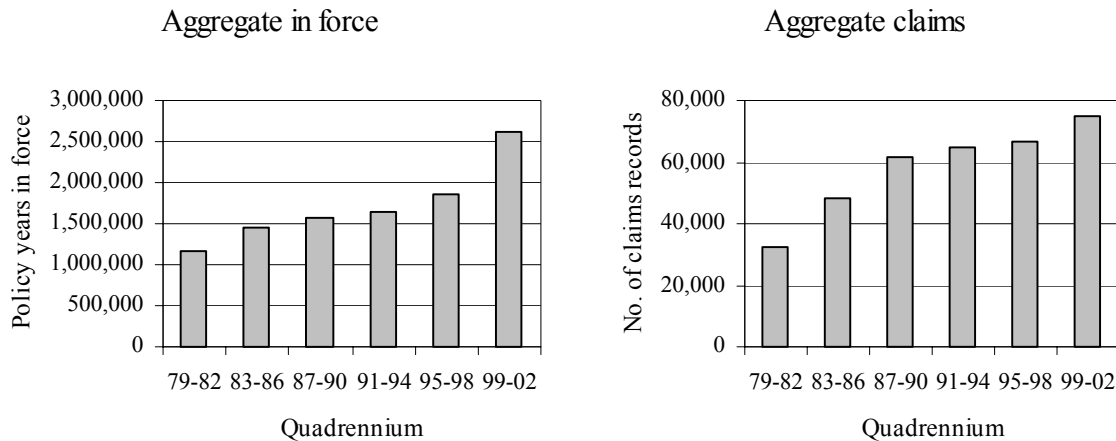


Figure 2. Comparison of volumes of Aggregate data for individual IP business in 1979-82, 1983-86, 1987-90, 1991-94, 1995-98 and 1999-2002.

The volume of data for 1999-2002 has increased from the amount collected in the previous quadrennium. The increase is much greater for in force data (some 41%) than for claims data (some 11%) which is principally a reflection of the “new data” being weighted towards the longer deferred periods. The volumes of data submitted for each year within the quadrennium are shown in Figure 3. The volumes are reasonably level across the years, although 2000 is slightly lower than the other years. One factor behind the stable volumes is that some new contributors were able to provide data going back to the start of the quadrennium, even when they joined the investigation part-way through. Their data for earlier years was not included in the investigation results for individual years distributed to CMI member organisations but has since been added into the quadrennial analysis which is the subject of this report.

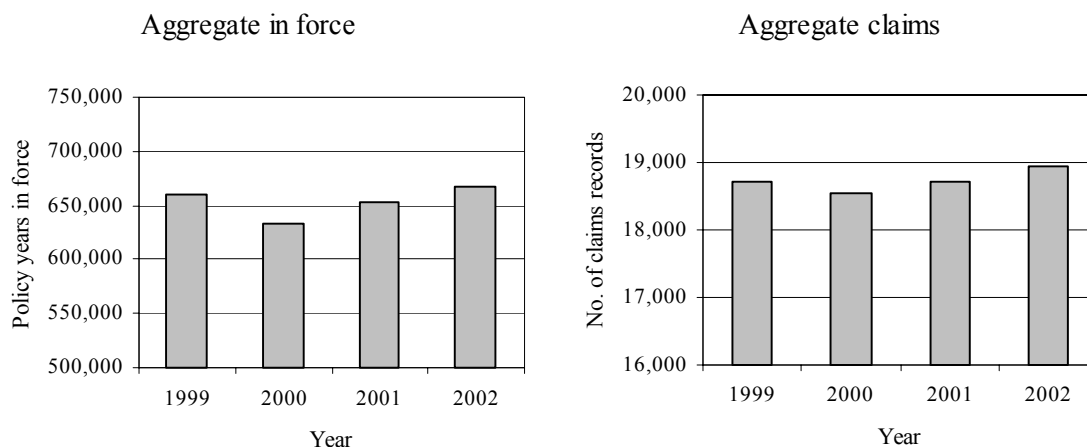


Figure 3. Comparison of volumes of Aggregate data for individual IP business in 1999, 2000, 2001 and 2002.

The Standard* data represents about 98% of the Aggregate in force data and about 95% of the Aggregate claims data.

The breakdown of the Standard* subset by deferred period is shown in Table 1 for the three most recent quadrennia.

Table 1. Individual IP 1991-94, 1995-98, 1999-2002. In force and claims. Standard* data. Percentage of data by deferred period.

Deferred Period	In force records (%) (Standard*)			Claims records (%) (Standard*)		
	91-94	95-98	99-02	91-94	95-98	99-02
1 week	7	5	3	37	31	21
4 weeks	20	15	12	24	20	18
13 weeks	30	30	33	18	21	25
26 weeks	29	31	31	15	19	24
52 weeks	14	19	21	6	9	12
	100	100	100	100	100	100

The table shows that the proportion of in force data at the three longer deferred periods, and DP52 in particular, has increased over the period and the proportion for the two shorter deferred periods has reduced. For claims data, a similar but more pronounced effect is observed with significant increases in the proportion of DP26 and DP13 claims data as well as in DP52.

The breakdown of the two data sets by sex is shown in Table 2.

Table 2. Individual IP 1991-94, 1995-98, 1999-2002. In force and claims. Standard* data. Percentage of data by sex.

Sex	In force records (%) (Standard*)			Claims records (%) (Standard*)		
	91-94	95-98	99-02	91-94	95-98	99-02
Males	86	81	77	88	86	81
Females	14	19	23	12	14	19
	100	100	100	100	100	100

The main feature from Table 2 is the large increase in the proportion of females over the three quadrennia. The proportion of females has been continuously increasing throughout the history of the investigation – at the beginning of 1975 the proportion was only some 4%.

Table 3 shows the breakdown of Standard* data by CMI-allocated occupational class. The contents are a little disappointing in that the proportion of business coded as “Class Unknown” has not reduced significantly from the previous quadrennium – in fact the proportion of claims data so coded has slightly increased. The proportion of Class 1 business has reduced somewhat, particularly for claims data, and there has been some growth in the proportions of Class 2, 3 and 4 business since the last quadrennium, the growth being more pronounced for Class 2. The volume of data for Class 4 in particular still remains low at only some 5% of the total in force data. However, bearing in mind the large increase in overall data volumes, the amount of data available for each of Classes 2, 3 and 4 has increased significantly since the previous quadrennium.

Note that, as in the two previous quadrennia, some offices could submit claims data coded by occupational class but could not submit in force data coded in this way. In such cases, terminations have been analysed by occupational class but inceptions have been analysed as Class Unknown.

Table 3. Individual IP 1991-94, 1995-98 and 1999-2002. In force and claims. Standard* data. Percentage of data by occupational class.

CMI-allocated occupational class	In force records (%) (Standard*)			Claims records (%) (Standard*)		
	91-94	95-98	99-02	91-94	95-98	99-02
Class 1	46	57	56	62	66	60
Class 2	5	10	13	4	7	10
Class 3	3	7	8	3	7	8
Class 4	2	4	5	3	5	5
Class unknown	44	22	18	28	15	17
	100	100	100	100	100	100

Only a tiny proportion of the data – less than 0.1% – relates to non-UK policies. These are Channel Islands and Isle of Man policies. No Irish data, which have accounted for the greater part of non-UK data in the past, were submitted for the quadrennium.

The submitted data contains duplicate records arising from both multiple policies and multiple records for the same policy. These are identified in the claims data by matching records by the following data fields: record year, sex, age

definition, birth month and year, deferred period and date of sickness. Where claims have a change in benefit rate, these are recorded as one claim record ceasing on the benefit rate change date and a new claim record commencing. In these cases, the claim payment end dates are also required to match for the records to qualify as duplicate records. It is not possible to identify duplicates in the in force data due to the lack of fields capable of differentiating between different policies.

A second, perhaps more informative, way of looking at volumes of data is by the number of significant ‘events’ – claim inceptions and claims terminations by recovery and death. A breakdown of the Standard* experience by analysed events for occupational class within deferred period is shown for the last three quadrennia in Table 4.

Key features of this table are as follows:

- The actual number of inceptions, both including duplicates (cum duplicates) and excluding duplicates (ex duplicates), is given in Table 4 for comparative purposes. However, it should be borne in mind that whilst the claims (ex duplicates) data is used for analysing claim terminations experience, the inception experience is analysed using the in force and claims data (both cum duplicates) as it is not possible to identify duplicates in the in force records. This is particularly important for DP1 policies.
- Additionally, some offices could not submit in force data coded by occupational class but could submit claims data so coded. In such cases, and cases where it is suspected that occupational class had been coded inconsistently between claims and in force, inceptions are analysed under “Class Unknown” and terminations under the coded occupational class. This is the case for the cum duplicates inceptions shown in Table 4 and as used in the inceptions analysis. The ex duplicates inceptions shown in Table 4 are allocated as per the coded occupational class as used in the terminations analysis.
- DP1 business remains virtually all Class 1 but the amount of data as measured by inceptions has continued to reduce markedly over the period. The greater part of this reduction appears to relate to lower volumes of business but this cannot explain all the reduction.
- Overall numbers of DP4 events reduced from 1991-94 to 1995-98 and again from 1995-98 to 1999-2002. However some occupational classes, Classes 2 and 3, have shown some increases in this quadrennium after falling in the previous one. Overall business volumes for DP4 have recovered almost to the levels of 1991-94 after reducing in 1995-98 and the reduced levels of events cannot therefore be attributed to levels of business in force.

- Numbers of DP13 events have increased substantially, both for inceptions and terminations, since the 1995-98 quadrennium, following a reduction from the levels of 1991-94. The key explanation for this is the very large increase in data volumes since the last quadrennium, in force exposure having risen by over 60%. The proportion of events coded by occupational class has increased markedly, both for inceptions and terminations. All of Classes 1-4 have shown an increase in numbers of events with only Class Unknown showing a reduction (and reducing to negligible volumes for terminations).
- Numbers of events have increased over the 12-year period for both DP26 and DP52 business. Again, the key factor is the increase in the volumes of in force data which have increased by some 45% for DP26 and 62% for DP52.

Table 4. Individual IP 1991-94, 1995-98, 1999-2002. Volumes of data by number of analysed events. Standard* data by occupational class within deferred period.

Occupational Class	No. of inceptions cum duplicates <i>occupational class coded as per in force data</i>				No. of inceptions ex duplicates <i>occupational class coded as per claims data</i>				No. of recoveries ex duplicates				No. of deaths ex duplicates											
	91-94	%	95-98	%	99-02	%	91-94	%	95-98	%	99-02	%	91-94	%	95-98	%	99-02	%						
<i>DPI</i>																								
Class 1	13,171	99	10,620	99	7,857	100	5,671	99	4,555	99	3,173	100	5,497	99	4,276	100	3,028	100	67	95	49	98	39	96
Class 2	1	0	8	0	8	0	27	0	12	0	8	0	21	1	8	0	8	0	1	1	1	2	0	0
Class 3	0	0	3	0	1	0	44	1	15	0	3	0	3	0	12	0	0	0	2	3	0	0	1	2
Class 4	2	0	0	0	0	0	2	0	5	0	0	0	2	0	3	0	0	0	1	1	0	0	0	0
Class Unknown	199	1	56	1	14	0	13	0	7	0	4	0	11	0	0	0	1	0	0	0	0	0	1	2
	13,373		10,687		7,880		5,757		4,594		3,188		5,534		4,299		3,037		71		50		41	
<i>DP4</i>																								
Class 1	2,185	34	2,080	47	1,655	44	2,054	37	1,652	46	1,357	44	1,718	38	1,250	46	1,079	45	88	50	83	55	64	50
Class 2	365	6	363	8	406	11	711	13	557	16	533	17	562	13	396	15	372	15	23	13	23	15	24	19
Class 3	463	7	505	12	535	14	1,460	27	752	21	763	25	1,195	26	567	21	625	26	24	14	24	16	22	17
Class 4	443	7	389	9	261	7	921	17	506	14	374	12	772	17	414	15	317	13	17	10	13	9	12	10
Class Unknown	2,978	46	1,048	24	879	24	335	6	93	3	36	1	260	6	70	3	29	1	23	13	8	5	5	4
	6,434		4,385		3,736		5,481		3,560		3,063		4,507		2,697		2,422		175		151		127	
<i>DP13</i>																								
Class 1	848	27	1,129	39	1,449	40	957	34	1,146	43	1,476	46	472	29	517	41	768	45	104	46	104	51	154	63
Class 2	161	5	330	11	560	16	392	14	522	19	750	24	198	12	250	20	384	23	19	8	37	18	47	19
Class 3	105	4	278	10	381	11	433	15	447	17	494	16	231	14	217	17	236	14	24	11	31	15	19	8
Class 4	120	4	203	7	334	9	439	15	383	14	435	14	237	15	189	15	299	18	19	8	19	9	22	9
Class Unknown	1,877	60	971	33	871	24	632	22	188	7	22	1	477	30	94	7	9	0	60	27	15	7	2	1
	3,111		2,911		3,595		2,853		2,686		3,177		1,615		1,267		1,696		226		206		244	

Table 4. (continued)

Occupational Class	No. of inceptions cum duplicates <i>occupational class coded as per in force data</i>				No. of inceptions ex duplicates <i>occupational class coded as per claims data</i>				No. of recoveries ex duplicates				No. of deaths ex duplicates					
	91-94	%	95-98	%	99-02	%	91-94	%	95-98	%	99-02	%	91-94	%	95-98	%	99-02	%
<i>DP26</i>																		
Class 1	788	44	1,226	57	1,467	53	814	55	1,104	62	1,411	62	208	47	320	61	499	62
Class 2	73	4	193	9	296	11	144	10	293	16	415	18	44	10	75	14	147	18
Class 3	49	3	140	7	167	6	117	8	195	11	222	10	28	7	56	11	72	9
Class 4	41	2	79	4	92	3	82	6	95	5	132	6	31	7	43	8	55	7
Class Unknown	829	47	492	23	736	27	311	21	95	5	102	4	129	29	32	6	33	4
	1,780		2,130		2,758		1,468		1,782		2,282		440		526		806	

3. OCCUPATIONAL CLAIMS EXPERIENCE – STANDARD* DATA

3.1 *Inceptions*

The methodology for analysing the claim inception experience of IP business was set out in *C.M.I.R.* **15**, 1. The same methodology and table layout is used in this report. The basic approach is to compare actual inceptions with those expected on the basis of the *C.M.I.R.* **12** model parameterised using the males, individual policies, Standard experience for 1975-78.

In the inception analyses, duplicates are not excluded from either the in force or the claims data and the occupational class is coded as per the in force data. This is detailed more fully in section 2.4.

The tables are presented in the same format as in *C.M.I.R.* **15**, but the volume of information increases by a factor of six. This results from the tabulations for each sex and deferred period requiring a further subdivision into tables for Classes 1 to 4, Class Unknown and all business combined.

The results are summarised in Table A2 of the Appendix which is split into sub-tables for each deferred period and sex. The sub-tables show, for each occupational class and for each of the quadrennia 1991-94, 1995-98 and 1999-2002, values of $100A/E$ and a confidence interval of ± 2 standard deviations. The tables also show the number of actual inceptions. Figures A1.1-A1.5 show the information graphically for each deferred period. No value of $100A/E$ or confidence interval is shown where the number of actual inceptions is less than 10.

Tables A3.1-A3.10 show a statistical analysis of actual claim inceptions, labelled AINC, against expected, labelled EINC, and against adjusted expected, labelled EINC*, where σ_x has been multiplied by a factor required to make the total number of expected inceptions equal to the total actual number (the factor being the percentage at the foot of the $100xA/E$ column).

Tables A3.1-A3.5 relate to males for deferred periods 1, 4, 13, 26 and 52 weeks respectively. Tables A3.6-A3.10 relate to females for the five deferred periods. Each table is then further subdivided into six elements labelled (a)-(f) where (a)-(d) relate to occupational classes 1-4 respectively, (e) relates to Class Unknown and (f) relates to all classes (including Class Unknown) combined.

The statistical tests described in Section 3 of the report in *C.M.I.R.* **15** incorporate a variance ratio to allow for the presence of duplicate policies in the data. In *C.M.I.R.* **18**, 12 it was commented that the variance ratio, which had been derived from an analysis of 1975-78 Aggregate data, may be too low or, put another way, the extent of duplicate policies in the data had probably increased significantly since the 1975-78 quadrennium. This is again the case for the 1999-2002 quadrennium but a thorough treatment would require a separate analysis for the various rates for each section of the data (by sex, occupational class, time period, etc.). For practical reasons the original variance ratio has been retained.

The tables are voluminous and the data available for occupational classes 2-4 for some deferred periods, and for females in particular, is sparse. When the number of actual inceptions for any of the subsections (a)-(f) is less than 10, that subsection of the tables has been omitted.

The key features emerging from the experience are as follows:

- The All Office experience shows that inception rates have fallen significantly between 1995-98 and 1999-2002 for both males and females for the shorter deferred periods DP1, DP4 and DP13. This is true for all occupational classes and for both sexes where there are significant volumes of data, apart from DP13 Class 2 males where there is a small, but not particularly significant, rise. This continues the generally reducing trend observed between 1991-94 and 1995-98 for these deferred periods. The exception is female DP1 policies where a slightly heavier experience was observed in 1995-98 compared to the other two quadrennia.
- For DP26 policies, overall male inception rates are lighter for 1999-2002 than for 1995-98 following an increase between 1991-94 and 1995-98. This mirrors the experience of Class 1 policies, the largest block of business. There is no consistent pattern across the three quadrennia for other occupational classes for DP26 male policies and the steeply increasing trend for DP26 Class Unknown is a curious feature. For female DP26 policies, inception rates have fallen between 1991-94 and 1995-98 and again between 1995-98 and 1999-2002 for Class 1 and Class 2 business. The overall rates for 1999-2002 are, however, at a similar level to those for 1995-98 due to significant worsening of experience for Class Unknown policies.
- DP52 male inception rates have fallen across all occupational classes between 1995-98 and 1999-2002. This follows an increase between 1991-94 and 1995-98 for overall DP52 male business. For female DP52 policies, a similar pattern emerges

The male experience can be compared directly with the female experience since both use the same table, based on male, Standard lives for 1975-78, as a comparison basis for calculating $100A/Es$. They can be compared using Figures A1.1-A1.5. A second comparison is shown in Table 5. This shows, for each deferred period, the $100A/E$ value for females expressed as a percentage of the $100A/E$ value for males in each of the three quadrennia. This is shown for Class 1 and all business only as there is little data for females in Classes 2-4.

Table 5. Comparison of female with male inception rates (as measured by $100A/E$). Individual IP business 1991-94, 1995-98 and 1999-2002. Standard* experience. $100A/E$ comparisons using *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78. Occupational Class 1 and all business.

Deferred Period	Occupational Class	$100 \times \text{Female } 100A/E \div \text{Male } 100A/E$		
		1991-94 %	1995-98 %	1999-2002 %
DP 1	Class 1	123	137	117
	All business	127	140	119
DP 4	Class 1	195	152	126
	All business	145	143	120
DP 13	Class 1	206	159	168
	All business	154	149	147
DP 26	Class 1	261	199	221
	All business	291	208	218
DP 52	Class 1	216	192	193
	All business	237	202	197

This shows a consistent pattern over all three quadrennia of female inception experience being heavier than male experience for all deferred periods. The differential tends to increase with increasing deferred period, with female inception rates being roughly double the male rates for the two longer deferred periods. There is some evidence of a reduction of the observed male-female differentials since 1991-94.

Another area where marked differentials in inception experience can be observed is between occupational classes. Again these differentials can be observed in graphical form in Figures A1.1-A1.5. An alternative presentation is shown in Table 6. This shows, for each deferred period, the $100A/E$ value for each occupational class expressed as a proportion of the $100A/E$ value for Class 1 business for each of the three quadrennia. The table covers males only due to the paucity of occupational data for females.

Table 6. Comparison of other occupational classes with Class 1 inception rates (as measured by $100A/E$). Individual IP business 1991-94, 1995-98 and 1999-2002. Standard* experience. $100A/E$ comparisons using *C.M.I.R.* **12** model parameterised using the males, individual policies, Standard experience for 1975-78. Males only.

Deferred Period	Occupational Class	$100 \times \text{Occupational Class } 100A/E \div \text{Class 1 } 100A/E$		
		1991-94 %	1995-98 %	1999-2002 %
DP 1	Class 1	100	100	100
	Class 2	-	-	-
	Class 3	-	-	-
	Class 4	-	-	-
	Unknown	38	28	15
	All business	97	98	98
DP4	Class 1	100	100	100
	Class 2	155	106	118
	Class 3	222	119	120
	Class 4	322	224	191
	Unknown	153	87	109
	All business	140	105	111
DP13	Class 1	100	100	100
	Class 2	154	117	150
	Class 3	216	171	170
	Class 4	294	202	217
	Unknown	141	143	129
	All business	133	125	128
DP26	Class 1	100	100	100
	Class 2	108	88	118
	Class 3	148	149	170
	Class 4	230	181	172
	Unknown	104	123	192
	All business	105	108	123
DP52	Class 1	100	100	100
	Class 2	137	143	109
	Class 3	332	172	149
	Class 4	-	276	141
	Unknown	98	100	117
	All business	102	108	108

The tendency in all three quadrennia is for inception experience to worsen from Class 1 to Class 4, with the odd exception. It should, though, be remembered that the volumes of data underlying some cells of the table are low.

Readers should exercise caution when attempting to draw conclusions about underlying trends from these results. As is discussed later in this report, there is considerable variation of experience between offices and the combined results can be influenced by changes in the mix of offices contributing from year to year and quadrennium to quadrennium. Other factors may also mask any trends in the underlying morbidity, for example changes to underwriting practices and claims control procedures.

3.2 Terminations

The methodology for analysing claim termination experience for IP business was set out in *C.M.I.R.* **15**, 51. The same methodology is used in this report. Actual deaths and recoveries are compared with those expected on the basis of the *C.M.I.R.* **12** model parameterised using the males, individual policies, Standard experience for 1975-78.

In the termination analyses, duplicates are excluded from the claims data and the occupational class is coded as per the claims data. This is detailed more fully in section 2.4.

Table A4 of the Appendix contains a comparison of the values of $100A/E$, for all ages and durations combined, with those applying to the previous quadrennium. Values based on fewer than 30 events are shown in *italic*; values where the value of either $p(+/-)$ or $p(B)$ is less than 0.025 for 'adjusted E ' are shown in **bold**. No results are shown where the number of actual events is less than 10. The results are presented using the basic format introduced in *C.M.I.R.* **15**, 51. The experience for each sex and deferred period is subdivided into six elements for Classes 1-4, Class Unknown and all business combined.

The results in Table A4 are also shown graphically in Figures A2.1-A2.6 and A3.1-A3.6 in the Appendix. In addition to the $100A/E$ results shown in the tables, the figures also illustrate a confidence interval, the lower limit being $100 \times (A - 2\sqrt{E})/E$ and the upper limit being $100 \times (A + 2\sqrt{E})/E$. As with Table A4, no results are shown when the number of actual events is less than 10.

The detailed results by duration of sickness and age group together with the results of the various statistical tests are shown in Tables A5-A8 of the Appendix. These deal with male recoveries, male deaths, female recoveries and female deaths respectively. Each table is further subdivided into six sections by occupational class. For example, Table A5 is subdivided as follows:

Table A5.1	Class 1
Table A5.2	Class 2
Table A5.3	Class 3
Table A5.4	Class 4
Table A5.5	Class Unknown
Table A5.6	All business

Readers are referred to the report in *C.M.I.R.* **15** for a full description of the tables and the statistical tests used. Where the volume of data is sparse, less than 10 actual events, the subdivision of the table is omitted for the relevant occupational class.

Note that the statistical analysis is carried out on two bases for expected events. Firstly, they are based on “*E*”, the expected events on the basis of the males, individual policies, Standard experience for 1975-78. Secondly, they are based on “adjusted *E*”, which is equal to the expected number of events multiplied by the overall ratio of actual to expected events for that combination of sex, deferred period and type of event. The purpose of this dual statistical analysis is to indicate whether any lack of fit relates only to the level of the comparison basis rather than the “shape”.

The following features are apparent:

- Overall recovery rates for all deferred periods combined are significantly lower than the previous quadrennium. This follows the similar reductions observed between 1991-94 and 1995-98. This holds true for both males and females and all occupational classes apart from males Class 4 and females Class 3 (where data volumes are low anyway).
- When looked at by deferred period the movement in recovery rates between quadrennia is not so straightforward.
 - For DP1 business, which is virtually all Class 1, all occupations male rates have increased between 1991-94 and 1995-98 followed by a decrease in 1999-2002. For females the reverse applies.
 - For DP4 business, overall recovery rates for all occupations have reduced from 1991-94 to 1995-98 and then again from 1995-98 to 1999-2002 for both males and females. This reflects the Class 1 experience – there is no consistent pattern for the other occupational classes.
 - For DP13 business, overall recovery rates for all occupations have reduced from 1991-94 to 1995-98 and then again from 1995-98 to 1999-2002 for both males and females. This is the case for all occupational classes with non-trivial volumes, apart from males Class 4.

- For DP26 business, overall male recovery rates have shown the same reducing trend over the three quadrennia as for DP4 and DP13. However, there is no similar trend in the individual occupational classes apart from Class Unknown. There is little sign of a trend in the female experience where confidence intervals are large.
- For DP52 business, data is sparse and confidence intervals are wide but overall recovery rates have increased since 1995-98, following a reduction between 1991-94 and 1995-98. This applies to both males and females.
- Although overall female recovery rates for all deferred periods combined are lower than male rates, this is heavily influenced by the DP1 Class 1 business. The position for other deferred periods and classes is less clear and confidence intervals for females are wide due to sparse data.
- As in the previous quadrennia, there seems little sign of a clear pattern for recovery rates to vary by occupational class. The “all deferred periods” comparison is distorted by the large amount of Class 1 data in the DP1 business which is heavily weighted with short duration claims.

Examination of the overall male recovery results by duration of sickness shows a tendency for 100A/E to be high in the first 4 weeks of sickness (all DP1 data) and then to reduce rapidly to a minimum at 13-39 weeks before rising again somewhat at the longer sickness durations. An examination of the overall recovery rates by age shows that the 100A/E values appear a little higher at the higher age groups (40+) but this pattern is not evident for all the deferred periods taken separately.

Data for deaths is generally sparse and confidence intervals are consequently large, particularly for females and occupational classes other than Class 1. There is strong evidence that overall death rates have dropped over the three quadrennia for Class 1 males and for all male occupations combined.

Again, readers are cautioned about the effect of changing office mix and other factors when comparing the experience of different time periods.

3.3 *Variation between offices*

It is interesting to note the variation in experience between the various offices. In the past, CMI has been very cautious when addressing this issue for fear of compromising the confidentiality of the investigation. This is particularly so for sections of the data dominated by a small number of offices. Problems may also arise when, as might be otherwise desirable, an indication is given (directly or indirectly) as to the volume of data underlying an A/E figure.

Two papers by Korabinski and Waters, “An Analysis of the PHI Experience of Individual Companies in the United Kingdom: Claim Inception Rates”, *C.M.I.R.* **18**, 109 (2000), and “An Analysis of the PHI Experience of Individual Companies in the

United Kingdom II: Claim Termination Rates”, *C.M.I.R.* **18**, 151 (2000), used both a Generalised Linear Model and a credibility model to explore the features of the 1987-94 individual IP data. These papers provided more information on variation between offices than had previously been published.

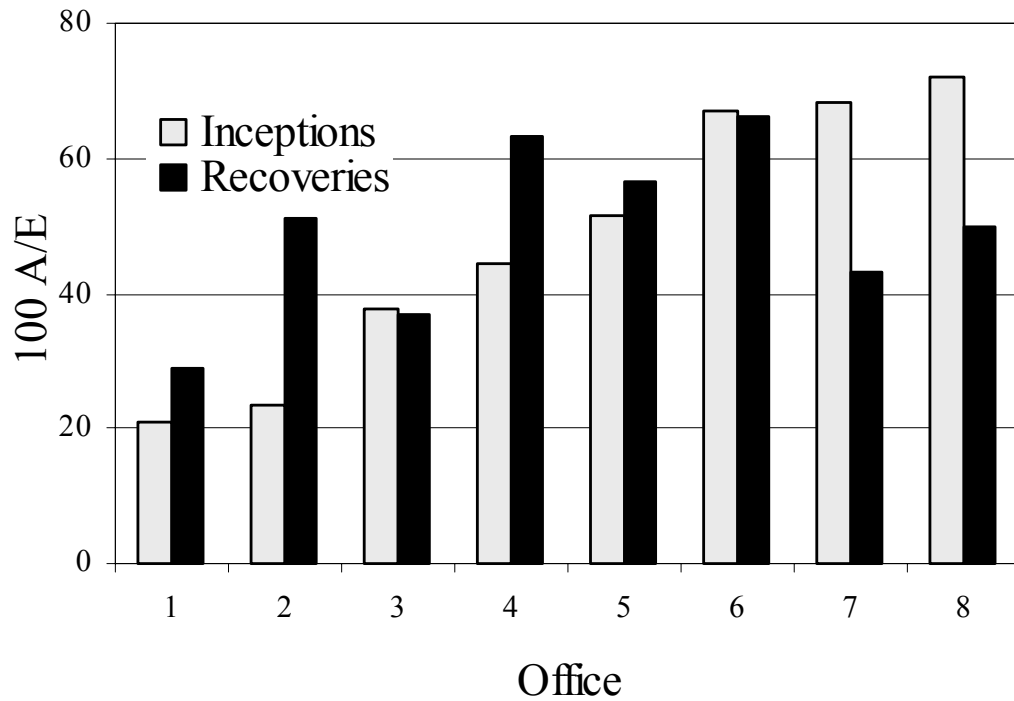
It is not the intention of this paper to repeat the rigorous analysis of those two papers using the 1999-2002 data but a more simplistic approach has been pursued which replicates the approach taken for the 1995-98 quadrennium in *C.M.I.R.* **20**. 100A/E figures for inceptions and terminations by recovery have been presented for each office on an anonymous basis. The analysis has been confined to occupational Class 1 males, there being much less data for females and other occupational classes. Furthermore, offices with smaller volumes of data have been omitted. The purpose is to illustrate the size of variation between offices and to give a broad indication of whether high inception rates tend to be associated with high recovery rates, or *vice versa*.

Figures 4(a)-4(c) below have been compiled for DP4, DP13 and DP26 business. DP1 business has some special features which might compromise confidentiality if information were given. DP52 business has few offices with significant volumes of data if taken in isolation.

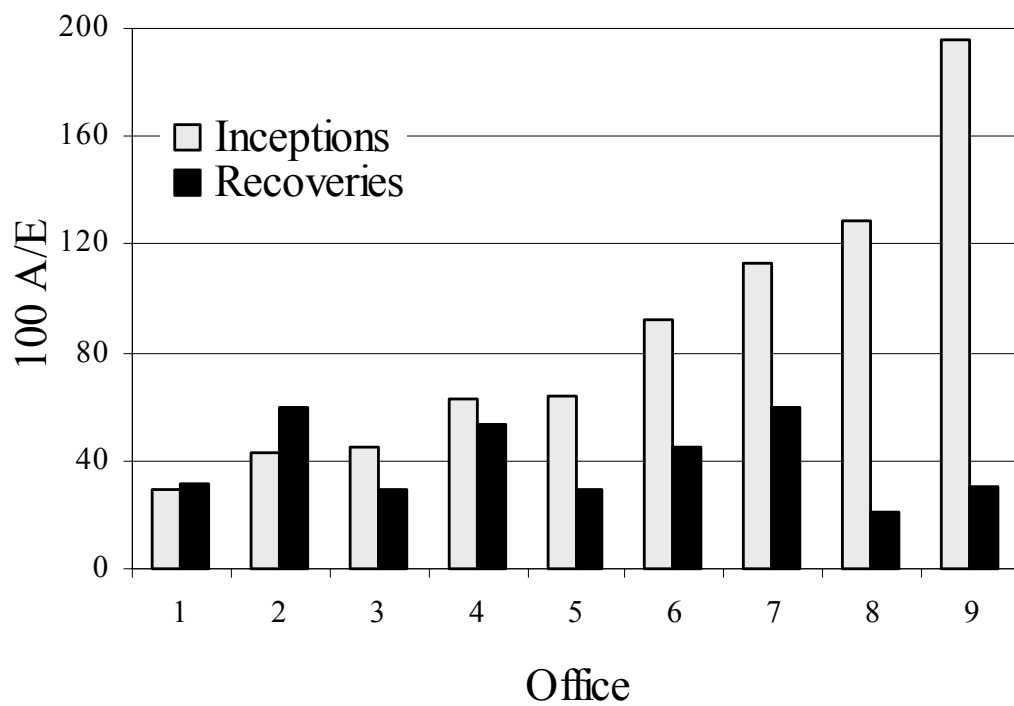
Each figure shows, for each office where there are 30 or more expected inceptions and 30 or more expected recoveries, the value of 100A/E in respect of inceptions (all ages) and recoveries (all ages and durations).

The offices have been arranged in ascending order of inception rates from left to right, the left hand bar indicating inception rates and the right hand bar indicating recovery rates. Office numbering is not therefore consistent for the three deferred periods (so that Office 1 may be a different office for the three deferred periods).

(a) Deferred period 4 weeks



(b) Deferred period 13 weeks



(c) Deferred period 26 weeks

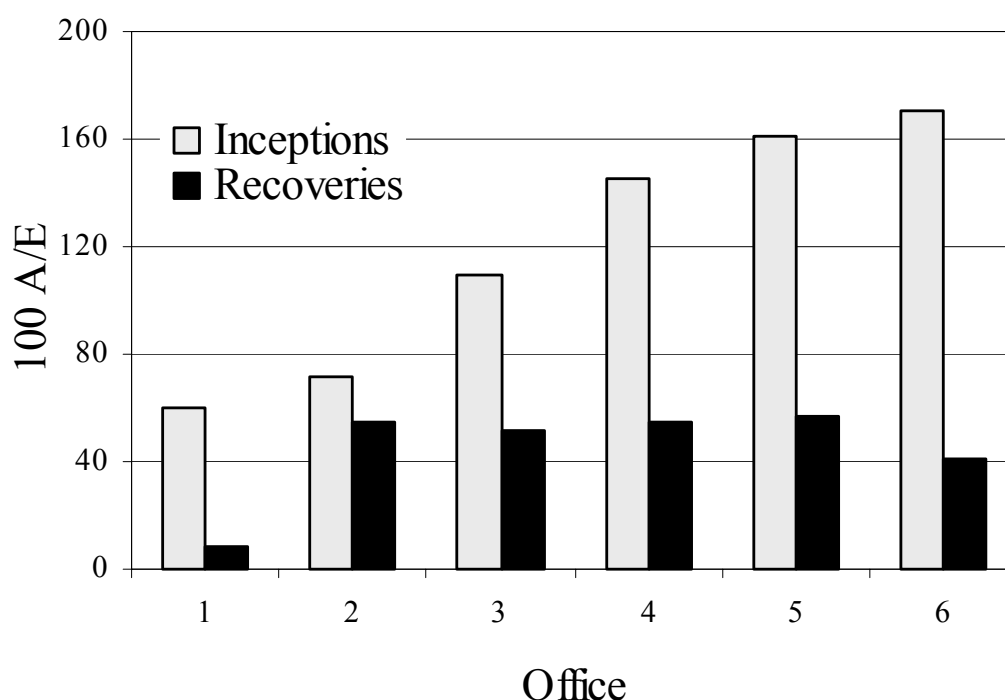


Figure 4. Variation of claim inception and recovery rates by office. $100A/E$ for those offices having $E \geq 30$ for both inceptions and recoveries. Arranged in ascending order of inception rates. Males, Occupational Class 1. Deferred periods 4 weeks, 13 weeks and 26 weeks.

The following general observations can be made.

- There are large variations in both inception rates and recovery rates between offices. The ranges of $100A/E$ observed for the offices shown are:

	Range of $100A/E$	
	Inceptions	Recoveries
DP4	21 to 72	29 to 66
DP13	29 to 195	20 to 60
DP26	60 to 170	9 to 57

- There is no strong evidence for inception rates and recovery rates to be correlated in any way for any of the three deferred periods, although for DP4 and DP26 the office with the lowest inception rates has the lowest recovery rates.

For confidentiality reasons the above figures do not indicate credibility and random variations inevitably contribute to the variation in results. It is clear, though, that the experience of different offices' Income Protection portfolios can differ enormously.

This reinforces the point that great care must be taken when using the results derived from an industry investigation for pricing and valuation purposes.

The wide variations in experience also, as already discussed, lead to problems in discerning trends when offices join or leave the investigation from year to year.

4. FURTHER INVESTIGATION OF TRENDS

4.1 Introduction

It has already been commented upon that the volume of data for 1999-2002 increased markedly compared to previous quadrennium. The 1995-98 quadrennium data volume was also greater than the 1991-94 volume. This was due principally to new offices joining the investigation from 1996 onwards. The occupational investigation has been subject to further instability as a result of offices not being able to provide data split by occupational class from the beginning of the occupational investigation (1991), but being able to do so from a subsequent year. Whilst these are undoubtedly positive developments, they do create problems in analysing the trends in the experience, given the large variations between offices identified in the previous section. Is an apparent trend revealed by the All Office results a “real” feature of the underlying morbidity or is it just due to new offices raising or lowering the average?

Even when the number of contributing offices has stabilised, there may be years when particular offices cannot contribute data, for example due to systems upheavals, and the problem may reduce but not go away in future years.

Although warnings of possible distortions can be (and have been) given, this is not particularly useful in itself.

The approach taken in this report is similar to the one taken in the report for 1995-98 in *C.M.I.R.* 20, that being to look at the combined experience of offices that have contributed throughout the most recent 12 year period, in the case of this report 1991-2002. This enables us to get some idea of the trends in claims experience over an extended period and, for this particular report, corresponds with the analyses of trends presented earlier for occupationally coded data. The data is analysed in three quadrennia, 1991-94, 1995-98 and 1999-2002.

In *C.M.I.R.* 20, the corresponding “loyal office” analysis had been carried out for 1987-98 using the Standard subset i.e. UK policies with no special benefit types, no identifiable underwriting exclusions and where the “occupational rating” field has been coded as “not rated”. It was not possible to look at occupational data over this period since occupational coding had only commenced in 1991. The Standard data had been used in past reports to compare experience between quadrennia, though on an “All Office” basis rather than deliberately following through a specific group of offices. However, for this report two things have changed. Firstly, occupational data is now available for a 12-year period. Secondly, there is some evidence that the “occupational rating” field which is no longer used for the normal occupational

(Standard*) results has not been coded consistently in recent years by some offices. Given these facts, the obvious approach appeared to be to base the “loyal office” analysis on Class 1 lives to provide the largest volume of (relatively) homogeneous data. Unfortunately, this raises another problem in that some offices could not submit occupationally-coded data with effect from 1991 and changed their practice part-way through the 12-year period under analysis. Thus, in order to achieve a measure of consistency, we would need to look at only those offices who have submitted occupationally-coded data throughout the period which is a much smaller group than those offices that have submitted data throughout the period.

In order to maximise the volume of data, whilst still retaining consistency, the approach taken has been to analyse the “loyal office” experience for “all occupations” for the Standard* data for 1991-2002. This data include Classes 1-4 and Class Unknown business i.e. the entire Standard* data set.

It should be noted that some distortions to trends still remain. For example, proportions of data contributed by each office change over time, as might the proportions of the underlying data by occupational class.

4.2 *Inceptions*

The inception results are set out in Tables A9.1 and A9.2 of the Appendix. The tables show, for each age group and for the three quadrennia, the actual number of inceptions and the values of $100A/E$.

The overall results for all ages combined are also presented graphically in Figures A4.1 and A4.2. They show $100A/E$ with confidence intervals of ± 2 standard deviations, and summarise the experience of the three quadrennia for each deferred period.

The main features observed are:

- A declining trend in male inception rates for the shorter deferred periods, DP1, DP4 and DP13, over the three quadrennia. Male inception rates for DP26 and DP52 declined significantly in the latest quadrennium after rising in 1995-98 from the levels of 1991-94.
- Female inception rates also show a significant declining trend over the three quadrennia for DP4 and DP13. For DP1, female inception rates show a significant decrease in 1999-2002 from the levels of the previous quadrennium after a smaller increase in 1995-98 from the levels of 1991-94. For DP26, female inception rates increased in 1999-2002, following a decrease in 1995-98 from the levels of 1991-94. For DP52, the opposite pattern occurred, with a decrease in 1999-2002 following an increase in 1995-98. Female data is sparse but 1995-98 rates were higher than the previous quadrennium.
- Female inception rates were significantly higher than male rates for all deferred periods.

- The above observations on the direction of movement of inception rates over the three quadrennia are consistent with the observations for all occupation data in the All Office Standard* results described earlier.

4.3 Terminations

The results for termination by recovery are set out in Tables A10.1-A10.5 and those for termination by death in Tables A11.1-A11.5. Each table covers a deferred period and shows, for males and females, the breakdown of 100A/E by sickness duration and by age group. The information in each column and statistical analysis are as developed in *C.M.I.R.* 15.

The overall results, for all sickness durations and age groups combined, are shown graphically in Figures A5.1-A5.4. These also show a confidence interval for each experience.

The main features observed are:

- For all deferred periods except DP1 the pattern of male recovery rates is similar, with a marked reduction between 1991-94 and 1995-98 followed by levels in 1999-2002 which are similar to those of 1995-98. This differs somewhat from the All Office experience for all occupations where the experience for DP4 and DP13 shows a continuing decline over the three quadrennia. For DP1, rates increased slightly in 1995-98 and then reduced in 1999-2002. For DP52, recovery data is sparse but the large reduction in rates between 1991-94 and 1995-98 followed by 1999-2002 rates at similar levels is evident in both All Office and “loyal office” data.
- For females, the recovery data is more sparse and there is considerable overlap of confidence intervals. However, the patterns of movements in rates between the quadrennia are generally similar to the All Office all occupational results, in particular the continuing decline in DP4 and DP13 recovery rates.
- For male death rates, although confidence intervals are wide, there is evidence of a trend for rates to decline over the three quadrennia for all deferred periods. This is consistent with the All Office all occupational data.
- Data on female deaths is too sparse to make worthwhile comment.

5. CONTRIBUTING OFFICES

The Executive Committee and the IP Committee wish to thank the following offices which have contributed data to this investigation.

Allied Dunbar	NatWest Life
AXA Equity & Law	Norwich Union
Friends Provident	Permanent (Liverpool Victoria)
General Accident	Scottish Provident
Guardian (AEGON)	Standard Life
Legal & General	Swiss Life
Lloyds TSB	UNUM
Medical Sickness (Wesleyan)	Zurich Life

Table A1. Individual IP policies, 1999-2002. Aggregate and Standard* data. Number of policies in force at the beginning and end of each investigation year and number of claims records summed across the four year period.

Attribute	Aggregate data				Standard* data		
	In force at start of year	In force at end of year	Claim records		In force at start of year	In force at end of year	Claim records
Total records	2,579,012	2,648,013	74,911		2,529,250	2,600,670	71,349
Investigation Year							
1999	650,526	669,430	18,727		636,558	655,993	17,740
2000	623,784	643,015	18,530		611,438	631,029	17,633
2001	643,015	661,687	18,704		631,029	650,225	17,850
2002	661,687	673,881	18,950		650,225	663,423	18,126
Sex							
Male	1,995,434	2,024,742	61,122		1,955,932	1,987,497	58,072
Female	583,578	623,271	13,789		573,318	613,173	13,277
Country							
UK	2,576,627	2,646,191	74,893		2,529,250	2,600,670	71,349
Republic of Ireland†	0	0	0		0	0	0
Isle of Man†	1,398	1,055	8		0	0	0
Channel Islands†	987	767	10		0	0	0
Occupational Rating							
Not rated	1,831,923	1,841,871	56,238		1,789,885	1,801,448	53,105
Rated	746,885	806,142	18,673		739,161	799,222	18,244
Benefit Type							
Level	828,306	864,412	37,184		806,854	843,851	35,398
Increasing	1,746,374	1,779,812	36,959		1,718,289	1,753,227	35,233
Decreasing	4,332	3,789	768		4,107	3,592	718
Waiver†	0	0	0		0	0	0
Lump Sum†	0	0	0		0	0	0
Other†	0	0	0		0	0	0

Table A1. (continued)

Attribute	Aggregate data			Standard* data		
	In force at start of year	In force at end of year	Claim records	In force at start of year	In force at end of year	Claim records
Medical Evidence						
Medical	279,423	309,856	8,770	270,661	301,816	7,679
Non-medical	637,127	630,686	26,326	599,214	593,799	23,992
Non-selection	232	209	20	228	205	20
Unknown	1,662,230	1,707,262	39,795	1,659,147	1,704,850	39,658
Premium Type						
Level annual	1,335,094	1,365,491	47,966	1,306,069	1,338,270	45,632
Recurrent single	0	0	1	0	0	1
Increasing annual	1,117,908	1,115,715	26,260	1,097,171	1,095,593	25,032
Other	126,010	166,807	684	126,010	166,807	684
Underwriting Impairment						
No extra risk	1,188,418	1,148,162	47,191	1,188,392	1,148,145	47,191
Hypertension†	588	535	45	0	0	0
Neurosis†	10,083	9,823	630	0	0	0
Exclusion possible	1,343,217	1,454,330	24,176	1,340,858	1,452,525	24,158
Other†	36,706	35,163	2,869	0	0	0
CMI						
CMI 1	1,478,025	1,492,154	46,090	1,436,257	1,452,078	42,980
CMI 2	328,243	332,224	7,114	324,387	328,609	6,961
CMI 3	203,451	210,280	5,619	201,247	208,354	5,477
CMI 4	117,860	126,126	3,841	116,183	124,607	3,698
CMI unknown	451,433	487,229	12,247	451,176	487,022	12,233

† Policy types excluded from the Standard* subset.

Table A2. Individual policies, Standard* experience for the quadrennia 1991-94, 1995-98 and 1999-2002. Males and females. Occupational class 1, 2, 3, 4, unknown and all combined. Deferred periods 1, 4, 13, 26 and 52 weeks. Ratios of actual claim inceptions to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78. Also shown are 100xA/E plus/minus two standard deviations.

Table A2.1a: Males, Deferred Period 1 Week

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	11,905	95.2	97.9	100.7
	1995-98	9,551	89.0	92.0	94.9
	1999-2002	7,194	78.2	81.4	84.6
Class 2	1991-94	0	-	-	-
	1995-98	7	-	-	-
	1999-2002	8	-	-	-
Class 3	1991-94	0	-	-	-
	1995-98	3	-	-	-
	1999-2002	1	-	-	-
Class 4	1991-94	2	-	-	-
	1995-98	0	-	-	-
	1999-2002	0	-	-	-
Class Unknown	1991-94	191	23.8	37.1	50.4
	1995-98	56	5.0	25.5	45.9
	1999-2002	14	0.0	11.9	39.8
All business	1991-94	12,098	92.7	95.4	98.1
	1995-98	9,617	87.1	90.0	93.0
	1999-2002	7,217	76.5	79.7	82.9

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.1b: Females, Deferred Period 1 Week

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	1,266	111.5	120.9	130.2
	1995-98	1,069	116.0	126.4	136.8
	1999-2002	663	83.4	94.9	106.3
Class 2	1991-94	1	-	-	-
	1995-98	1	-	-	-
	1999-2002	0	-	-	-
Class 3	1991-94	0	-	-	-
	1995-98	0	-	-	-
	1999-2002	0	-	-	-
Class 4	1991-94	0	-	-	-
	1995-98	0	-	-	-
	1999-2002	0	-	-	-
Class Unknown	1991-94	8	-	-	-
	1995-98	0	-	-	-
	1999-2002	0	-	-	-
All business	1991-94	1,275	111.5	120.8	130.1
	1995-98	1,070	115.6	126.0	136.4
	1999-2002	663	83.2	94.7	106.1

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.2a: Males, Deferred Period 4 Weeks

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	1,694	67.0	72.4	77.8
	1995-98	1,674	63.4	68.7	73.9
	1999-2002	1,315	46.9	52.0	57.2
Class 2	1991-94	290	96.3	112.4	128.5
	1995-98	288	59.9	72.9	86.0
	1999-2002	312	49.6	61.1	72.5
Class 3	1991-94	436	145.2	160.9	176.6
	1995-98	487	71.4	82.0	92.7
	1999-2002	529	53.4	62.3	71.2
Class 4	1991-94	442	214.2	233.0	251.8
	1995-98	389	137.9	154.2	170.6
	1999-2002	257	83.0	99.1	115.2
Class Unknown	1991-94	2,751	105.6	110.8	116.0
	1995-98	938	53.2	59.7	66.3
	1999-2002	778	49.6	56.6	63.6
All business	1991-94	5,613	97.8	101.3	104.8
	1995-98	3,776	68.4	71.9	75.5
	1999-2002	3,191	54.3	57.8	61.3

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.2b: Females, Deferred Period 4 Weeks

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	491	127.0	140.9	154.8
	1995-98	406	91.0	104.1	117.3
	1999-2002	340	54.0	65.3	76.7
Class 2	1991-94	75	151.6	193.2	234.8
	1995-98	75	73.5	104.0	134.6
	1999-2002	94	55.8	79.7	103.5
Class 3	1991-94	27	244.3	336.0	427.7
	1995-98	18	76.9	152.0	227.1
	1999-2002	6	-	-	-
Class 4	1991-94	1	-	-	-
	1995-98	0	-	-	-
	1999-2002	4	-	-	-
Class Unknown	1991-94	227	119.1	139.4	159.7
	1995-98	110	71.0	95.1	119.2
	1999-2002	101	57.2	80.3	103.4
All business	1991-94	821	135.9	146.9	157.9
	1995-98	609	92.4	103.1	113.8
	1999-2002	545	60.1	69.4	78.6

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.3a: Males, Deferred Period 13 Weeks

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	676	89.1	97.3	105.5
	1995-98	902	79.5	86.2	92.8
	1999-2002	1,080	65.8	71.4	77.0
Class 2	1991-94	126	126.0	149.6	173.2
	1995-98	255	87.0	100.6	114.2
	1999-2002	434	96.2	106.9	117.6
Class 3	1991-94	100	178.7	210.1	241.5
	1995-98	260	130.9	147.2	163.5
	1999-2002	359	108.9	121.5	134.1
Class 4	1991-94	120	252.3	285.7	319.1
	1995-98	200	154.0	174.2	194.4
	1999-2002	324	139.9	154.9	169.8
Class Unknown	1991-94	1,699	130.9	137.0	143.1
	1995-98	831	115.2	123.6	131.9
	1999-2002	693	84.5	92.4	100.4
All business	1991-94	2,721	124.4	129.1	133.8
	1995-98	2,448	103.6	108.1	112.7
	1999-2002	2,890	87.2	91.1	94.9

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.3b: Females, Deferred Period 13 Weeks

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	172	177.0	200.4	223.8
	1995-98	227	120.0	136.7	153.3
	1999-2002	369	107.5	119.8	132.2
Class 2	1991-94	35	241.9	306.0	370.1
	1995-98	75	163.8	199.0	234.2
	1999-2002	126	140.6	165.4	190.1
Class 3	1991-94	5	-	-	-
	1995-98	18	129.5	202.0	274.5
	1999-2002	22	71.8	122.9	174.0
Class 4	1991-94	0	-	-	-
	1995-98	3	-	-	-
	1999-2002	10	116.5	217.4	318.3
Class Unknown	1991-94	178	161.2	183.1	205.0
	1995-98	140	167.0	192.3	217.7
	1999-2002	178	129.5	149.3	169.1
All business	1991-94	390	183.0	198.4	213.8
	1995-98	463	148.7	161.4	174.2
	1999-2002	705	124.7	134.1	143.5

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.4a: Males, Deferred Period 26 Weeks

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	623	130.3	141.0	151.7
	1995-98	954	142.6	151.6	160.5
	1999-2002	1,026	119.3	127.2	135.2
Class 2	1991-94	52	114.4	152.9	191.4
	1995-98	134	111.1	133.5	155.9
	1999-2002	200	130.3	149.7	169.1
Class 3	1991-94	46	161.2	209.1	257.0
	1995-98	115	194.1	225.5	256.9
	1999-2002	140	188.5	216.4	244.3
Class 4	1991-94	39	260.2	325.0	389.8
	1995-98	75	230.8	273.7	316.6
	1999-2002	86	183.5	219.4	255.2
Class Unknown	1991-94	655	135.7	146.3	156.9
	1995-98	391	171.6	187.2	202.7
	1999-2002	519	228.7	244.1	259.5
All business	1991-94	1,415	140.4	147.7	155.0
	1995-98	1,669	157.1	164.1	171.1
	1999-2002	1,971	150.6	156.9	163.2

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.4b: Females, Deferred Period 26 Weeks

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	165	333.9	367.4	400.9
	1995-98	272	278.2	301.9	325.5
	1999-2002	441	263.7	281.6	299.5
Class 2	1991-94	21	550.5	678.0	805.5
	1995-98	59	360.2	420.0	479.8
	1999-2002	96	285.1	326.5	367.9
Class 3	1991-94	3	-	-	-
	1995-98	25	466.0	573.0	680.0
	1999-2002	27	291.3	375.0	458.7
Class 4	1991-94	2	-	-	-
	1995-98	4	-	-	-
	1999-2002	6	-	-	-
Class Unknown	1991-94	174	440.8	478.0	515.2
	1995-98	101	344.4	388.5	432.5
	1999-2002	217	571.9	609.6	647.2
All business	1991-94	365	405.5	429.9	454.3
	1995-98	461	322.7	342.0	361.3
	1999-2002	787	326.8	341.6	356.4

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.5a: Males, Deferred Period 52 Weeks

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	246	252.6	276.4	300.2
	1995-98	452	302.3	321.3	340.2
	1999-2002	492	252.5	269.1	285.8
Class 2	1991-94	12	252.5	378.0	503.5
	1995-98	55	395.9	461.0	526.1
	1999-2002	83	251.1	293.3	355.5
Class 3	1991-94	20	766.6	918.0	1,069.4
	1995-98	43	471.6	552.0	632.4
	1999-2002	62	343.0	400.0	457.0
Class 4	1991-94	3	-	-	-
	1995-98	33	770.3	887.0	1003.7
	1999-2002	28	295.9	378.4	460.9
Class Unknown	1991-94	254	247.6	270.8	294.0
	1995-98	175	291.3	321.7	352.1
	1999-2002	176	284.8	314.8	344.9
All business	1991-94	535	265.7	282.0	298.3
	1995-98	758	331.6	346.8	361.9
	1999-2002	841	276.9	290.1	303.3

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A2.5b: Females, Deferred Period 52 Weeks

CMI Occupational Class	Quadrennium	Inceptions	100x(A/E-2xSD)	100xA/E	100x(A/E+2xSD)
Class 1	1991-94	56	522.8	596.0	669.2
	1995-98	165	574.5	618.0	661.4
	1999-2002	264	487.2	518.7	550.1
Class 2	1991-94	6	-	-	-
	1995-98	33	652.8	761.0	869.3
	1999-2002	101	646.9	706.3	765.7
Class 3	1991-94	4	-	-	-
	1995-98	21	1093.8	1266.0	1438.2
	1999-2002	15	262.8	375.0	487.3
Class 4	1991-94	1	-	-	-
	1995-98	0	-	-	-
	1999-2002	4	-	-	-
Class Unknown	1991-94	53	591.1	671.0	750.9
	1995-98	55	765.2	854.0	942.7
	1999-2002	73	645.4	715.7	786.0
All business	1991-94	120	615.9	669.0	722.1
	1995-98	274	664.1	700.0	735.9
	1999-2002	457	546.8	572.0	597.1

Note: 100xA/E figures and confidence intervals are omitted from the above table if the number of actual inceptions is less than 10.

Table A3.1. Males, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 1 week. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.1a: Males, DP1, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	13.4	0	-2.42	10.9	0	-2.18
25-29	12	35.5	34	-2.60	28.9	42	-2.07
30-34	73	110.5	66	-2.36	89.9	81	-1.18
35-39	284	342.2	83	-2.08	278.5	102	0.22
40-44	850	944.4	90	-2.03	768.7	111	1.94
45-49	1,265	1,606.8	79	-5.63	1,307.8	97	-0.78
50-54	2,049	2,496.3	82	-5.92	2,031.8	101	0.25
55-59	1,842	2,161.7	85	-4.54	1,759.4	105	1.30
60-64	819	1,127.9	73	-6.08	918.1	89	-2.16
18-64	7,194	8,838.6	81		7,194.0	100	
Total chi-squared				151.0			21.3
Degrees of freedom				9			8
Probability value				0.0000			0.0064

Table A3.1e: Males, DP1, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.0	↓	↓	0.0	↓	↓
25-29	0	0.0	↓	↓	0.0	↓	↓
30-34	0	0.0	↓	↓	0.0	↓	↓
35-39	0	0.0	↓	↓	0.0	↓	↓
40-44	0	0.0	↓	↓	0.0	↓	↓
45-49	1	0.7	↓	↓	0.1	↓	↓
50-54	2	20.4	14	-2.60	2.4	↓	↓
55-59	9	49.8	18	-3.82	5.9	142	0.81
60-64	2	46.8	4	-4.33	5.6	36	-1.00
18-64	14	117.7	12		14.0	100	
Total chi-squared				40.1			1.7
Degrees of freedom				3			1
Probability value				0.0000			0.20

Table A3.1f: Males, DP1, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	13.4	0	-2.42	10.7	0	-2.16
25-29	12	35.1	34	-2.58	28.0	43	-2.00
30-34	73	109.5	67	-2.31	87.3	84	-1.01
35-39	284	340.8	83	-2.03	271.7	105	0.49
40-44	850	951.5	89	-2.17	758.6	112	2.19
45-49	1,268	1,630.5	78	-5.93	1,300.0	98	-0.59
50-54	2,056	2,546.9	81	-6.43	2,030.6	101	0.37
55-59	1,852	2,235.2	83	-5.36	1,782.1	104	1.09
60-64	822	1,188.9	69	-7.03	947.9	87	-2.70
18-64	7,217	9,051.7	80		7,217.0	100	
Total chi-squared				181.3			23.7
Degrees of freedom				9			8
Probability value				0.0000			0.0026

Note: Tables A3.1b, A3.1c and A3.1d are omitted due to low data volume (actual inceptions being less than 10).

Table A3.2. Males, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 4 weeks. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.2a: Males, DP4, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	11	24.8	44	-2.13	12.9	85	-0.40
25-29	57	129.8	44	-4.93	67.5	84	-0.99
30-34	54	134.3	40	-5.35	69.9	77	-1.46
35-39	71	174.5	41	-6.04	90.8	78	-1.60
40-44	128	248.1	52	-5.88	129.1	99	-0.07
45-49	180	352.4	51	-7.09	183.3	98	-0.19
50-54	333	539.9	62	-6.87	280.9	119	2.40
55-59	357	548.2	65	-6.30	285.2	125	3.28
60-64	124	375.8	33	-10.02	195.5	63	-3.94
18-64	1,315	2,527.6	52		1,315.0	100	
Total chi-squared				366.0			38.0
Degrees of freedom				9			8
Probability value				0.0000			0.0000

Table A3.2b: Males, DP4, CMI Class 2

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	5	8.1	62	-0.84	4.9	↓	↓
25-29	9	29.6	30	-2.92	18.1	61	-1.45
30-34	22	47.0	47	-2.82	28.7	77	-0.97
35-39	48	58.3	82	-1.04	35.6	135	1.60
40-44	31	70.2	44	-3.61	42.9	72	-1.40
45-49	63	76.9	82	-1.22	46.9	134	1.81
50-54	54	99.4	54	-3.51	60.7	89	-0.66
55-59	56	86.4	65	-2.52	52.7	106	0.35
60-64	24	35.1	68	-1.44	21.4	112	0.43
18-64	312	511.0	61		312.0	100	
Total chi-squared				53.6			11.6
Degrees of freedom				9			7
Probability value				0.0000			0.12

Table A3.2c: Males, DP4, CMI Class 3

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	7	7.7	91	-0.19	4.8	↓	↓
25-29	22	26.9	82	-0.73	16.8	135	1.24
30-34	50	55.8	90	-0.60	34.8	144	1.99
35-39	78	91.4	85	-1.08	56.9	137	2.15
40-44	64	113.6	56	-3.59	70.8	90	-0.62
45-49	96	132.5	72	-2.45	82.6	116	1.14
50-54	104	187.6	55	-4.71	116.9	89	-0.92
55-59	92	172.0	53	-4.71	107.2	86	-1.13
60-64	16	61.6	26	-4.48	38.4	42	-2.79
18-64	529	849.1	62		529.0	100	
Total chi-squared				85.4			21.7
Degrees of freedom				9			7
Probability value				0.0000			0.0028

Table A3.2d: Males, DP4, CMI Class 4

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	2	1.3	↓	↓	1.3	↓	↓
25-29	5	5.8	98	-0.04	5.8	99	-0.02
30-34	23	22.2	104	0.13	22.0	105	0.17
35-39	42	36.2	116	0.75	35.8	117	0.79
40-44	43	41.9	103	0.13	41.5	104	0.18
45-49	38	41.2	92	-0.38	40.8	93	-0.34
50-54	58	55.5	104	0.26	55.0	105	0.31
55-59	37	44.8	83	-0.90	44.4	83	-0.86
60-64	9	10.5	86	-0.36	10.4	87	-0.34
18-64	257	259.4	99		257.0	100	
Total chi-squared				1.7			1.8
Degrees of freedom				8			7
Probability value				0.99			0.97

Table A3.2e: Males, DP4, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	4	5.1	79	-0.37	2.9	↓	↓
25-29	26	25.8	101	0.03	14.6	172	2.31
30-34	40	56.5	71	-1.69	32.0	125	1.09
35-39	54	80.9	67	-2.31	45.8	118	0.93
40-44	79	114.0	69	-2.53	64.6	122	1.38
45-49	107	171.5	62	-3.80	97.2	110	0.77
50-54	169	314.3	54	-6.32	178.0	95	-0.52
55-59	223	367.1	61	-5.80	208.0	107	0.80
60-64	76	238.2	32	-8.11	134.9	56	-3.91
18-64	778	1,373.5	57		778.0	100	
Total chi-squared				168.6			26.1
Degrees of freedom				9			7
Probability value				0.0000			0.0005

Table A3.2f: Males, DP4, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	29	46.9	62	-2.02	27.1	107	0.28
25-29	119	217.9	55	-5.17	125.9	94	-0.48
30-34	189	315.8	60	-5.51	182.5	104	0.37
35-39	293	441.3	66	-5.45	255.1	115	1.83
40-44	345	587.8	59	-7.73	339.8	102	0.22
45-49	484	774.5	62	-8.05	447.7	108	1.32
50-54	718	1,196.7	60	-10.68	691.7	104	0.77
55-59	765	1,218.5	63	-10.02	704.3	109	1.76
60-64	249	721.1	35	-13.56	416.8	60	-6.34
18-64	3,191	5,520.5	58		3,191.0	100	
Total chi-squared				613.7			49.5
Degrees of freedom				9			8
Probability value				0.0000			0.0000

Table A3.3. Males, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 13 weeks. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.3a: Males, DP13, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	3.2	↓	↓	2.3	↓	↓
25-29	14	33.4	41	-3.30	23.8	57	-2.01
30-34	50	87.4	57	-3.70	62.4	80	-1.45
35-39	102	135.6	75	-2.67	96.8	105	0.49
40-44	120	176.4	68	-3.92	125.9	95	-0.49
45-49	174	227.7	76	-3.29	162.6	107	0.83
50-54	274	332.9	82	-2.99	237.7	115	2.18
55-59	262	328.9	80	-3.41	234.8	112	1.64
60-64	83	187.2	44	-7.04	133.7	62	-4.05
18-64	1,080	1,512.7	71		1,080.0	100	
Total chi-squared				128.1			31.2
Degrees of freedom				8			7
Probability value				0.0000			0.0001

Table A3.3b: Males, DP13, CMI Class 2

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	3	1.8	↓	↓	2.0	↓	↓
25-29	10	12.7	89	-0.38	13.6	84	-0.60
30-34	34	29.4	116	0.79	31.4	108	0.43
35-39	46	41.8	110	0.61	44.6	103	0.19
40-44	51	52.5	97	-0.20	56.2	91	-0.64
45-49	68	63.3	107	0.54	67.7	100	0.03
50-54	109	90.2	121	1.83	96.4	113	1.19
55-59	85	83.0	102	0.20	88.8	96	-0.37
60-64	28	31.2	90	-0.53	33.4	84	-0.86
18-64	434	406.0	107		434.0	100	
Total chi-squared				5.1			3.3
Degrees of freedom				8			7
Probability value				0.74			0.86

Table A3.3c: Males, DP13, CMI Class 3

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	7	2.1	↓	↓	2.5	↓	↓
25-29	14	10.6	165	2.15	12.9	136	1.31
30-34	34	22.9	149	2.15	27.8	122	1.09
35-39	54	32.3	167	3.52	39.3	137	2.17
40-44	51	37.7	135	1.99	45.9	111	0.70
45-49	51	46.5	110	0.61	56.5	90	-0.67
50-54	72	64.9	111	0.81	78.9	91	-0.72
55-59	65	57.6	113	0.90	70.0	93	-0.55
60-64	11	20.8	53	-1.99	25.3	44	-2.63
18-64	359	295.5	121		359.0	100	
Total chi-squared				31.4			16.3
Degrees of freedom				8			7
Probability value				0.0001			0.0228

Table A3.3d: Males, DP13, CMI Class 4

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	7	3.0	↓	↓	4.6	↓	↓
25-29	29	12.5	232	4.80	19.4	150	2.25
30-34	38	24.2	157	2.60	37.5	101	0.08
35-39	39	29.0	135	1.72	44.9	87	-0.81
40-44	42	28.5	147	2.33	44.2	95	-0.31
45-49	35	29.1	120	1.00	45.1	78	-1.40
50-54	69	38.1	181	4.62	59.0	117	1.20
55-59	48	32.4	148	2.53	50.2	96	-0.29
60-64	17	12.2	139	1.26	18.9	90	-0.41
18-64	324	209.2	155		324.0	100	
Total chi-squared				68.5			9.4
Degrees of freedom				8			7
Probability value				0.0000			0.22

Table A3.3e: Males, DP13, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	3	2.5	↓	↓	2.3	↓	↓
25-29	42	19.8	202	4.45	18.3	219	4.97
30-34	49	51.3	96	-0.30	47.4	103	0.21
35-39	81	70.1	116	1.21	64.8	125	1.86
40-44	79	78.7	100	0.03	72.7	109	0.68
45-49	87	100.6	86	-1.25	93.0	941	-0.58
50-54	130	155.7	83	-1.91	144.0	90	-1.08
55-59	153	173.8	88	-1.46	160.6	95	-0.56
60-64	69	97.2	71	-2.64	89.8	77	-2.03
18-64	693	749.6	92		693.0	100	
Total chi-squared				35.7			34.6
Degrees of freedom				8			7
Probability value				0.0000			0.0000

Table A3.3f: Males, DP13, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	21	12.6	167	2.20	11.5	183	2.61
25-29	109	89.1	122	1.95	81.1	134	2.86
30-34	205	215.2	95	-0.64	196.0	105	0.59
35-39	322	308.7	104	0.70	281.2	115	2.25
40-44	343	373.9	92	-1.48	340.5	101	0.12
45-49	415	467.3	89	-2.24	425.6	98	-0.48
50-54	654	681.9	96	-0.99	621.1	105	1.22
55-59	613	675.7	91	-2.23	615.5	100	-0.09
60-64	208	348.6	60	-6.96	317.5	66	-5.68
18-64	2,890	3,173.0	91		2,890.0	100	
Total chi-squared				71.2			54.4
Degrees of freedom				9			8
Probability value				0.0000			0.0000

Table A3.4. Males, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 26 weeks. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.4a: Males, DP26, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.3	↓	↓	0.4	↓	↓
25-29	9	5.0	169	1.41	6.4	132	0.75
30-34	37	19.9	186	3.43	25.3	146	2.08
35-39	45	40.7	111	0.61	51.7	87	-0.83
40-44	100	69.7	143	3.23	88.7	113	1.07
45-49	156	110.4	141	3.87	140.4	111	1.17
50-54	265	192.8	137	4.63	245.3	108	1.12
55-59	301	219.3	137	4.92	279.0	108	1.17
60-64	113	148.3	76	-2.58	188.7	60	-4.91
18-64	1,026	806.3	127		1,026.0	100	
Total chi-squared				91.8			34.8
Degrees of freedom				8			7
Probability value				0.0000			0.0000

Table A3.4b: Males, DP26, CMI Class 2

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.2	↓	↓	0.2	↓	↓
25-29	2	1.5	↓	↓	2.3	↓	↓
30-34	10	4.5	196	2.11	6.7	131	0.83
35-39	14	8.5	165	1.69	12.7	110	0.33
40-44	26	13.0	200	3.21	19.5	133	1.31
45-49	38	20.1	189	3.56	30.1	126	1.29
50-54	55	35.8	154	2.85	53.6	103	0.17
55-59	36	34.3	105	0.26	51.4	70	-1.91
60-64	19	15.7	121	0.73	23.6	81	-0.84
18-64	200	133.6	150		200.0	100	
Total chi-squared				39.0			8.5
Degrees of freedom				7			6
Probability value				0.0000			0.20

Table A3.4c: Males, DP26, CMI Class 3

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	0.1	↓	↓	0.3	↓	↓
25-29	5	1.0	↓	↓	2.3	↓	↓
30-34	5	2.4	↓	↓	5.1	143	1.07
35-39	16	4.2	348	6.15	9.1	176	2.04
40-44	10	6.5	153	1.21	14.1	71	-0.98
45-49	33	10.1	328	6.44	21.8	152	2.14
50-54	35	18.6	188	3.38	40.3	87	-0.74
55-59	31	16.0	194	3.34	34.6	90	-0.55
60-64	4	5.7	70	-0.65	12.4	32	-2.13
18-64	140	64.7	216		140.0	100	
Total chi-squared				103.8			16.2
Degrees of freedom				6			6
Probability value				0.0000			0.0126

Table A3.4d: Males, DP26, CMI Class 4

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	0.1	↓	↓	0.3	↓	↓
25-29	4	0.7	↓	↓	1.6	↓	↓
30-34	6	1.9	↓	↓	4.1	181	1.79
35-39	8	3.1	323	4.82	6.9	117	0.39
40-44	9	4.4	↓	↓	9.7	93	-0.20
45-49	16	5.9	242	4.07	13.0	123	0.75
50-54	20	10.1	199	2.79	22.1	90	-0.40
55-59	20	9.5	171	2.26	20.8	96	-0.15
60-64	2	3.4	↑	↑	7.5	27	-1.80
18-64	86	39.2	220		86.0	100	
Total chi-squared				52.7			7.4
Degrees of freedom				4			6
Probability value				0.0000			0.29

Table A3.4e: Males, DP26, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	4	0.1	↓	↓	0.4	↓	↓
25-29	35	1.9	↓	↓	4.5	↓	↓
30-34	31	5.7	906	19.96	14.0	371	10.49
35-39	48	10.2	470	10.54	24.9	193	4.12
40-44	59	15.3	385	9.95	37.4	158	3.15
45-49	78	24.1	324	9.79	58.8	133	2.23
50-54	97	43.0	225	7.33	105.1	92	-0.70
55-59	132	63.7	207	7.62	155.6	85	-1.68
60-64	35	48.5	72	-1.72	118.4	30	-6.83
18-64	519	212.6	244		519.0	100	
Total chi-squared				819.0			191.8
Degrees of freedom				7			6
Probability value				0.0000			0.0000

Table A3.4f: Males, DP26, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	6	0.9	↓	↓	1.4	↓	↓
25-29	55	10.2	551	13.36	15.9	351	9.32
30-34	89	34.3	260	8.33	53.8	165	4.28
35-39	131	66.7	197	7.02	104.6	125	2.30
40-44	204	109.0	187	8.11	171.0	119	2.25
45-49	321	170.5	188	10.27	267.5	120	2.92
50-54	472	300.4	157	8.82	471.2	100	0.03
55-59	520	342.8	152	8.53	537.8	97	-0.68
60-64	173	221.7	78	-2.91	347.8	50	-8.35
18-64	1,971	1,256.3	157		1,971.0	100	
Total chi-squared				627.4			194.2
Degrees of freedom				8			7
Probability value				0.0000			0.0000

Table A3.5. Males, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 52 weeks. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R.* **12** model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.5a: Males, DP52, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	0.1	↓	↓	0.2	↓	↓
25-29	4	0.9	↓	↓	2.4	↓	↓
30-34	5	3.3	↓	↓	9.0	86	-0.41
35-39	15	8.8	190	2.91	23.8	63	-1.61
40-44	35	16.4	214	4.11	44.0	80	-1.21
45-49	86	25.9	331	10.50	69.8	123	1.72
50-54	173	43.7	396	17.42	117.6	147	4.55
55-59	120	49.5	242	8.92	133.3	90	-1.03
60-64	53	34.1	155	2.88	91.8	58	-3.61
18-64	492	182.8	269		492.0	100	
Total chi-squared				527.0			42.0
Degrees of freedom				6			6
Probability value				0.0000			0.0000

Table A3.5b: Males, DP52, CMI Class 2

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.0	↓	↓	0.1	↓	↓
25-29	2	0.4	↓	↓	1.3	↓	↓
30-34	1	1.0	↓	↓	3.1	↓	↓
35-39	10	1.9	↓	↓	5.6	130	0.84
40-44	12	2.9	393	6.59	8.7	139	1.01
45-49	16	4.7	↓	↓	13.7	116	0.54
50-54	25	7.2	346	7.54	21.1	119	0.76
55-59	13	6.9	169	1.96	20.1	65	-1.41
60-64	4	3.2	↑	↑	9.4	43	-1.56
18-64	83	28.3	294		83.0	100	
Total chi-squared				104.0			7.0
Degrees of freedom				3			5
Probability value				0.0000			0.22

Table A3.5c: Males, DP52, CMI Class 3

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.0	↓	↓	0.2	↓	↓
25-29	1	0.3	↓	↓	1.4	↓	↓
30-34	4	0.7	↓	↓	2.9	↓	↓
35-39	7	1.2	↓	↓	4.8	130	0.80
40-44	6	1.8	↓	↓	7.1	85	-0.36
45-49	10	2.6	418	7.33	10.4	96	-0.12
50-54	23	3.9	↓	↓	15.4	149	1.71
55-59	10	3.4	385	7.55	13.7	73	-0.90
60-64	1	1.5	↑	↑	6.1	17	-1.83
18-64	62	15.5	399		62.0	100	
Total chi-squared				110.7			7.9
Degrees of freedom				2			5
Probability value				0.0000			0.16

Table A3.5d: Males, DP52, CMI Class 4

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.0	↓	↓	0.1	↓	↓
25-29	1	0.2	↓	↓	0.8	↓	↓
30-34	5	0.5	↓	↓	1.7	↓	↓
35-39	4	0.7	↓	↓	2.6	190	1.84
40-44	3	0.9	↓	↓	3.6	↓	↓
45-49	4	1.2	↓	↓	4.4	88	-0.31
50-54	7	1.8	378	6.75	6.7	104	0.10
55-59	4	1.5	↑	↑	5.7	50	-1.27
60-64	0	0.6	↑	↑	2.4	↑	↑
18-64	28	7.4	378		28.0	100	
Total chi-squared				45.5			5.1
Degrees of freedom				1			3
Probability value				0.0000			0.16

Table A3.5e: Males, DP52, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.0	↓	↓	0.0	↓	↓
25-29	1	0.2	↓	↓	0.7	↓	↓
30-34	4	0.8	↓	↓	2.7	↓	↓
35-39	4	1.8	↓	↓	5.5	101	0.02
40-44	15	3.2	399	6.53	10.0	150	1.40
45-49	19	5.6	341	5.06	17.6	108	0.31
50-54	46	11.2	411	9.27	35.2	131	1.62
55-59	58	17.6	329	8.56	55.5	104	0.30
60-64	29	15.5	187	3.06	48.7	60	□2.52
18-64	176	55.9	315		176.0	100	
Total chi-squared				237.0			11.1
Degrees of freedom				5			5
Probability value				0.0000			0.0494

Table A3.5f: Males, DP52, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	0.2	↓	↓	0.6	↓	↓
25-29	9	2.1	↓	↓	6.1	149	1.13
30-34	19	6.4	332	6.11	18.6	102	0.08
35-39	40	14.4	278	6.02	41.7	96	-0.23
40-44	71	25.2	282	8.13	73.1	97	-0.22
45-49	135	40.0	338	13.39	116.0	116	1.57
50-54	274	67.7	405	22.33	196.5	139	4.93
55-59	205	79.0	260	12.63	229.1	89	-1.42
60-64	87	54.9	158	3.85	159.4	55	-5.11
18-64	841	289.9	290		841.0	100	
Total chi-squared				992.2			56.2
Degrees of freedom				7			7
Probability value				0.0000			0.0000

Table A3.6. Females, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 1 week. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.6a: Females, DP1, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	21.0	5	-2.88	19.9	5	-2.80
25-29	8	20.3	39	-1.81	19.3	41	-1.70
30-34	41	48.0	85	-0.67	45.5	90	-0.44
35-39	48	65.9	73	-1.46	62.5	77	-1.21
40-44	68	105.6	64	-2.42	100.2	68	-2.13
45-49	151	181.2	83	-1.48	171.8	88	-1.05
50-54	169	140.9	120	1.57	133.6	126	2.02
55-59	163	94.2	173	4.68	89.4	182	5.15
60-64	14	21.8	64	-1.10	20.7	68	-0.97
18-64	663	698.9	95		663.0	100	
Total chi-squared				47.8			49.5
Degrees of freedom				9			8
Probability value				0.0000			0.0000

Table A3.6f: Females, DP1, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	21.0	5	-2.88	19.9	5	-2.80
25-29	8	20.3	39	-1.81	19.2	42	-1.69
30-34	41	48.0	85	-0.67	45.4	90	-0.44
35-39	48	64.6	74	-1.37	61.2	78	-1.11
40-44	68	104.7	65	-2.37	99.2	69	-2.07
45-49	151	181.2	83	-1.48	171.6	88	-1.04
50-54	169	142.5	119	1.47	134.9	125	1.94
55-59	163	96.1	170	4.51	90.9	179	4.99
60-64	14	21.8	64	-1.11	20.7	68	-0.97
18-64	663	700.3	95		663.0	100	
Total chi-squared				45.5			47.1
Degrees of freedom				9			8
Probability value				0.0000			0.0000

Note: Tables A3.6b, A3.6c, A3.6d and A3.6e are omitted due to low data volumes (actual inceptions being less than 10).

Table A3.7. Females, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 4 weeks. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R.* 12 model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.7a: Females, DP4, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	12	28.5	42	-2.38	18.6	64	-1.18
25-29	37	114.0	32	-5.57	74.5	50	-3.35
30-34	29	53.6	54	-2.59	35.0	83	-0.79
35-39	32	47.8	67	-1.76	31.2	102	0.11
40-44	48	59.1	81	-1.11	38.6	124	1.16
45-49	67	74.3	90	-0.65	48.5	138	2.05
50-54	69	76.8	90	-0.69	50.2	137	2.05
55-59	41	57.7	71	-1.69	37.7	109	0.42
60-64	5	8.5	59	-0.93	5.6	90	-0.19
18-64	340	520.3	65		340.0	100	
Total chi-squared				52.4			23.2
Degrees of freedom				9			8
Probability value				0.0000			0.0031

Table A3.7b: Females, DP4, CMI Class 2

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	9	5.8	155	1.03	4.6	↓	↓
25-29	7	16.3	43	-1.77	13.0	91	-0.29
30-34	14	19.8	71	-1.00	15.8	89	-0.34
35-39	8	17.3	46	-1.72	13.8	58	-1.20
40-44	13	14.6	89	-0.32	11.6	112	0.31
45-49	16	16.7	96	-0.13	13.3	120	0.57
50-54	16	16.5	97	-0.09	13.1	122	0.61
55-59	11	9.9	99	-0.02	7.9	125	0.56
60-64	0	1.2	↑	↑	1.0	↑	↑
18-64	94	118.0	80		94.0	100	
Total chi-squared				8.3			2.7
Degrees of freedom				8			6
Probability value				0.41			0.84

Table A3.7e: Females, DP4, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	4	3.4	↓	↓	2.7	↓	↓
25-29	6	9.2	79	-0.57	7.4	99	-0.04
30-34	10	16.0	62	-1.16	12.9	78	-0.62
35-39	16	16.6	96	-0.11	13.3	120	0.57
40-44	23	17.8	129	0.94	14.3	161	1.77
45-49	20	21.8	92	-0.30	17.5	114	0.46
50-54	15	23.8	63	-1.39	19.1	78	-0.73
55-59	7	14.6	41	-1.89	11.8	51	-1.40
60-64	0	2.5	↑	↑	2.0	↑	↑
18-64	101	125.8	80		101.0	100	
Total chi-squared				8.2			6.5
Degrees of freedom				7			6
Probability value				0.32			0.37

Table A3.7f: Females, DP4, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	26	38.8	67	-1.58	26.9	97	-0.13
25-29	51	142.2	36	-5.90	98.6	52	-3.70
30-34	53	92.1	58	-3.14	63.9	83	-1.05
35-39	58	84.8	68	-2.24	58.8	99	-0.08
40-44	87	94.5	92	-0.59	65.5	133	2.05
45-49	104	115.7	90	-0.84	80.2	130	2.05
50-54	101	120.3	84	-1.35	83.4	121	1.49
55-59	60	85.1	71	-2.10	59.0	102	0.10
60-64	5	12.4	40	-1.62	8.6	58	-0.95
18-64	545	785.8	69		545.0	100	
Total chi-squared				62.2			26.3
Degrees of freedom				9			8
Probability value				0.0000			0.0009

Note: Tables A3.7c and A3.7d are omitted due to low data volumes (actual inceptions being less than 10).

Table A3.8. Females, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 13 weeks. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.8a: Females, DP13, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	4	3.9	↓	↓	4.6	↓	↓
25-29	31	22.3	134	1.61	26.7	112	0.61
30-34	40	37.7	106	0.34	45.2	89	-0.71
35-39	57	41.6	137	2.22	49.8	114	0.94
40-44	67	44.9	149	3.05	53.8	124	1.66
45-49	62	51.4	121	1.37	61.6	101	0.05
50-54	71	58.0	122	1.58	69.5	102	0.17
55-59	34	41.6	82	-1.09	49.9	68	-2.08
60-64	3	6.7	45	-1.32	8.0	37	-1.63
18-64	369	307.9	120		369.0	100	
Total chi-squared				24.2			11.5
Degrees of freedom				8			7
Probability value				0.0021			0.12

Table A3.8b: Females, DP13, CMI Class 2

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	1.5	↓	↓	2.4	↓	↓
25-29	12	6.6	149	1.28	11.0	90	-0.34
30-34	20	10.0	201	2.94	16.5	121	0.80
35-39	14	11.0	128	0.85	18.1	77	-0.90
40-44	25	11.0	228	3.92	18.1	138	1.49
45-49	23	12.7	182	2.68	20.9	110	0.41
50-54	20	13.6	147	1.62	22.4	89	-0.48
55-59	12	9.0	120	0.59	14.9	73	-1.03
60-64	0	1.0	↑	↑	1.6	↑	↑
18-64	126	76.2	165		126.0	100	
Total chi-squared				36.5			5.2
Degrees of freedom				7			6
Probability value				0.0000			0.51

Table A3.8c: Females, DP13, CMI Class 3

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.5	↓	↓	0.7	↓	↓
25-29	2	1.6	↓	↓	2.0	↓	↓
30-34	6	2.1	↓	↓	2.6	151	1.08
35-39	1	2.3	136	0.86	2.9	↓	↓
40-44	4	2.3	↓	↓	2.8	89	-0.25
45-49	4	2.9	154	1.13	3.6	↓	↓
50-54	4	3.0	↓	↓	3.7	81	-0.57
55-59	1	2.6	83	-0.39	3.3	↑	↑
60-64	0	0.4	↑	↑	0.5	↑	↑
18-64	22	17.9	123		22.0	100	
Total chi-squared				2.2			1.6
Degrees of freedom				3			2
Probability value				0.54			0.46

Table A3.8d: Females, DP13, CMI Class 4

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	4	0.2	↓	↓	0.5	↓	↓
25-29	0	0.5	↓	↓	1.0	↓	↓
30-34	0	0.6	↓	↓	1.4	↓	↓
35-39	0	0.7	↓	↓	1.5	↓	↓
40-44	2	0.6	↓	↓	1.4	100	0.00
45-49	2	0.7	↓	↓	1.5	↑	↑
50-54	2	0.7	↓	↓	1.6	↑	↑
55-59	0	0.5	↓	↓	1.0	↑	↑
60-64	0	0.1	219	2.35	0.1	↑	↑
18-64	10	4.6	219		10.0	100	
Total chi-squared				5.5			0.0
Degrees of freedom				1			0
Probability value				0.0185			0.0000

Table A3.8e: Females, DP13, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	7	2.0	↓	↓	3.0	↓	↓
25-29	20	9.9	227	4.05	14.8	152	2.03
30-34	32	17.1	187	3.33	25.6	125	1.18
35-39	23	18.0	128	1.10	26.8	86	-0.68
40-44	35	17.6	199	3.83	26.3	133	1.57
45-49	25	17.8	140	1.57	26.6	94	-0.29
50-54	22	19.8	111	0.46	29.5	74	-1.28
55-59	13	14.8	82	-0.67	22.1	55	-2.09
60-64	1	2.2	↑	↑	3.3	↑	↑
18-64	178	119.2	149		178.0	100	
Total chi-squared				46.5			14.5
Degrees of freedom				7			6
Probability value				0.0000			0.0243

Table A3.8f: Females, DP13, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	15	8.1	185	2.24	10.9	138	1.16
25-29	65	40.9	159	3.49	54.8	119	1.27
30-34	98	67.6	145	3.42	90.6	108	0.72
35-39	95	73.4	129	2.33	98.5	96	-0.33
40-44	133	76.4	174	5.99	102.4	130	2.79
45-49	116	85.5	136	3.05	114.7	101	0.12
50-54	119	95.0	125	2.27	127.5	93	-0.69
55-59	60	68.5	88	-0.95	91.9	65	-3.08
60-64	4	10.3	39	-1.81	13.8	29	-2.44
18-64	705	525.7	134		705.0	100	
Total chi-squared				88.9			27.3
Degrees of freedom				9			8
Probability value				0.0000			0.0006

Table A3.9. Females, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 26 weeks. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R.* 12 model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.9a: Females, DP26, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	0.4	↓	↓	1.2	↓	↓
25-29	15	4.3	↓	↓	12.0	122	0.70
30-34	27	12.5	251	5.57	35.1	77	-1.22
35-39	80	17.6	454	13.23	49.7	161	3.83
40-44	82	22.7	361	11.07	64.0	128	2.00
45-49	88	30.0	293	9.42	84.6	104	0.33
50-54	82	36.9	222	6.62	103.9	79	-1.91
55-59	65	27.0	241	6.53	75.9	86	-1.12
60-64	1	5.2	19	-1.65	14.7	7	-3.18
18-64	441	156.6	282		441.0	100	
Total chi-squared				506.5			35.8
Degrees of freedom				7			7
Probability value				0.0000			0.0000

Table A3.9b: Females, DP26, CMI Class 2

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	0.1	↓	↓	0.4	↓	↓
25-29	4	1.0	↓	↓	3.3	↓	↓
30-34	9	2.2	↓	↓	7.1	129	0.86
35-39	13	3.0	430	7.37	9.7	135	0.96
40-44	16	4.1	↓	↓	13.3	120	0.66
45-49	18	5.9	340	6.76	19.4	93	-0.28
50-54	22	7.3	301	4.85	23.8	92	-0.34
55-59	13	5.1	223	2.65	16.8	68	-1.23
60-64	0	0.7	↑	↑	2.2	↑	↑
18-64	96	29.4	327		96.0	100	
Total chi-squared				130.5			3.8
Degrees of freedom				4			5
Probability value				0.0000			0.58

Table A3.9c: Females, DP26, CMI Class 3

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.1	↓	↓	0.2	↓	↓
25-29	0	0.4	↓	↓	1.5	↓	↓
30-34	5	0.6	↓	↓	2.4	↓	↓
35-39	1	0.8	↓	↓	3.0	85	-0.35
40-44	4	1.0	↓	↓	3.8	↓	↓
45-49	3	1.4	↓	↓	5.2	78	-0.59
50-54	11	1.7	374	6.56	6.2	127	0.81
55-59	3	1.0	↑	↑	3.8	↑	↑
60-64	0	0.2	↑	↑	0.9	↑	↑
18-64	27	7.2	374		27.0	100	
Total chi-squared				43.1			1.1
Degrees of freedom				1			2
Probability value				0.0000			0.57

Table A3.9e: Females, DP26, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	2	0.2	↓	↓	1.0	↓	↓
25-29	13	1.3	↓	↓	8.0	166	1.76
30-34	25	2.8	↓	↓	16.9	148	1.75
35-39	32	3.8	894	20.07	23.2	138	1.63
40-44	29	4.9	↓	↓	29.6	98	-0.10
45-49	50	6.3	711	18.14	38.2	131	1.70
50-54	44	7.7	570	11.64	47.1	93	-0.40
55-59	22	7.1	254	4.03	43.4	51	-2.90
60-64	0	1.6	↑	↑	9.5	0	-2.75
18-64	217	35.6	610		217.0	100	
Total chi-squared				883.4			27.8
Degrees of freedom				4			7
Probability value				0.0000			0.0002

Table A3.9f: Females, DP26, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	5	0.8	↓	↓	2.7	↓	↓
25-29	32	7.0	474	9.31	24.0	139	1.78
30-34	67	18.1	370	10.24	61.9	108	0.58
35-39	126	25.3	498	17.84	86.4	146	3.79
40-44	131	32.8	399	15.27	112.1	117	1.59
45-49	159	43.9	362	15.49	149.9	106	0.66
50-54	160	54.0	296	12.86	184.4	87	-1.60
55-59	106	40.7	260	9.12	139.1	76	-2.50
60-64	1	7.8	13	-2.16	26.6	4	-4.42
18-64	787	230.4	342		787.0	100	
Total chi-squared				1,235.6			49.2
Degrees of freedom				8			7
Probability value				0.0000			0.0000

Note: Table A3.9d is omitted due to low data volumes (actual inceptions being less than 10).

Table A3.10. Females, individual policies, Standard* experience for the quadrennium 1999-2002. Deferred period 52 weeks. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A3.10a: Females, DP52, CMI Class 1

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	0.1	↓	↓	0.6	↓	↓
25-29	10	0.9	↓	↓	4.9	202	2.12
30-34	20	2.6	↓	↓	13.4	149	1.61
35-39	36	5.1	767	17.56	26.5	136	1.64
40-44	38	7.4	515	10.04	38.3	99	-0.04
45-49	54	10.5	515	11.96	54.4	99	-0.05
50-54	68	13.2	516	13.46	68.3	99	-0.04
55-59	33	9.4	333	6.92	48.8	68	-2.02
60-64	4	1.7	↑	↑	8.8	45	-1.44
18-64	264	50.9	519		264.0	100	
Total chi-squared				781.3			15.9
Degrees of freedom				5			7
Probability value				0.0000			0.0257

Table A3.10b: Females, DP52, CMI Class 2

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	1	0.0	↓	↓	0.3	↓	↓
25-29	2	0.4	↓	↓	3.0	↓	↓
30-34	7	0.9	↓	↓	6.1	106	0.17
35-39	16	1.3	↓	↓	9.1	177	2.06
40-44	24	2.0	↓	↓	13.9	172	2.40
45-49	20	3.1	908	19.99	22.1	90	-0.41
50-54	23	4.1	↓	↓	28.9	80	-0.98
55-59	6	2.3	472	8.50	16.1	46	-2.03
60-64	2	0.2	↑	↑	1.4	↑	↑
18-64	101	14.3	708		101.0	100	
Total chi-squared				471.8			15.3
Degrees of freedom				2			5
Probability value				0.0000			0.0093

Table A3.10c: Females, DP52, CMI Class 3

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.0	↓	↓	0.1	↓	↓
25-29	0	0.1	↓	↓	0.5	↓	↓
30-34	0	0.2	↓	↓	0.9	↓	↓
35-39	3	0.3	↓	↓	1.2	↓	↓
40-44	4	0.5	↓	↓	1.9	↓	↓
45-49	3	1.0	↓	↓	3.6	124	0.60
50-54	5	1.2	↓	↓	4.5	↓	↓
55-59	0	0.6	↓	↓	2.2	72	-0.65
60-64	0	0.1	373	4.88	0.2	↑	↑
18-64	15	4.0	373		15.0	100	
Total chi-squared				23.8			0.8
Degrees of freedom				1			1
Probability value				0.0000			0.38

Table A3.10e: Females, DP52, CMI Class Unknown

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	0	0.0	↓	↓	0.1	↓	↓
25-29	3	0.2	↓	↓	1.4	↓	↓
30-34	2	0.6	↓	↓	4.1	90	-0.21
35-39	5	0.9	↓	↓	6.4	79	-0.48
40-44	8	1.3	↓	↓	9.0	88	-0.31
45-49	22	1.8	↓	↓	13.1	168	2.20
50-54	19	2.6	718	17.55	18.6	102	0.09
55-59	14	2.3	↑	↑	16.6	69	-1.26
60-64	0	0.5	↑	↑	3.8	↑	↑
18-64	73	10.2	718		73.0	100	
Total chi-squared				308.0			6.8
Degrees of freedom				1			5
Probability value				0.0000			0.24

Table A3.10f: Females, DP52, All business

AGE GROUP	AINC	EINC	100xA/E	Z	EINC*	100xA/E*	Z*
18-24	2	0.2	↓	↓	1.0	↓	↓
25-29	15	1.7	↓	↓	9.8	157	1.66
30-34	29	4.3	746	14.29	24.4	119	0.83
35-39	61	7.6	799	17.21	43.7	140	2.34
40-44	74	11.2	663	16.75	63.9	116	1.13
45-49	99	16.5	600	18.10	94.4	105	0.43
50-54	116	21.2	547	18.34	121.3	96	-0.43
55-59	55	14.7	354	9.39	84.2	65	-284
60-64	6	2.5	↑	↑	14.4	42	-1.97
18-64	457	79.9	572		457.0	100	
Total chi-squared				1,533.4			22.5
Degrees of freedom				6			7
Probability value				0.0000			0.002

Note : Table A3.10d is omitted due to low data volumes (actual inceptions being less than 10).

Table A4. Summary of termination experience for individual IP claims 1991-94, 1995-98 and 1999-2002. Standard* experience. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual terminations to those expected using the *C.M.I.R. 12* model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A4a: Males, recoveries

		DP 1	DP 4	DP 13	DP 26	DP 52	All DP
Class 1	1991-94	100	61	49	43	<i>31</i>	82
	1995-98	101	53	44	41	29	76
	1999-2002	96	52	41	42	41	67
Class 2	1991-94	<i>48</i>	53	55	48	-	53
	1995-98	-	52	54	35	-	49
	1999-2002	-	41	44	44	23	42
Class 3	1991-94	36	54	55	36	-	53
	1995-98	<i>56</i>	53	48	42	<i>36</i>	51
	1999-2002	-	53	38	39	22	46
Class 4	1991-94	-	55	52	57	-	54
	1995-98	-	57	46	65	-	53
	1999-2002	-	60	53	39	-	54
Class Unknown	1991-94	-	58	68	59	103	64
	1995-98	-	54	48	<i>51</i>	-	48
	1999-2002	-	<i>62</i>	-	39	-	43
All business	1991-94	98	56	56	48	49	69
	1995-98	100	54	47	43	30	66
	1999-2002	95	52	43	41	33	58

Note:

Italic if actual number of recoveries or deaths is less than 30.

Not shown if actual number of recoveries or deaths is less than 10.

Bold if either $p(+/-)$ or $p(B) < 0.025$ for adjusted E .

Table A4b: Females, recoveries

		DP 1	DP 4	DP 13	DP 26	DP 52	All DP
Class 1	1991-94	96	59	50	40	-	72
	1995-98	90	56	46	47	34	65
	1999-2002	93	45	41	46	31	52
Class 2	1991-94	-	48	43	45	-	46
	1995-98	-	51	43	45	-	45
	1999-2002	-	34	34	39	48	36
Class 3	1991-94	-	56	-	-	-	52
	1995-98	-	29	47	-	-	33
	1999-2002	-	61	22	42	-	37
Class 4	1991-94	-	-	-	-	-	-
	1995-98	-	-	-	-	-	-
	1999-2002	-	-	44	-	-	55
Class Unknown	1991-94	-	59	68	65	-	67
	1995-98	-	-	42	39	-	43
	1999-2002	-	-	-	35	-	32
All business	1991-94	95	57	52	44	42	67
	1995-98	90	53	45	45	29	59
	1999-2002	93	42	38	44	37	48

Note:

Italic if actual number of recoveries or deaths is less than 30.

Not shown if actual number of recoveries or deaths is less than 10.

Bold if either $p(+/-)$ or $p(B) < 0.025$ for adjusted E .

Table A4c: Males, deaths

		DP 1	DP 4	DP 13	DP 26	DP 52	All DP
Class 1	1991-94	48	58	80	61	86	63
	1995-98	36	51	62	57	50	52
	1999-2002	30	41	58	39	22	41
Class 2	1991-94	-	57	52	-	-	50
	1995-98	-	58	57	38	-	52
	1999-2002	-	49	43	66	-	47
Class 3	1991-94	-	25	50	-	-	36
	1995-98	-	33	47	60	-	41
	1999-2002	-	25	19	34	-	23
Class 4	1991-94	-	31	41	-	-	34
	1995-98	-	29	32	-	-	33
	1999-2002	-	32	28	-	-	30
Class Unknown	1991-94	-	73	64	75	89	70
	1995-98	-	-	56	-	-	53
	1999-2002	-	-	-	65	-	64
All business	1991-94	48	47	63	59	76	56
	1995-98	36	44	53	53	46	48
	1999-2002	31	37	43	44	21	39

Note:

Italic if actual numbers of recoveries or deaths is less than 30.

Not shown if actual numbers of recoveries or deaths is less than 10.

Bold if either $p(+/-)$ or $p(B) < 0.025$ for adjusted E .

Table A4d: Females, deaths

		DP 1	DP 4	DP 13	DP 26	DP 52	All DP
Class 1	1991-94	-	-	50	65	-	44
	1995-98	-	42	-	23	-	27
	1999-2002	-	29	45	34	33	36
Class 2	1991-94	-	-	-	-	-	-
	1995-98	-	-	-	-	-	32
	1999-2002	-	-	-	-	-	14
Class 3	1991-94	-	-	-	-	-	-
	1995-98	-	-	-	-	-	-
	1999-2002	-	-	-	-	-	-
Class 4	1991-94	-	-	-	-	-	-
	1995-98	-	-	-	-	-	-
	1999-2002	-	-	-	-	-	-
Class Unknown	1991-94	-	-	-	-	-	68
	1995-98	-	-	-	-	-	-
	1999-2002	-	-	-	-	-	-
All business	1991-94	-	27	45	65	-	44
	1995-98	-	34	33	26	-	29
	1999-2002	-	23	39	28	28	31

Note:

Italic if actual numbers of recoveries or deaths is less than 30.

Not shown if actual numbers of recoveries or deaths is less than 10.

Bold if either $p(+/-)$ or $p(B) < 0.025$ for adjusted E .

Table A5.1. Males, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class 1.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	2,623	792	518	290	85	4,308
<i>E</i>	2,734.6	1,509.8	1,260.7	694.8	207.7	6,407.5
100 <i>A/E</i>						
Durations:						
1 - 2 weeks	139	-	-	-	-	139
2 - 3 weeks	119	-	-	-	-	119
3 - 4 weeks	88	-	-	-	-	88
4 - 8 weeks	65	54	-	-	-	60
8 - 13 weeks	56	46	-	-	-	50
13 - 17 weeks	45	54	21	-	-	39
17 - 26 weeks	47	49	27	-	-	36
26 - 30 weeks	49	57	34	28	-	39
30 - 39 weeks	41	53	40	32	-	40
39 wks - 1 yr	65	76	61	43	-	57
1 - 2 years	69	62	66	49	33	54
2 - 5 years	↓	61	68	45	47	53
5 - 11 years	44	52	84	49	56	59
Ages:						
18-24	↓	53	↓	↓	↓	47
25-29	88	45	76	38	↓	55
30-34	88	38	41	50	↓	49
35-39	103	39	37	46	43	57
40-44	110	67	43	42	54	76
45-49	91	58	41	47	38	67
50-54	88	49	39	32	29	62
55-59	93	54	38	39	↓	71
60-64	112	70	44	88	54	94
All cells	96	52	41	42	41	67
Using <i>E</i>						
Σz^2	413.57	358.22	474.92	232.05	72.16	1,535.89
<i>df</i>	60	57	48	32	12	97
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
#(+/-)	13/47	0/57	2/46	0/32	0/12	15/82
$p(+/-)$	0.0000	0.0000	0.0000	0.0000	0.0005	0.0000
$p(B)$	0.000	1.0	0.184	1.0	1.0	0.000
Using adjusted <i>E</i>						
Σz^2	427.70	50.67	121.11	17.47	2.87	1,285.20
<i>df</i>	59	42	34	21	3	92
$p(\chi^2)$	0.0000	0.17	0.0000	0.68	0.41	0.0000
#(+/-)	16/44	23/20	15/20	13/9	2/2	32/61
$p(+/-)$	0.0004	0.76	0.50	0.52	1.0	0.0035
$p(B)$	0.000	0.295	0.000	0.822	0.885	0.000

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A5.2. Males, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class 2.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	7	277	290	94	14	682
<i>E</i>	20.1	673.8	660.0	212.2	61.2	1,627.2
100 <i>A/E</i>						
Durations:						
1 - 8 weeks	↓	24	-	-	-	24
8 - 13 weeks	↓	42	-	-	-	41
13 - 17 weeks	↓	52	21	-	-	35
17 - 26 weeks	↓	40	33	-	-	36
26 - 30 weeks	↓	30	50	63	-	48
30 - 39 weeks	↓	66	46	41	-	48
39 wks - 1 yr	↓	50	58	58	-	57
1 - 2 years	↓	74	67	27	17	49
2 - 5 years	↓	↓	59	↓	↓	50
5 - 11 years	35	53	72	52	29	60
Ages:						
21-24	-	44	↓	-	↓	32
25-29	-	19	41	↓	↓	32
30-34	-	25	44	31	↓	35
35-39	-	38	39	60	25	39
40-44	-	45	46	43	↓	44
45-49	↓	49	37	49	25	43
50-54	↓	57	58	44	↓	53
55-59	35	38	40	↓	↓	38
60-64	-	30	42	41	18	38
All cells	35	41	44	44	23	42
Using <i>E</i>						
ΣZ^2	7.86	244.33	226.57	63.02	32.87	553.09
<i>df</i>	1	39	41	17	5	65
$p(\chi^2)$	0.0050	0.0000	0.0000	0.0000	0.0000	0.0000
#(+/-)	0/1	0/39	2/39	0/17	0/5	0/65
$p(+/-)$	1.0	0.0000	0.0000	0.0000	0.0625	0.0000
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	-	58.61	39.90	5.51	-	72.75
<i>df</i>	-	22	20	6	-	49
$p(\chi^2)$	-	0.0000	0.0051	0.48	-	0.0155
#(+/-)	-	10/13	9/12	4/3	-	24/26
$p(+/-)$	-	0.68	0.66	1.0	-	0.89
$p(B)$	-	0.125	0.005	0.812	-	0.202

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A5.3. Males, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class 3.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	0	610	225	54	10	899
<i>E</i>	4.0	1,159.9	589.1	138.1	45.2	1,936.2
100 <i>A/E</i>						
Durations:						
1 - 8 weeks	↓	43	-	-	-	43
8 - 13 weeks	↓	55	-	-	-	55
13 - 17 weeks	↓	40	36	-	-	38
17 - 26 weeks	↓	59	32	-	-	44
26 - 30 weeks	↓	54	46	↓	-	46
30 - 39 weeks	↓	79	38	19	-	48
39 wks - 1 yr	↓	55	54	59	-	55
1 - 2 years	↓	80	40	57	23	52
2 - 5 years	↓	69	34	↓	↓	38
5 - 11 years	-	47	52	30	21	48
Ages:						
19-24	-	31	56	↓	↓	46
25-29	-	59	33	↓	↓	50
30-34	-	52	42	63	↓	49
35-39	-	43	32	55	↓	39
40-44	-	57	37	17	29	45
45-49	↓	64	43	47	↓	56
50-54	↓	51	41	31	↓	46
55-59	↓	50	36	↓	↓	44
60-64	-	48	38	13	14	44
All cells	-	53	38	39	22	46
Using <i>E</i>						
ΣZ^2	3.09	282.30	219.61	54.12	24.61	567.28
<i>df</i>	1	49	38	11	4	71
$p(\chi^2)$	0.0786	0.0000	0.0000	0.0000	0.0001	0.0000
#(+/-)	0/1	1/48	0/38	1/10	0/4	1/70
$p(+/-)$	1.0	0.0000	0.0000	0.0117	0.13	0.0000
$p(B)$	1.0	1.0	1.0	0.068	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	-	44.25	13.67	8.78	-	66.05
<i>df</i>	-	33	18	4	-	54
$p(\chi^2)$	-	0.0913	0.75	0.0668	-	0.13
#(+/-)	-	15/19	9/10	3/2	-	25/30
$p(+/-)$	-	0.61	1.0	1.0	-	0.59
$p(B)$	-	0.015	0.358	0.701	-	0.561

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A5.4. Males, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class 4.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	0	315	289	50	5	659
<i>E</i>	0.1	521.9	542.1	128.4	25.0	1,217.5
100 <i>A/E</i>						
Durations:						
1 - 8 weeks	↓	51	-	-	-	51
8 - 13 weeks	↓	60	-	-	-	60
13 - 17 weeks	↓	61	32	-	-	45
17 - 26 weeks	↓	↓	39	-	-	47
26 - 30 weeks	↓	67	56	↓	-	50
30 - 39 weeks	↓	↓	39	11	-	39
39 wks - 1 yr	↓	80	61	28	-	55
1 - 2 years	↓	71	97	57	↓	74
2 - 5 years	↓	↓	85	↓	↓	68
5 - 11 years	-	67	65	53	20	60
Ages:						
20-24	-	↓	45	↓	↓	47
25-29	-	51	44	38	↓	42
30-34	-	90	59	47	↓	60
35-39	-	55	45	50	↓	49
40-44	-	56	47	13	↓	49
45-49	↓	72	56	22	↓	57
50-54	↓	60	60	↓	↓	60
55-59	-	↓	73	↓	20	60
60-64	-	55	53	53	-	50
All cells	-	60	53	39	20	54
Using <i>E</i>						
Σz^2	0.00	88.30	144.68	46.78	15.17	275.81
<i>df</i>	1	27	38	11	1	63
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0000	0.0001	0.0000
#(+/-)	0/1	0/27	6/32	0/11	0/1	1/62
$p(+/-)$	1.0	0.0000	0.0000	0.0010	1.0	0.0000
$p(B)$	1.0	1.0	0.205	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	-	14.61	55.07	10.92	-	53.32
<i>df</i>	-	22	22	2	-	47
$p(\chi^2)$	-	0.88	0.0001	0.0043	-	0.24
#(+/-)	-	11/12	9/14	2/1	-	20/28
$p(+/-)$	-	1.0	0.40	1.0	-	0.31
$p(B)$	-	0.631	0.110	0.737	-	0.183

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A5.5. Males, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class Unknown.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	1	28	9	23	0	61
<i>E</i>	12.0	45.0	24.0	59.5	1.9	142.5
100 <i>A/E</i>						
Durations:						
1 - 8 weeks	↓	↓	-	-	-	11
8 - 13 weeks	↓	37	-	-	-	↓
13 - 17 weeks	↓	↓	↓	-	-	70
17 - 30 weeks	↓	↓	↓	↓	-	44
30 wks - 1 yr	↓	↓	↓	31	-	42
1 - 2 years	↓	↓	↓	49	↓	39
2 - 11 years	8	98	37	39	-	42
Ages:						
22-39	↓	↓	↓	37	-	41
40-44	↓	↓	↓	↓	↓	34
45-49	↓	↓	↓	50	↓	38
50-54	↓	↓	↓	↓	↓	47
55-59	↓	↓	↓	↓	↓	51
60-64	↓	62	37	28	-	↓
65-65	8	-	-	-	-	32
All cells	8	62	37	39	-	43
Using <i>E</i>						
ΣZ^2	9.18	9.86	8.77	21.00	1.04	46.64
<i>df</i>	1	2	1	4	1	12
$p(\chi^2)$	0.0024	0.0072	0.0031	0.0003	0.31	0.0000
#(+/-)	0/1	0/2	0/1	0/4	0/1	0/12
$p(+/-)$	1.0	0.50	1.0	0.13	1.0	0.0005
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	-	-	-	-	-	0.52
<i>df</i>	-	-	-	-	-	3
$p(\chi^2)$	-	-	-	-	-	0.91
#(+/-)	-	-	-	-	-	2/2
$p(+/-)$	-	-	-	-	-	1.0
$p(B)$	-	-	-	-	-	1.0

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A5.6. Males, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = All business.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	2,631	2,022	1,331	511	114	6,609
<i>E</i>	2,770.8	3,910.4	3,075.8	1,233.0	340.9	11,331.0
100 <i>A/E</i>						
Durations:						
1 - 2 weeks	139	-	-	-	-	139
2 - 3 weeks	118	-	-	-	-	118
3 - 4 weeks	87	-	-	-	-	87
4 - 8 weeks	64	45	-	-	-	51
8 - 13 weeks	55	50	-	-	-	51
13 - 17 weeks	45	51	27	-	-	39
17 - 26 weeks	49	54	31	-	-	40
26 - 30 weeks	48	49	43	33	-	43
30 - 39 weeks	40	67	41	29	-	42
39 wks - 1 yr	64	65	59	46	-	56
1 - 2 years	67	69	66	47	27	55
2 - 5 years	45	66	61	42	38	51
5 - 11 years	33	49	72	57	46	57
Ages:						
18-24	↓	42	40	↓	↓	43
25-29	81	44	51	40	27	46
30-34	87	45	46	49	21	48
35-39	103	43	38	48	36	48
40-44	110	58	42	38	45	62
45-49	89	60	42	45	34	60
50-54	87	52	47	35	25	59
55-59	91	51	43	35	↓	62
60-64	↓	57	43	78	43	↓
65-65	111	-	-	-	-	81
All cells	95	52	43	41	33	58
Using <i>E</i>						
ΣZ^2	420.54	942.78	1,064.90	423.14	146.13	2,899.45
<i>df</i>	61	73	61	39	17	107
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
#(+/-)	13/48	2/71	1/60	0/39	0/17	12/95
$p(+/-)$	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
$p(B)$	0.000	0.336	1.0	1.0	1.0	0.000
Using adjusted <i>E</i>						
ΣZ^2	437.53	98.65	215.67	29.86	7.30	1,639.90
<i>df</i>	59	63	51	28	7	100
$p(\chi^2)$	0.0000	0.0028	0.0000	0.37	0.40	0.0000
#(+/-)	17/43	34/30	28/24	15/14	5/3	41/60
$p(+/-)$	0.0011	0.71	0.68	1.0	0.73	0.0728
$p(B)$	0.000	0.023	0.000	0.316	0.941	0.000

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A6.1. Males, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = CMI Class 1.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	35	54	123	87	21	320
<i>E</i>	115.3	131.1	211.6	220.3	94.4	772.6
100 <i>A/E</i>						
Durations:						
1 - 8 weeks	↓	↓	-	-	-	18
8 - 13 weeks	14	↓	-	-	-	18
13 - 17 weeks	↓	20	↓	-	-	29
17 - 26 weeks	↓	↓	↓	-	-	48
26 - 30 weeks	27	28	51	↓	-	29
30 - 39 weeks	↓	↓	54	45	-	63
39 wks - 1 yr	60	50	103	64	-	65
1 - 2 years	46	84	72	46	22	53
2 - 5 years	22	38	61	36	27	39
5 - 11 years	26	36	32	25	17	27
Ages:						
18-34	↓	↓	↓	↓	↓	39
35-39	↓	33	52	23	↓	36
40-44	↓	↓	43	37	40	37
45-49	18	23	53	29	14	30
50-54	36	39	57	41	21	41
55-59	↓	↓	66	↓	↓	48
60-64	33	58	83	50	21	60
All cells	30	41	58	39	22	41
Using <i>E</i>						
Σz^2	51.77	46.54	40.97	77.55	51.56	273.59
<i>df</i>	10	10	14	15	8	34
$p(\chi^2)$	0.0000	0.0000	0.0002	0.0000	0.0000	0.0000
#(+/-)	0/10	0/10	1/13	0/15	0/8	1/33
$p(+/-)$	0.0020	0.0020	0.0018	0.0001	0.0078	0.0000
$p(B)$	1.0	1.0	0.551	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	0.19	11.68	13.45	7.88	-	42.90
<i>df</i>	2	3	9	6	-	20
$p(\chi^2)$	0.91	0.0086	0.14	0.25	-	0.0021
#(+/-)	1/2	2/2	5/5	3/4	-	10/11
$p(+/-)$	1.0	1.0	1.0	1.0	-	1.0
$p(B)$	0.754	1.0	0.980	0.525	-	0.308

Note: 100*A/E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A6.2. Males, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = CMI Class 2.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	0	22	41	36	4	103
<i>E</i>	1.1	44.5	95.9	55.0	21.2	217.7
100 <i>A/E</i>						
Durations:						
1 - 17 weeks	↓	↓	↓	-	-	54
17 - 30 weeks	↓	↓	21	↓	-	40
30 - 39 weeks	↓	↓	↓	↓	-	41
39 wks - 1 yr	↓	58	51	↓	-	65
1 - 2 years	↓	↓	73	83	↓	64
2 - 5 years	↓	↓	21	↓	↓	29
5 - 11 years	-	39	54	49	19	50
Ages:						
21-34	-	↓	↓	↓	↓	35
35-39	-	↓	22	↓	↓	34
40-44	-	38	↓	↓	↓	53
45-49	↓	↓	44	74	↓	36
50-54	↓	↓	64	↓	↓	51
55-64	-	56	36	58	19	58
All cells	-	49	43	66	19	47
Using <i>E</i>						
Σz^2	0.30	12.66	32.17	7.53	13.17	62.46
<i>df</i>	1	3	8	4	1	18
$p(\chi^2)$	0.59	0.0054	0.0001	0.11	0.0003	0.0000
#(+/-)	0/1	0/3	0/8	0/4	0/1	0/18
$p(+/-)$	1.0	0.25	0.0078	0.13	1.0	0.0000
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	-	-	1.48	2.73	-	15.60
<i>df</i>	-	-	2	2	-	8
$p(\chi^2)$	-	-	0.48	0.25	-	0.0484
#(+/-)	-	-	1/2	1/2	-	5/4
$p(+/-)$	-	-	1.0	1.0	-	1.0
$p(B)$	-	-	0.757	0.764	-	0.828

Note: 100*A/E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A6.3. Males, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = CMI Class 3.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	1	22	16	12	1	52
<i>E</i>	1.0	89.6	84.1	35.3	16.2	226.1
100 <i>A</i> / <i>E</i>						
Durations:						
1 - 17 weeks	↓	↓	↓	-	-	8
17 - 26 weeks	↓	14	6	-	-	↓
26 - 30 weeks	↓	↓	↓	↓	-	17
30 - 39 weeks	↓	↓	↓	↓	-	36
39 wks - 1 yr	↓	26	37	↓	-	51
1 - 2 years	↓	↓	25	48	↓	37
2 - 5 years	↓	43	11	↓	↓	14
5 - 11 years	104	15	13	21	6	16
Ages:						
19-34	-	↓	↓	↓	↓	15
35-39	-	6	23	↓	↓	19
40-44	-	↓	↓	↓	↓	24
45-49	↓	25	8	52	↓	23
50-54	↓	30	15	↓	↓	20
55-59	↓	↓	↓	↓	↓	32
60-64	104	30	33	17	6	20
All cells	104	25	19	34	6	23
Using <i>E</i>						
Σz^2	0.00	48.44	51.02	14.66	13.32	127.32
<i>df</i>	1	6	7	3	1	18
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0021	0.0003	0.0000
#(+/-)	1/0	0/6	0/7	0/3	0/1	0/18
$p(+/-)$	1.0	0.0313	0.0156	0.25	1.0	0.0000
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	-	-	-	-	-	4.36
<i>df</i>	-	-	-	-	-	2
$p(\chi^2)$	-	-	-	-	-	0.11
#(+/-)	-	-	-	-	-	2/1
$p(+/-)$	-	-	-	-	-	1.0
$p(B)$	-	-	-	-	-	0.739

Note: 100*A*/*E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A6.4. Males, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = CMI Class 4.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	0	12	21	9	3	45
<i>E</i>	0.2	37.5	75.2	27.5	7.6	147.9
100 <i>A/E</i>						
Durations:						
1 - 30 weeks	↓	↓	↓	↓	-	16
30 wks - 1 yr	↓	33	16	↓	-	34
1 - 2 years	↓	↓	↓	↓	↓	40
2 - 5 years	↓	↓	40	↓	↓	37
5 - 11 years	-	31	29	33	39	28
Ages:						
20-34	-	↓	↓	↓	↓	5
35-39	-	↓	11	↓	↓	↓
40-44	-	↓	↓	↓	↓	22
45-49	↓	22	44	↓	↓	49
50-54	↓	↓	34	↓	↓	41
55-59	-	↓	↓	↓	39	↓
60-64	-	41	18	33	-	26
All cells	-	32	28	33	39	30
Using <i>E</i>						
ΣZ^2	0.00	16.58	35.97	11.74	2.23	66.81
<i>df</i>	1	3	6	1	1	12
$p(\chi^2)$	0.0000	0.0009	0.0000	0.0006	0.14	0.0000
#(+/-)	0/1	0/3	0/6	0/1	0/1	0/12
$p(+/-)$	1.0	0.25	0.0313	1.0	1.0	0.0005
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	-	-	-	-	-	1.29
<i>df</i>	-	-	-	-	-	2
$p(\chi^2)$	-	-	-	-	-	0.52
#(+/-)	-	-	-	-	-	2/1
$p(+/-)$	-	-	-	-	-	1.0
$p(B)$	-	-	-	-	-	0.741

Note: 100*A/E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A6.5. Males, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = CMI Class Unknown.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	1	5	2	12	1	21
<i>E</i>	1.3	5.9	5.7	18.5	1.5	32.9
100 <i>A/E</i>						
Durations:						
1 wk - 11 yrs	77	84	35	65	68	64
Ages:						
22-64	↓	84	35	65	68	↓
65-65	77	-	-	-	-	64
All cells	77	84	35	65	68	64
Using <i>E</i>						
ΣZ^2	0.00	0.03	1.76	1.95	0.00	3.93
<i>df</i>	1	1	1	1	1	1
$p(\chi^2)$	0.0000	0.86	0.19	0.16	0.0000	0.0473
#(+/-)	0/1	0/1	0/1	0/1	0/1	0/1
$p(+/-)$	1.0	1.0	1.0	1.0	1.0	1.0
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	-	-	-	-	-	-
<i>df</i>	-	-	-	-	-	-
$p(\chi^2)$	-	-	-	-	-	-
#(+/-)	-	-	-	-	-	-
$p(+/-)$	-	-	-	-	-	-
$p(B)$	-	-	-	-	-	-

Note: 100*A/E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A6.6. Males, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = All business.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	37	115	203	156	30	541
<i>E</i>	118.8	308.6	472.4	356.6	140.9	1,397.2
100 <i>A/E</i>						
Durations:						
1 - 8 weeks	↓	24	-	-	-	20
8 - 13 weeks	14	28	-	-	-	25
13 - 17 weeks	↓	11	22	-	-	20
17 - 26 weeks	↓	↓	41	-	-	35
26 - 30 weeks	26	32	18	46	-	32
30 - 39 weeks	↓	57	37	51	-	50
39 wks - 1 yr	65	37	73	67	-	61
1 - 2 years	51	65	61	48	20	51
2 - 5 years	22	39	39	37	23	34
5 - 11 years	25	29	33	36	20	31
Ages:						
18-29	↓	↓	↓	↓	↓	18
30-34	↓	18	34	17	↓	28
35-39	↓	25	26	45	↓	29
40-44	↓	28	33	47	27	36
45-49	17	21	44	44	16	34
50-54	38	40	48	42	15	40
55-59	↓	49	53	49	↓	47
60-64	↓	67	42	46	30	↓
65-65	34	-	-	-	-	47
All cells	31	37	43	44	21	39
Using <i>E</i>						
ΣZ^2	53.07	121.86	158.56	111.17	81.44	531.83
<i>df</i>	10	24	31	22	10	51
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
#(+/-)	0/10	0/24	0/31	0/22	0/10	0/51
$p(+/-)$	0.0020	0.0000	0.0000	0.0000	0.0020	0.0000
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	0.43	19.27	23.32	11.52	-	75.41
<i>df</i>	2	7	15	11	-	30
$p(\chi^2)$	0.81	0.0074	0.0776	0.40	-	0.0000
#(+/-)	1/2	4/4	7/9	7/5	-	17/14
$p(+/-)$	1.0	1.0	0.80	0.77	-	0.72
$p(B)$	0.747	0.513	0.098	0.144	-	0.016

Note: 100*A/E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A7.1. Females, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class 1.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	405	287	250	209	50	1,201
<i>E</i>	436.7	632.0	609.6	453.5	159.6	2,291.4
100 <i>A/E</i>						
Durations:						
1 - 2 weeks	114	-	-	-	-	114
2 - 3 weeks	102	-	-	-	-	102
3 - 4 weeks	91	-	-	-	-	91
4 - 8 weeks	77	33	-	-	-	48
8 - 13 weeks	↓	36	-	-	-	39
13 - 17 weeks	60	55	22	-	-	42
17 - 26 weeks	↓	45	22	-	-	30
26 - 30 weeks	↓	50	48	19	-	38
30 - 39 weeks	55	51	41	45	-	46
39 wks - 1 yr	↓	73	67	57	-	67
1 - 2 years	↓	103	58	50	27	51
2 - 5 years	↓	↓	59	40	↓	42
5 - 11 years	98	51	93	56	36	70
Ages:						
19-24	↓	46	↓	↓	↓	47
25-29	↓	40	43	53	37	44
30-34	73	27	42	42	47	43
35-39	94	40	37	46	39	47
40-44	114	55	46	46	31	54
45-49	86	59	42	39	23	55
50-54	92	42	37	52	↓	56
55-64	104	58	36	58	23	77
All cells	93	45	41	46	31	52
Using <i>E</i>						
Σz^2	36.28	204.32	226.64	133.04	70.57	665.37
<i>df</i>	27	38	41	27	11	82
$p(\chi^2)$	0.11	0.0000	0.0000	0.0000	0.0000	0.0000
#(+/-)	9/18	3/35	0/41	0/27	0/11	12/70
$p(+/-)$	0.12	0.0000	0.0000	0.0000	0.0010	0.0000
$p(B)$	0.002	0.357	1.0	1.0	1.0	0.000
Using adjusted <i>E</i>						
Σz^2	41.31	43.33	55.26	20.24	4.65	282.71
<i>df</i>	27	21	21	17	3	71
$p(\chi^2)$	0.0384	0.0028	0.0001	0.26	0.20	0.0000
#(+/-)	11/17	11/11	11/11	9/9	1/3	31/41
$p(+/-)$	0.34	1.0	1.0	1.0	0.63	0.29
$p(B)$	0.003	0.072	0.009	0.154	0.879	0.001

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A7.2. Females, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class 2.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	1	95	94	53	31	274
<i>E</i>	0.1	280.8	280.5	137.2	64.6	763.1
100 <i>A/E</i>						
Durations:						
1 - 8 weeks	↓	24	-	-	-	24
8 - 13 weeks	↓	38	-	-	-	38
13 - 17 weeks	↓	36	32	-	-	34
17 - 26 weeks	↓	↓	34	-	-	38
26 - 30 weeks	↓	40	23	↓	-	31
30 - 39 weeks	↓	↓	17	31	-	15
39 wks - 1 yr	↓	4	61	51	-	48
1 - 2 years	↓	↓	35	31	39	36
2 - 5 years	↓	↓	↓	↓	↓	49
5 - 11 years	973	54	35	49	60	62
Ages:						
18-24	-	17	↓	↓	↓	19
25-29	-	23	34	↓	↓	30
30-34	-	36	28	33	54	36
35-39	↓	34	39	61	↓	46
40-44	↓	39	28	36	66	37
45-49	↓	33	41	31	↓	36
50-54	973	50	↓	↓	↓	35
55-59	-	49	↓	↓	23	↓
60-62	-	-	35	39	-	47
All cells	973	34	34	39	48	36
Using <i>E</i>						
Σz^2	1.54	117.94	114.96	51.90	19.23	302.58
<i>df</i>	1	23	22	11	5	50
$p(\chi^2)$	0.22	0.0000	0.0000	0.0000	0.0017	0.0000
#(+/-)	1/0	0/23	0/22	0/11	0/5	0/50
$p(+/-)$	1.0	0.0000	0.0000	0.0010	0.0625	0.0000
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	-	9.99	1.00	1.01	-	30.97
<i>df</i>	-	5	7	3	-	22
$p(\chi^2)$	-	0.0754	0.99	0.80	-	0.0967
#(+/-)	-	3/3	3/5	2/2	-	12/11
$p(+/-)$	-	1.0	0.73	1.0	-	1.0
$p(B)$	-	0.820	0.907	1.0	-	0.588

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A7.3. Females, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class 3.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	-	15	11	18	6	50
<i>E</i>	-	24.6	49.7	42.9	16.6	133.8
100 <i>A/E</i>						
Durations:						
1 - 17 weeks	-	↓	↓	-	-	53
17 - 30 weeks	-	↓	↓	↓	-	26
30 - 39 weeks	-	↓	18	↓	-	↓
39 wks - 1 yr	-	↓	↓	28	-	29
1 - 2 years	-	↓	↓	↓	↓	56
2 - 11 years	-	61	29	55	36	26
Ages:						
21-29	-	↓	↓	↓	↓	55
30-34	-	↓	23	↓	↓	25
35-39	-	↓	↓	39	↓	38
40-44	-	↓	↓	↓	↓	33
45-49	-	↓	↓	↓	↓	44
50-57	-	61	21	44	36	36
All cells	-	61	22	42	36	37
Using <i>E</i>						
$\Sigma\chi^2$	-	3.39	27.41	13.40	6.17	48.66
<i>df</i>	-	1	4	4	1	12
$p(\chi^2)$	-	0.0656	0.0000	0.0095	0.0130	0.0000
#(+/-)	-	0/1	0/4	0/4	0/1	0/12
$p(+/-)$	-	1.0	0.13	0.13	1.0	0.0005
$p(B)$	-	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
$\Sigma\chi^2$	-	-	-	-	-	1.03
<i>df</i>	-	-	-	-	-	3
$p(\chi^2)$	-	-	-	-	-	0.79
#(+/-)	-	-	-	-	-	2/2
$p(+/-)$	-	-	-	-	-	1.0
$p(B)$	-	-	-	-	-	0.891

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A7.4. Females, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class 4.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	-	2	10	5	3	20
<i>E</i>	-	5.0	22.9	6.6	1.8	36.3
100 <i>A/E</i>						
Durations:						
1 - 39 weeks	-	↓	↓	↓	-	25
39 wks - 11 yrs	-	40	44	76	167	94
Ages:						
21-34	-	↓	↓	↓	↓	38
35-54	-	40	↓	↓	↓	↓
55-58	-	-	44	76	167	68
All cells	-	40	44	76	167	55
Using <i>E</i>						
Σz^2	-	1.22	6.72	0.19	0.28	10.10
<i>df</i>	-	1	1	1	1	3
$p(\chi^2)$	-	0.27	0.0095	0.66	0.60	0.0178
#(+/-)	-	0/1	0/1	0/1	1/0	0/3
$p(+/-)$	-	1.0	1.0	1.0	1.0	0.25
$p(B)$	-	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	-	-	-	-	-	-
<i>df</i>	-	-	-	-	-	-
$p(\chi^2)$	-	-	-	-	-	-
#(+/-)	-	-	-	-	-	-
$p(+/-)$	-	-	-	-	-	-
$p(B)$	-	-	-	-	-	-

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A7.5. Females, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = CMI Class Unknown.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	0	1	0	10	0	11
<i>E</i>	1.7	2.2	1.5	28.2	0.4	34.1
100 <i>A/E</i>						
Durations:						
1 wk - 1 yr	↓	↓	↓	↓	-	25
1 - 11 years	-	45	-	35	-	39
Ages:						
21-44	↓	45	-	↓	-	↓
45-59	-	-	-	35	-	32
All cells	-	45	-	35	-	32
Using <i>E</i>						
ΣZ^2	0.88	0.24	0.70	11.10	0.00	14.51
<i>df</i>	1	1	1	1	1	2
$p(\chi^2)$	0.35	0.62	0.40	0.0009	0.0000	0.0007
#(+/-)	0/1	0/1	0/1	0/1	0/1	0/2
$p(+/-)$	1.0	1.0	1.0	1.0	1.0	0.50
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	-	-	-	-	-	-
<i>df</i>	-	-	-	-	-	-
$p(\chi^2)$	-	-	-	-	-	-
#(+/-)	-	-	-	-	-	-
$p(+/-)$	-	-	-	-	-	-
$p(B)$	-	-	-	-	-	-

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A7.6. Females, individual policies, 1999-2002, Standard* experience, recoveries.
Occupational class = All business.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	406	400	365	295	90	1,556
<i>E</i>	438.5	944.6	964.2	668.4	243.1	3,258.8
100 <i>A/E</i> Durations:						
1 - 2 weeks	114	-	-	-	-	114
2 - 3 weeks	102	-	-	-	-	102
3 - 4 weeks	91	-	-	-	-	91
4 - 8 weeks	77	32	-	-	-	44
8 - 13 weeks	↓	37	-	-	-	39
13 - 17 weeks	60	50	24	-	-	39
17 - 26 weeks	↓	44	25	-	-	31
26 - 30 weeks	↓	43	40	29	-	37
30 - 39 weeks	54	36	31	37	-	36
39 wks - 1 yr	↓	56	64	53	-	60
1 - 2 years	↓	79	49	48	34	48
2 - 5 years	↓	↓	55	42	35	45
5 - 11 years	94	52	67	53	68	59
Ages:						
18-24	↓	31	26	↓	↓	35
25-29	↓	37	40	47	37	39
30-34	72	31	36	40	50	40
35-39	93	40	37	48	50	47
40-44	114	48	40	44	39	48
45-49	86	50	43	37	28	50
50-54	93	43	34	50	↓	52
55-64	104	58	39	48	25	72
All cells	93	42	38	44	37	48
Using <i>E</i>						
Σz^2	36.41	323.36	377.69	210.31	94.35	1,034.59
<i>df</i>	27	45	46	34	14	91
$p(\chi^2)$	0.11	0.0000	0.0000	0.0000	0.0000	0.0000
#(+/-)	9/18	2/43	0/46	1/33	0/14	11/80
$p(+/-)$	0.12	0.0000	0.0000	0.0000	0.0001	0.0000
$p(B)$	0.000	0.050	1.0	0.261	1.0	0.000
Using adjusted <i>E</i>						
Σz^2	38.35	47.80	62.67	20.89	6.79	328.75
<i>df</i>	26	29	28	22	6	73
$p(\chi^2)$	0.0562	0.0154	0.0002	0.53	0.34	0.0000
#(+/-)	11/16	13/17	15/14	12/11	3/4	30/44
$p(+/-)$	0.44	0.58	1.0	1.0	1.0	0.13
$p(B)$	0.005	0.009	0.041	0.507	0.631	0.000

Note: 100*A/E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A8.1. Females, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = CMI Class 1.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	4	10	31	32	16	93
<i>E</i>	11.4	34.9	69.6	93.0	48.3	257.2
100 <i>A</i> / <i>E</i>						
Durations:						
1 - 17 weeks	↓	↓	↓	-	-	6
17 - 30 weeks	↓	↓	↓	↓	-	26
30 - 39 weeks	↓	↓	27	↓	-	26
39 wks - 1 yr	↓	21	↓	21	-	34
1 - 2 years	↓	↓	68	49	↓	67
2 - 5 years	↓	↓	↓	37	↓	35
5 - 11 years	35	38	41	32	33	24
Ages:						
19-34	↓	↓	↓	↓	↓	29
35-39	↓	↓	37	14	↓	20
40-44	↓	18	↓	58	30	50
45-49	↓	↓	51	35	↓	32
50-54	↓	↓	↓	↓	↓	36
55-64	35	38	44	35	35	52
All cells	35	29	45	34	33	36
Using <i>E</i>						
Σz^2	4.21	16.02	21.68	37.03	20.27	105.38
<i>df</i>	1	3	3	8	2	19
$p(\chi^2)$	0.0403	0.0011	0.0001	0.0000	0.0000	0.0000
#(+/-)	0/1	0/3	0/3	0/8	0/2	0/19
$p(+/-)$	1.0	0.25	0.25	0.0078	0.50	0.0000
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	-	-	0.00	0.00	-	20.25
<i>df</i>	-	-	1	1	-	7
$p(\chi^2)$	-	-	0.0000	0.0000	-	0.0051
#(+/-)	-	-	1/1	1/1	-	3/5
$p(+/-)$	-	-	1.0	1.0	-	0.73
$p(B)$	-	-	1.0	1.0	-	0.626

Note: 100*A*/*E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A8.2. Females, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = CMI Class 2.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	0	2	6	1	3	12
<i>E</i>	0.1	14.6	28.2	26.0	16.2	85.0
100 <i>A/E</i>						
Durations:						
1 wk - 1 yr	↓	↓	↓	↓	-	11
1 - 2 years	↓	↓	↓	↓	↓	38
2 - 11 years	-	14	21	4	19	3
Ages:						
18-34	-	↓	↓	↓	↓	19
35-49	↓	↓	↓	↓	↓	21
50-59	-	14	↓	↓	19	↓
60-62	-	-	21	4	-	20
All cells	-	14	21	4	19	14
Using <i>E</i>						
ΣZ^2	0.00	10.02	16.72	23.07	9.93	59.49
<i>df</i>	1	1	1	1	1	7
$p(\chi^2)$	0.0000	0.0015	0.0000	0.0000	0.0016	0.0000
#(+/-)	0/1	0/1	0/1	0/1	0/1	0/7
$p(+/-)$	1.0	1.0	1.0	1.0	1.0	0.0156
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	-	-	-	-	-	-
<i>df</i>	-	-	-	-	-	-
$p(\chi^2)$	-	-	-	-	-	-
#(+/-)	-	-	-	-	-	-
$p(+/-)$	-	-	-	-	-	-
$p(B)$	-	-	-	-	-	-

Note: 100*A/E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A8.6. Females, individual policies, 1999-2002, Standard* experience, deaths.
Occupational class = All business.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
<i>A</i>	4	12	41	38	20	115
<i>E</i>	12.1	52.4	104.8	135.7	70.4	375.4
100 <i>A</i> / <i>E</i>						
Durations:						
1 - 17 weeks	↓	↓	↓	-	-	5
17 - 30 weeks	↓	10	12	↓	-	20
30 - 39 weeks	↓	↓	↓	25	-	25
39 wks - 1 yr	↓	↓	29	20	-	29
1 - 2 years	↓	59	78	39	55	56
2 - 5 years	↓	↓	54	27	24	30
5 - 11 years	33	6	24	24	5	18
Ages:						
18-29	↓	↓	↓	↓	↓	37
30-34	↓	↓	40	13	↓	15
35-39	↓	17	↓	6	↓	14
40-44	↓	↓	32	40	20	34
45-49	↓	16	55	28	19	31
50-54	↓	↓	↓	↓	↓	34
55-64	33	38	34	35	45	46
All cells	33	23	39	28	28	31
Using <i>E</i>						
Σz^2	4.79	31.69	39.81	66.60	37.05	176.21
<i>df</i>	1	3	9	10	6	27
$p(\chi^2)$	0.0286	0.0000	0.0000	0.0000	0.0000	0.0000
#(+/-)	0/1	0/3	0/9	0/10	0/6	0/27
$p(+/-)$	1.0	0.25	0.0039	0.0020	0.0313	0.0000
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	-	-	0.22	0.43	-	28.67
<i>df</i>	-	-	2	2	-	9
$p(\chi^2)$	-	-	0.90	0.81	-	0.0007
#(+/-)	-	-	2/1	2/1	-	4/6
$p(+/-)$	-	-	1.0	1.0	-	0.75
$p(B)$	-	-	1.0	1.0	-	0.521

Note: 100*A*/*E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Tables A8.3, A8.4 and A8.5 are omitted due to low data volumes (actual deaths being less than 10).

Table A9.1. Offices contributing throughout 1991-2002. Males, individual policies, all occupations Standard* experience for the quadrennia 1991-94, 1995-98 and 1999-2002. Deferred periods 1, 4, 13, 26 and 52 weeks. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R.* **12** model parameterised using the males, individual policies, Standard experience for 1975-78.

Table A9.1a: Deferred Period 1 Week

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	19	43	6	61	0	0
25-29	234	67	66	49	12	34
30-34	858	104	275	96	73	66
35-39	1,545	110	917	105	284	83
40-44	2,313	103	1,448	99	850	91
45-49	2,582	100	2,127	90	1,264	79
50-54	2,045	101	2,270	92	2,048	82
55-59	1,502	86	1,690	94	1,845	84
60-64	925	69	786	69	820	71
18-64	12,023	96	9,585	91	7,196	81

Table A9.1b: Deferred Period 4 Weeks

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	54	223	18	91	12	61
25-29	207	128	82	92	60	56
30-34	324	136	135	90	74	62
35-39	471	126	240	89	149	76
40-44	570	98	382	92	222	70
45-49	720	94	516	77	344	72
50-54	625	93	660	81	573	70
55-59	610	82	595	79	655	74
60-64	310	49	319	51	222	37
18-64	3,891	93	2,947	77	2,311	65

Table A9.1c: Deferred Period 13 Weeks

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	13	394	5	↓	3	↓
25-29	57	276	46	237	45	169
30-34	116	184	67	130	69	100
35-39	180	147	143	149	104	96
40-44	284	130	157	97	126	81
45-49	413	127	283	97	202	86
50-54	441	144	473	122	402	99
55-59	417	127	419	117	453	99
60-64	220	84	264	94	162	58
18-64	2,141	129	1,857	113	1,566	90

Table A9.1d: Deferred Period 26 Weeks

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	4	↓	1	↓	4	↓
25-29	9	↓	7	↓	37	↓
30-34	21	232	23	214	45	548
35-39	41	158	54	241	55	223
40-44	86	138	107	227	99	214
45-49	184	151	208	193	189	216
50-54	244	161	370	207	311	163
55-59	300	147	367	176	414	162
60-64	205	108	195	102	145	76
18-64	1,094	142	1,332	173	1,299	160

Table A9.1e: Deferred Period 52 Weeks

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	1	↓	0	↓	0	↓
25-29	4	↓	0	↓	2	↓
30-34	4	↓	5	↓	6	↓
35-39	11	326	15	286	8	218
40-44	21	223	32	349	37	354
45-49	79	380	101	509	67	366
50-54	100	335	187	513	178	462
55-59	110	253	134	287	160	280
60-64	86	196	73	165	78	165
18-64	416	271	547	335	536	300

Table A9.2. Offices contributing throughout 1991-2002. Females, individual policies, all occupations Standard* experience for the quadrennia 1991-94, 1995-98 and 1999-2002. Deferred periods 1, 4, 13, 26 and 52 weeks. Comparison of actual claim inceptions by quinquennial age group to those expected using the *C.M.I.R.* **12** model parameterised using the females, individual policies, Standard experience for 1975-78.

Table A9.2a: Deferred Period 1 Week

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	21	77	2	40	1	5
25-29	123	67	50	58	8	39
30-34	132	99	59	74	41	85
35-39	178	107	137	130	48	73
40-44	234	132	201	117	68	65
45-49	239	167	218	136	151	85
50-54	191	173	233	186	169	121
55-59	109	139	142	160	163	174
60-64	40	151	25	125	14	64
18-64	1,267	121	1,067	127	7,196	81

Table A9.2b: Deferred Period 4 Weeks

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	26	182	15	75	10	45
25-29	94	108	31	56	31	33
30-34	94	184	49	136	26	66
35-39	89	144	68	145	44	112
40-44	105	153	68	103	60	111
45-49	111	171	98	133	71	98
50-54	78	171	73	117	79	102
55-59	51	175	63	160	46	82
60-64	5	42	6	63	4	39
18-64	653	150	471	115	371	80

Table A9.2c: Deferred Period 13 Weeks

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	5	↓	3	↓	7	↓
25-29	23	324	23	309	24	212
30-34	41	294	25	182	37	170
35-39	37	189	46	239	37	142
40-44	55	204	62	231	62	195
45-49	49	163	61	170	50	129
50-54	34	147	52	147	61	133
55-59	33	197	24	102	26	73
60-64	3	58	1	19	4	58
18-64	280	194	297	177	308	139

Table A9.2d: Deferred Period 26 Weeks

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	1	↓	1	↓	3	↓
25-29	12	↓	16	↓	19	↓
30-34	20	558	21	494	31	578
35-39	35	659	24	355	55	594
40-44	39	478	42	411	51	392
45-49	38	327	67	455	88	488
50-54	59	481	56	320	83	356
55-59	43	345	27	183	51	240
60-64	7	127	3	59	0	0
18-64	254	415	257	335	381	382

Table A9.2e: Deferred Period 52 Weeks

AGE GROUP	1991-94		1995-98		1999-2002	
	AINC	100xA/E	AINC	100xA/E	AINC	100xA/E
18-24	1	↓	1	↓	0	↓
25-29	0	↓	3	↓	3	↓
30-34	4	↓	10	↓	5	↓
35-39	7	↓	15	↓	27	↓
40-44	7	↓	27	1,025	19	693
45-49	16	649	34	↓	39	↓
50-54	17	↓	28	649	41	698
55-59	20	610	20	↑	27	353
60-64	3	↑	1	↑	1	↑
18-64	75	627	139	761	162	596

Table A10.1. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, recoveries. Deferred period 1 week.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	4653	3,634	2,610	834	642	405
<i>E</i>	4,691.6	3,628.80	2,728.3	869.6	712.9	437.5
100 <i>A</i> / <i>E</i> by duration						
1 - 2 weeks	127	137	140	102	103	114
2 - 3 weeks	115	127	118	105	107	102
3 - 4 weeks	91	91	88	99	82	91
4 - 8 weeks	77	67	64	79	72	77
8 - 13 weeks	69	57	56	88	68	↓
13 - 17 weeks	51	67	45	75	91	60
17 - 26 weeks	40	31	47	↓	↓	↓
26 - 30 weeks	56	51	49	↓	↓	↓
30 - 39 weeks	45	31	41	80	58	54
39 wks - 1 yr	44	37	65	↓	↓	↓
1 - 2 years	47	44	67	↓	↓	↓
2 - 5 years	↓	45	↓	↓	↓	↓
5 - 11 years	60	68	41	90	69	94
100 <i>A</i> / <i>E</i> by age						
18-24	113	↓	↓	66	↓	↓
25-29	87	84	83	76	85	↓
30-34	120	115	88	93	84	73
35-39	127	122	103	100	84	94
40-44	115	115	110	94	96	114
45-49	95	106	91	110	84	86
50-54	93	89	88	101	85	92
55-59	73	84	92	99	110	↓
60-64	↓	100	↓	142	130	104
65-65	93	-	111	-	-	-
All cells	99	100	96	96	90	93
Using <i>E</i>						
Σz^2	479.78	554.08	420.36	42.72	38.65	36.41
<i>df</i>	75	68	61	42	35	27
$p(\chi^2)$	0.0000	0.0000	0.0000	0.44	0.31	0.11
#(+/-)	18/57	16/52	13/48	19/23	13/22	9/18
$p(+/-)$	0.0000	0.0000	0.0000	0.64	0.18	0.12
$p(B)$	0.000	0.000	0.000	0.193	0.003	0.000
Using adjusted <i>E</i>						
Σz^2	483.76	553.23	435.64	43.16	32.62	41.17
<i>df</i>	74	67	59	41	31	27
$p(\chi^2)$	0.0000	0.0000	0.0000	0.38	0.39	0.0397
#(+/-)	18/57	16/52	16/44	20/22	14/18	11/17
$p(+/-)$	0.0000	0.0000	0.0004	0.88	0.60	0.34
$p(B)$	0.000	0.000	0.000	0.312	0.002	0.000

Note: 100*A*/*E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A10.2. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, recoveries. Deferred period 4 weeks.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	2,562	1,596	1,338	527	323	283
<i>E</i>	4,200.3	2,837.4	2,379.5	872.9	556.4	522.1
100 <i>A</i> / <i>E</i> by duration						
1 - 2 weeks	-	-	-	-	-	-
2 - 3 weeks	-	-	-	-	-	-
3 - 4 weeks	-	-	-	-	-	-
4 - 8 weeks	53	52	49	48	47	41
8 - 13 weeks	59	52	51	54	56	44
13 - 17 weeks	64	65	55	66	72	68
17 - 26 weeks	72	61	61	73	59	61
26 - 30 weeks	65	62	60	79	79	43
30 - 39 weeks	62	63	77	59	↓	47
39 wks - 1 yr	69	67	77	109	79	106
1 - 2 years	77	68	76	92	44	143
2 - 5 years	↓	50	73	↓	↓	↓
5 - 11 years	77	59	63	114	73	56
100 <i>A</i> / <i>E</i> by age						
18-24	52	59	61	59	↓	42
25-29	63	54	53	51	67	48
30-34	61	60	50	58	40	53
35-39	64	62	49	60	66	54
40-44	59	58	62	66	45	60
45-49	64	59	63	58	67	62
50-54	60	55	57	71	69	44
55-59	55	48	51	↓	↓	↓
60-64	69	57	60	74	59	65
65-65	-	54	-	-	-	-
All cells	61	56	56	60	58	54
Using <i>E</i>						
Σz^2	683.55	558.87	482.90	155.93	107.25	132.94
<i>df</i>	70	66	60	40	31	31
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
#(+/-)	4/66	0/66	5/55	3/37	0/31	2/29
$p(+/-)$	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
$p(B)$	0.744	1.0	0.275	0.003	1.0	0.038
Using adjusted <i>E</i>						
Σz^2	96.07	61.04	62.93	37.26	28.69	34.13
<i>df</i>	63	55	49	31	25	20
$p(\chi^2)$	0.0046	0.27	0.0870	0.20	0.28	0.0253
#(+/-)	35/29	30/26	26/24	20/12	16/10	10/11
$p(+/-)$	0.53	0.69	0.89	0.22	0.33	1.0
$p(B)$	0.022	0.419	0.053	0.048	0.369	0.032

Note: 100*A*/*E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A10.3. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, recoveries. Deferred period 13 weeks.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	977	616	624	157	137	136
<i>E</i>	1,703.2	1,312.2	1,304.7	292.0	263.3	345.4
100 <i>A</i> / <i>E</i> by duration						
1 - 2 weeks	-	-	-	-	-	-
2 - 3 weeks	-	-	-	-	-	-
3 - 4 weeks	-	-	-	-	-	-
4 - 8 weeks	-	-	-	-	-	-
8 - 13 weeks	-	-	-	-	-	-
13 - 17 weeks	60	49	31	40	51	34
17 - 26 weeks	45	34	37	43	46	23
26 - 30 weeks	65	53	52	56	64	56
30 - 39 weeks	56	48	48	46	59	36
39 wks - 1 yr	63	77	71	67	54	71
1 - 2 years	73	50	72	81	56	51
2 - 5 years	61	50	57	↓	↓	↓
5 - 11 years	118	58	61	83	50	45
100 <i>A</i> / <i>E</i> by age						
18-24	↓	↓	↓	↓	↓	↓
25-29	53	33	44	34	50	29
30-34	52	51	43	40	35	39
35-39	60	56	49	52	50	39
40-44	56	57	49	74	43	46
45-49	61	47	48	75	72	49
50-54	60	38	52	52	↓	33
55-59	51	47	46	↓	↓	↓
60-64	64	54	47	33	58	37
65-65	-	-	-	-	-	-
All cells	57	47	48	54	52	39
Using <i>E</i>						
ΣZ^2	327.72	398.48	384.50	66.70	56.75	128.18
<i>df</i>	50	50	51	23	22	25
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0000	0.0001	0.0000
#(+/-)	2/48	2/48	3/48	1/22	0/22	0/25
$p(+/-)$	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
$p(B)$	0.035	0.444	0.687	0.794	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	45.18	66.96	87.96	15.29	5.23	12.68
<i>df</i>	45	36	37	14	10	11
$p(\chi^2)$	0.46	0.0013	0.0000	0.36	0.88	0.31
#(+/-)	29/17	20/17	20/18	6/9	5/6	6/6
$p(+/-)$	0.10	0.74	0.87	0.61	1	1.0
$p(B)$	0.016	0.829	0.001	0.060	0.381	0.416

Note: 100*A*/*E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A10.4. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, recoveries. Deferred period 26 weeks.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	261	245	282	71	85	120
<i>E</i>	503.3	549.8	651.0	150.3	157.8	263.6
100 <i>A</i> / <i>E</i> by duration						
1 - 2 weeks	-	-	-	-	-	-
2 - 3 weeks	-	-	-	-	-	-
3 - 4 weeks	-	-	-	-	-	-
4 - 8 weeks	-	-	-	-	-	-
8 - 13 weeks	-	-	-	-	-	-
13 - 17 weeks	-	-	-	-	-	-
17 - 26 weeks	-	-	-	-	-	-
26 - 30 weeks	80	62	42	26	↓	27
30 - 39 weeks	37	33	33	36	46	33
39 wks - 1 yr	43	35	51	54	92	64
1 - 2 years	51	49	51	38	39	56
2 - 5 years	61	49	38	↓	↓	42
5 - 11 years	86	59	45	85	53	32
100 <i>A</i> / <i>E</i> by age						
18-24	↓	↓	↓	↓	↓	↓
25-29	40	↓	40	38	62	42
30-34	47	71	55	56	51	41
35-39	53	52	48	61	66	57
40-44	68	44	42	80	73	50
45-49	56	48	50	32	54	33
50-54	46	45	37	14	↓	60
55-59	38	33	34	↓	↓	25
60-64	70	28	83	44	32	-
65-65	-	-	-	-	-	-
All cells	50	45	43	47	54	46
Using <i>E</i>						
ΣZ^2	125.51	168.87	206.47	46.62	36.29	82.23
<i>df</i>	28	27	30	13	14	22
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0000	0.0009	0.0000
#(+/-)	1/27	0/27	0/30	0/13	1/13	2/20
$p(+/-)$	0.0000	0.0000	0.0000	0.0002	0.0018	0.0001
$p(B)$	0.326	1.0	1.0	1.0	0.070	0.779
Using adjusted <i>E</i>						
ΣZ^2	24.49	21.08	22.82	4.69	6.67	15.32
<i>df</i>	20	19	21	5	7	8
$p(\chi^2)$	0.22	0.33	0.35	0.45	0.46	0.0532
#(+/-)	8/13	11/9	11/11	3/3	3/5	3/6
$p(+/-)$	0.38	0.82	1.0	1.0	0.73	0.51
$p(B)$	0.012	0.905	0.571	1.0	0.478	0.244

Note: 100*A*/*E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A10.5. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, recoveries. Deferred period 52 weeks.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	53	46	52	14	12	32
<i>E</i>	106.5	133.8	156.9	31	49.8	69.9
100 <i>A</i> / <i>E</i> by duration						
1 - 2 weeks	-	-	-	-	-	-
2 - 3 weeks	-	-	-	-	-	-
3 - 4 weeks	-	-	-	-	-	-
4 - 8 weeks	-	-	-	-	-	-
8 - 13 weeks	-	-	-	-	-	-
13 - 17 weeks	-	-	-	-	-	-
17 - 26 weeks	-	-	-	-	-	-
26 - 30 weeks	-	-	-	-	-	-
30 - 39 weeks	-	-	-	-	-	-
39 wks - 1 yr	-	-	-	-	-	-
1 - 2 years	46	26	32	↓	22	51
2 - 5 years	↓	↓	34	↓	↓	↓
5 - 11 years	56	45	33	46	27	39
100 <i>A</i> / <i>E</i> by age						
18-24	↓	-	-	↓	↓	↓
25-29	↓	↓	↓	↓	↓	↓
30-34	↓	↓	↓	↓	↓	↓
35-39	↓	↓	22	↓	40	70
40-44	56	57	54	↓	↓	↓
45-49	54	36	45	↓	↓	38
50-54	45	24	18	↓	↓	↓
55-59	↓	↓	↓	↓	↓	28
60-64	43	21	39	46	16	-
65-65	-	-	-	-	-	-
All cells	50	34	33	46	24	46
Using <i>E</i>						
Σz^2	26.97	57.04	67.72	8.55	26.58	21.67
<i>df</i>	8	8	11	1	3	5
$p(\chi^2)$	0.0007	0.0000	0.0000	0.0035	0.0000	0.0006
#(+/-)	0/8	0/8	0/11	0/1	0/3	0/5
$p(+/-)$	0.0078	0.0078	0.0010	1.0	0.25	0.0625
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	5.36	6.99	0.00	-	-	0.73
<i>df</i>	3	3	1	-	-	2
$p(\chi^2)$	0.15	0.0721	0.95	-	-	0.69
#(+/-)	2/2	1/3	1/1	-	-	1/2
$p(+/-)$	1.0	0.63	1.0	-	-	1.0
$p(B)$	1.0	0.871	1.0	-	-	0.757

Note: 100*A*/*E* is shown as *italic* if the actual number of recoveries is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A11.1. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, deaths. Deferred period 1 week.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	67	48	37	3	2	4
<i>E</i>	138.6	133.3	116.5	11.8	13.1	11.7
100 <i>A</i> / <i>E</i> by duration						
1 - 8 weeks	42	↓	↓	↓	↓	↓
8 - 13 weeks	↓	36	14	↓	↓	↓
13 - 17 weeks	44	↓	↓	↓	↓	↓
17 - 26 weeks	↓	↓	↓	↓	↓	↓
26 - 30 weeks	53	45	27	↓	↓	↓
30 - 39 weeks	↓	↓	↓	↓	↓	↓
39 wks - 1 yr	48	43	66	↓	↓	↓
1 - 2 years	37	47	53	↓	↓	↓
2 - 5 years	58	7	22	↓	↓	↓
5 - 11 years	56	47	25	25	15	34
100 <i>A</i> / <i>E</i> by age						
18-39	↓	↓	↓	↓	↓	↓
40-44	48	↓	↓	↓	↓	↓
45-49	25	34	18	↓	↓	↓
50-54	23	37	38	↓	↓	↓
55-59	66	36	↓	↓	↓	↓
60-64	↓	37	↓	25	15	34
65-65	67	-	35	-	-	-
All cells	48	36	32	25	15	34
Using <i>E</i>						
Σz^2	37.07	53.65	51.20	5.81	8.53	4.42
<i>df</i>	12	12	10	1	1	1
$p(\chi^2)$	0.0002	0.0000	0.0000	0.0159	0.0035	0.0356
#(+/-)	0/12	0/12	0/10	0/1	0/1	0/1
$p(+/-)$	0.0005	0.0005	0.0020	1.0	1.0	1.0
$p(B)$	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	2.20	2.07	0.40	-	-	-
<i>df</i>	3	2	2	-	-	-
$p(\chi^2)$	0.53	0.36	0.82	-	-	-
#(+/-)	2/2	2/1	1/2	-	-	-
$p(+/-)$	1.0	1.0	1.0	-	-	-
$p(B)$	1.0	0.741	0.758	-	-	-

Note: 100*A*/*E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A11.2. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, deaths. Deferred period 4 weeks.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	120	116	98	10	14	8
<i>E</i>	231.0	215.7	204.1	33.2	30.0	29.2
100 <i>A</i> / <i>E</i> by duration						
1 - 8 weeks	26	24	↓	↓	↓	↓
8 - 13 weeks	38	↓	↓	↓	↓	↓
13 - 17 weeks	40	58	28	↓	↓	↓
17 - 26 weeks	↓	56	↓	↓	↓	↓
26 - 30 weeks	59	↓	49	28	↓	↓
30 - 39 weeks	56	49	↓	↓	↓	↓
39 wks - 1 yr	69	39	50	↓	↓	↓
1 - 2 years	61	79	91	↓	↓	↓
2 - 5 years	58	52	52	↓	↓	↓
5 - 11 years	51	51	33	32	47	27
100 <i>A</i> / <i>E</i> by age						
18-34	19	↓	↓	↓	↓	↓
35-39	29	41	51	↓	↓	↓
40-44	46	61	38	18	↓	↓
45-49	42	52	24	↓	↓	↓
50-54	63	47	48	↓	↓	↓
55-59	66	52	50	↓	↓	↓
60-64	62	82	83	42	47	27
65-65	-	-	-	-	-	-
All cells	52	54	48	30	47	27
Using <i>E</i>						
Σz^2	55.26	45.47	61.75	14.33	8.01	1.64
<i>df</i>	19	16	15	3	1	1
$p(\chi^2)$	0.0000	0.0001	0.0000	0.0025	0.0047	0.0001
#(+/-)	0/19	0/16	1/14	0/3	0/1	0/1
$p(+/-)$	0.0000	0.0000	0.0010	0.25	1.0	1.0
$p(B)$	1.0	1.0	0.945	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	13.32	4.25	11.78	-	-	-
<i>df</i>	8	8	7	-	-	-
$p(\chi^2)$	0.10	0.83	0.11	-	-	-
#(+/-)	5/4	3/6	5/3	-	-	-
$p(+/-)$	1.0	0.51	0.73	-	-	-
$p(B)$	0.657	0.910	0.239	-	-	-

Note: 100*A*/*E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A11.3. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, deaths. Deferred period 13 weeks.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	163	143	137	15	11	20
<i>E</i>	238.3	250	253.3	29.4	31.1	41.5
100 <i>A</i> / <i>E</i> by duration						
1 - 17 weeks	<i>100</i>	↓	↓	↓	↓	↓
17 - 26 weeks	↓	↓	↓	↓	↓	↓
26 - 30 weeks	61	71	<i>49</i>	↓	↓	↓
30 - 39 weeks	53	76	<i>54</i>	↓	↓	↓
39 wks - 1 yr	<i>87</i>	<i>59</i>	<i>82</i>	↓	↓	↓
1 - 2 years	86	<i>57</i>	<i>69</i>	↓	↓	<i>53</i>
2 - 5 years	<i>51</i>	49	<i>49</i>	↓	↓	↓
5 - 11 years	<i>51</i>	<i>44</i>	<i>43</i>	<i>51</i>	<i>35</i>	<i>42</i>
100 <i>A</i> / <i>E</i> by age						
18-34	↓	↓	↓	↓	↓	↓
35-39	<i>53</i>	<i>46</i>	<i>44</i>	↓	↓	↓
40-44	<i>61</i>	<i>63</i>	<i>50</i>	↓	↓	<i>37</i>
45-49	84	<i>54</i>	<i>63</i>	↓	↓	↓
50-54	72	58	51	↓	↓	↓
55-59	72	65	59	↓	↓	↓
60-64	<i>52</i>	<i>46</i>	<i>48</i>	<i>51</i>	<i>35</i>	<i>58</i>
65-65	-	-	-	-	-	-
All cells	68	57	54	<i>51</i>	<i>35</i>	<i>48</i>
Using <i>E</i>						
ΣZ^2	32.26	44.75	56.36	6.58	12.33	9.90
<i>df</i>	20	19	17	1	1	3
$p(\chi^2)$	0.0406	0.0007	0.0000	0.01030	0.0004	0.0195
#(+/-)	3/17	1/18	0/17	0/1	0/1	0/3
$p(+/-)$	0.0026	0.0001	0.0000	1.0	1.0	0.25
$p(B)$	0.423	0.284	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	16.69	5.37	7.08	-	-	-
<i>df</i>	11	11	9	-	-	-
$p(\chi^2)$	0.12	0.91	0.63	-	-	-
#(+/-)	6/6	6/6	3/7	-	-	-
$p(+/-)$	1.0	1	0.34	-	-	-
$p(B)$	0.72	0.174	0.192	-	-	-

Note: 100*A*/*E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

Table A11.4. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, deaths. Deferred period 26 weeks.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	102	106	96	22	10	24
<i>E</i>	156.3	184.7	217.4	28.7	34.4	54.5
100 <i>A</i> / <i>E</i> by duration						
1 - 39 weeks	58	51	46	↓	↓	↓
39 wks - 1 yr	78	50	56	↓	↓	↓
1 - 2 years	85	61	41	↓	55	52
2 - 5 years	44	57	42	↓	↓	↓
5 - 11 years	72	63	44	77	6	36
100 <i>A</i> / <i>E</i> by age						
18-39	↓	↓	50	↓	↓	↓
40-44	↓	69	64	↓	↓	29
45-49	59	46	44	↓	↓	↓
50-54	64	47	35	↓	↓	↓
55-59	93	71	↓	↓	↓	54
60-64	45	52	47	77	29	-
65-65	76	-	-	-	-	-
All cells	65	57	44	77	29	44
Using <i>E</i>						
Σz^2	23.90	35.05	64.55	1.33	18.06	16.95
<i>df</i>	12	13	16	1	2	4
$p(\chi^2)$	0.0210	0.0008	0.0000	0.25	0.0001	0.0020
#(+/-)	1/11	0/13	0/16	0/1	0/2	0/4
$p(+/-)$	0.0063	0.0002	0.0000	1.0	0.50	0.13
$p(B)$	0.485	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
Σz^2	4.99	2.63	5.10	-	-	-
<i>df</i>	6	8	8	-	-	-
$p(\chi^2)$	0.54	0.96	0.75	-	-	-
#(+/-)	4/3	4/5	5/4	-	-	-
$p(+/-)$	1.0	1.0	1.0	-	-	-
$p(B)$	0.792	0.898	0.507	-	-	-

Note: 100*A*/*E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

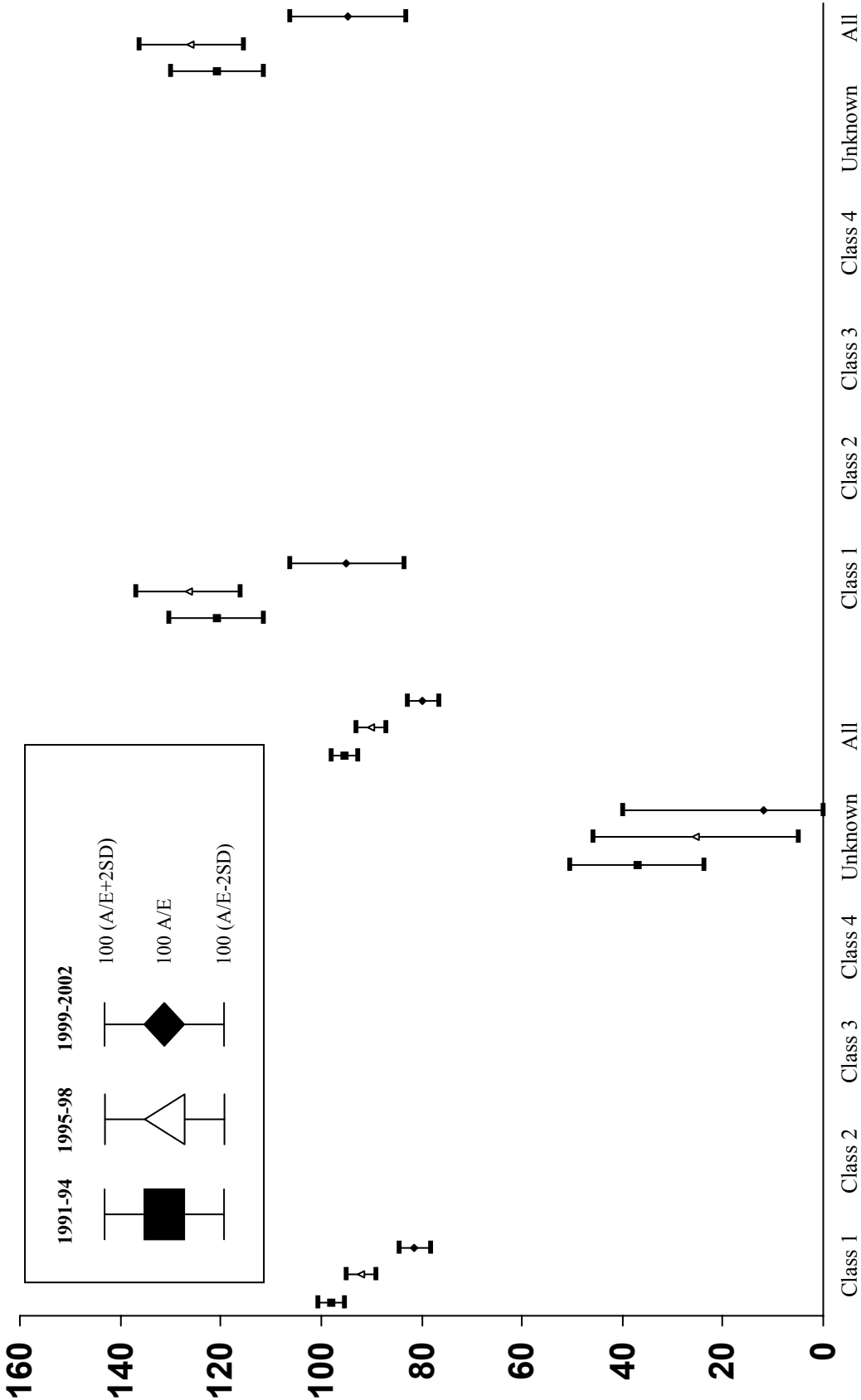
Table A11.5. Offices contributing throughout 1991-2002. Individual policies, males and females for the quadrennia 1991-94, 1995-98 and 1999-2002. Standard* experience, all occupations, deaths. Deferred period 52 weeks.

	Males			Females		
	1991-94	1995-98	1999-2002	1991-94	1995-98	1999-2002
<i>A</i>	38	32	21	4	4	13
<i>E</i>	48.5	65.2	81.1	10	15	23.9
100 <i>A</i> / <i>E</i> by duration						
1 wks - 1 yr	-	-	-	-	-	-
1 - 2 years	<i>105</i>	<i>59</i>	<i>22</i>	↓	↓	↓
2 - 5 years	↓	<i>40</i>	<i>42</i>	↓	↓	↓
5 - 11 years	<i>62</i>	<i>51</i>	<i>11</i>	<i>40</i>	<i>27</i>	<i>54</i>
100 <i>A</i> / <i>E</i> by age						
19-44	↓	↓	↓	↓	↓	↓
45-49	↓	<i>34</i>	<i>19</i>	↓	↓	↓
50-54	<i>72</i>	<i>56</i>	<i>24</i>	↓	↓	↓
55-59	↓	↓	↓	↓	↓	<i>54</i>
60-64	<i>87</i>	<i>56</i>	<i>35</i>	<i>40</i>	<i>27</i>	-
65-65	-	-	-	-	-	-
All cells	78	49	26	<i>40</i>	<i>27</i>	<i>54</i>
Using <i>E</i>						
ΣZ^2	3.69	15.35	41.14	2.94	7.34	4.51
<i>df</i>	3	4	7	1	1	1
$p(\chi^2)$	0.30	0.0040	0.0000	0.0864	0.0068	0.0338
#(+/-)	1/2	0/4	0/7	0/1	0/1	0/1
$p(+/-)$	1.0	0.13	0.0156	1.0	1.0	1.0
$p(B)$	0.672	1.0	1.0	1.0	1.0	1.0
Using adjusted <i>E</i>						
ΣZ^2	0.17	-	-	-	-	-
<i>df</i>	0	-	-	-	-	-
$p(\chi^2)$	0.68	-	-	-	-	-
#(+/-)	1/1	-	-	-	-	-
$p(+/-)$	1.0	-	-	-	-	-
$p(B)$	1.0	-	-	-	-	-

Note: 100*A*/*E* is shown as *italic* if the actual number of deaths is less than 30. $p(\chi^2)$ and $p(+/-)$ are shown to 4 decimal places if less than 0.10 and as **bold** if less than 0.05. $p(B)$ is shown as **bold** if less than 0.050.

FEMALES

MALES

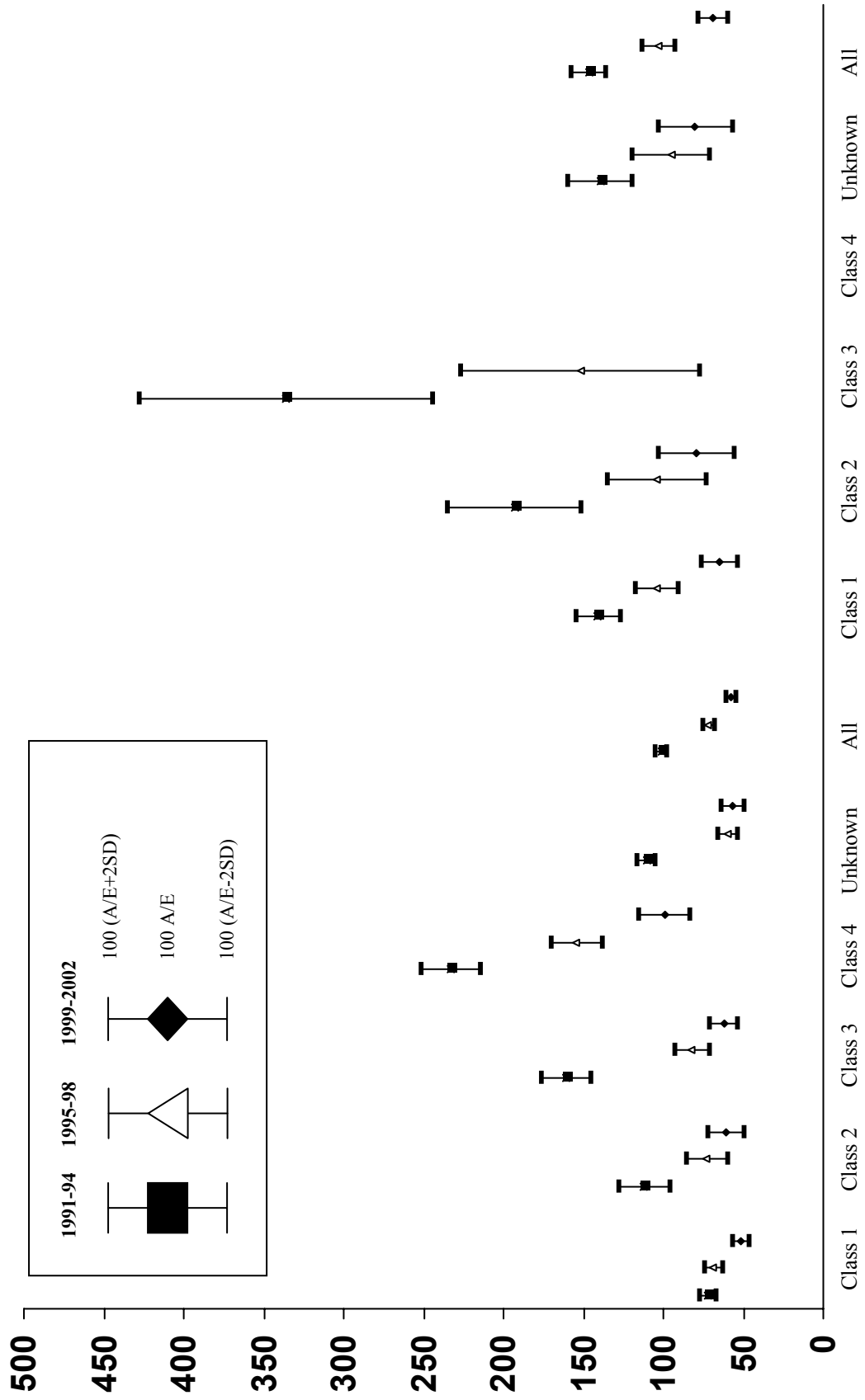


Note: Results are omitted from the above figure if based on fewer than 10 actual inceptions.

Figure A1.1. Males and females, individual policies. Standard* inception experience by occupational class for the quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 1 week. Graphical presentation of Table A2.1(a) and Table A2.1(b).

FEMALES

MALES

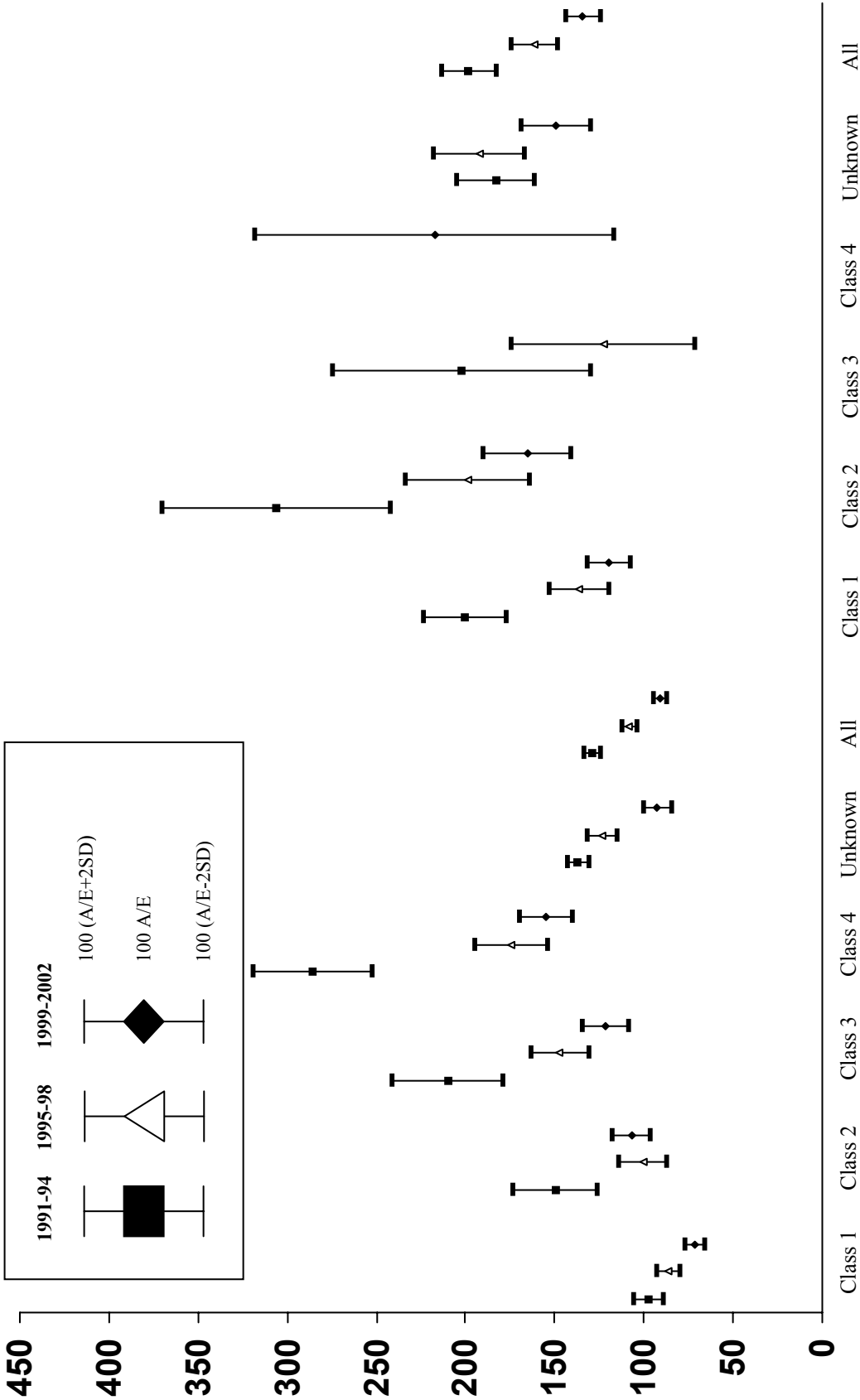


Note: Results are omitted from the above figure if based on fewer than 10 actual inceptions.

Figure A1.2. Males and females, individual policies. Standard* inception experience by occupational class for the quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 4 weeks. Graphical presentation of Table A2.2(a) and Table A2.2(b).

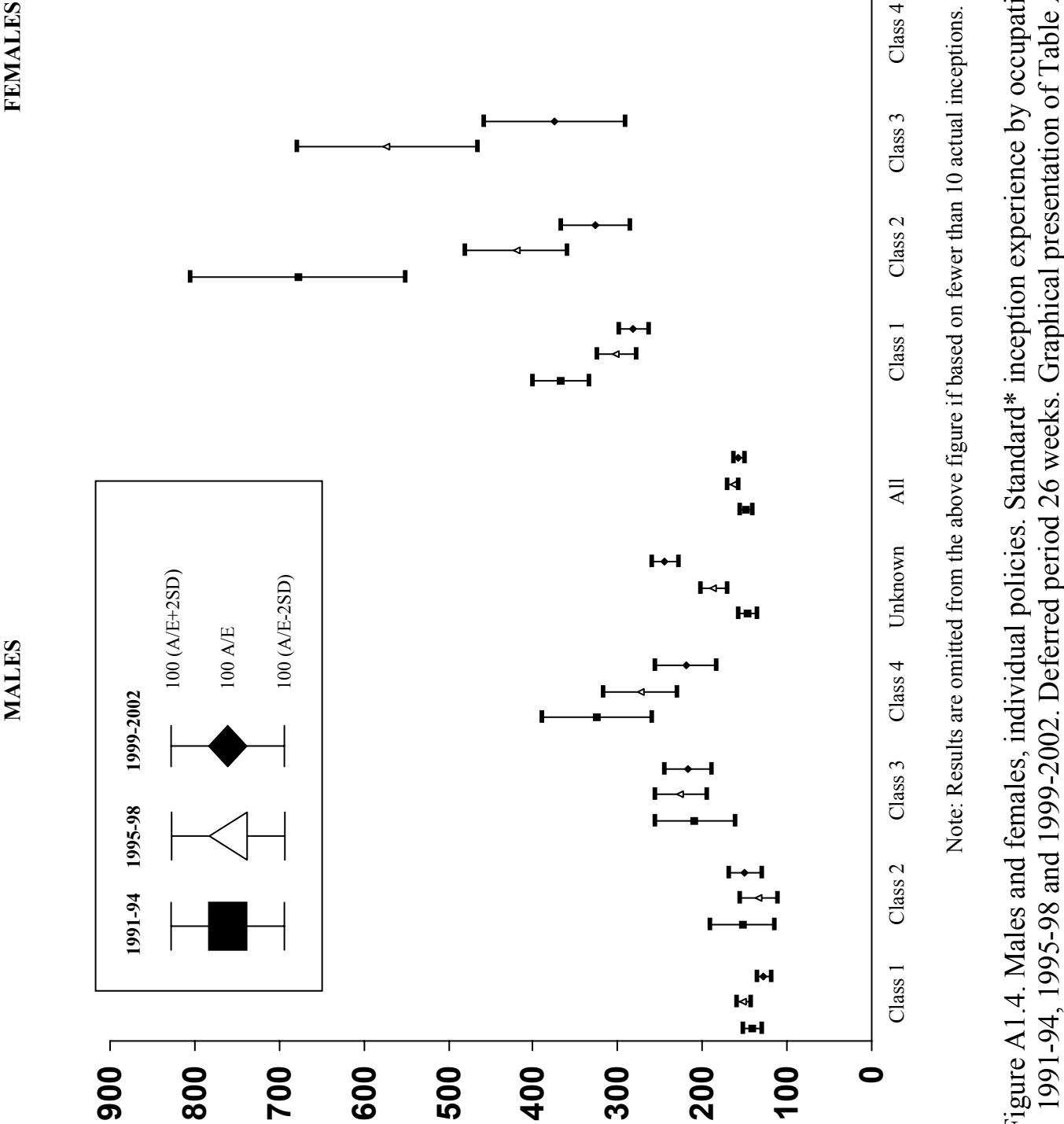
MALES

FEMALES



Note: Results are omitted from the above figure if based on fewer than 10 actual inceptions.

Figure A1.3. Males and females, individual policies. Standard* inception experience by occupational class for the quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 13 weeks. Graphical presentation of Table A2.3(a) and Table A2.3(b).

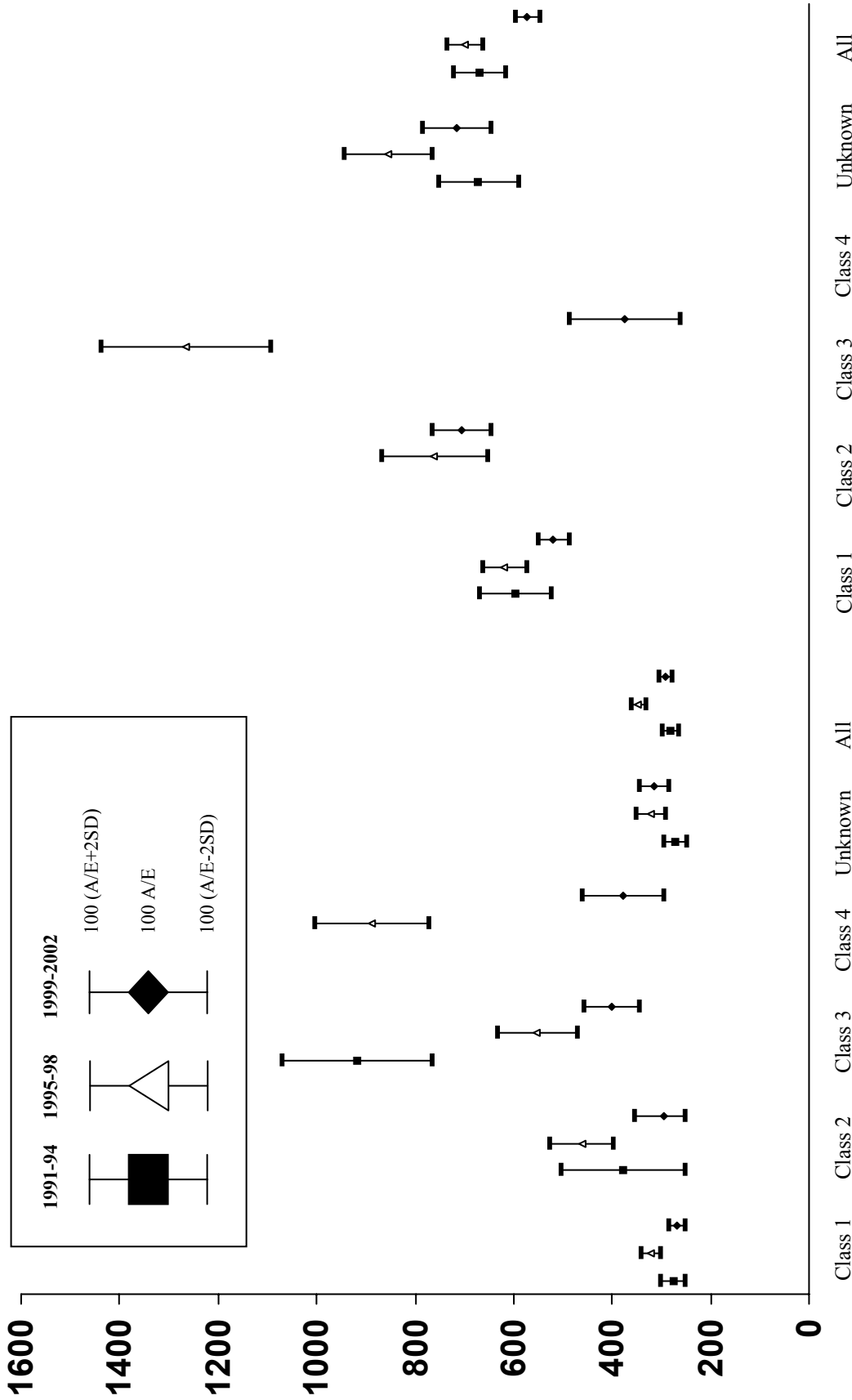


Note: Results are omitted from the above figure if based on fewer than 10 actual inceptions.

Figure A1.4. Males and females, individual policies. Standard* inception experience by occupational class for the quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 26 weeks. Graphical presentation of Table A2.4(a) and Table A2.4(b).

FEMALES

MALES

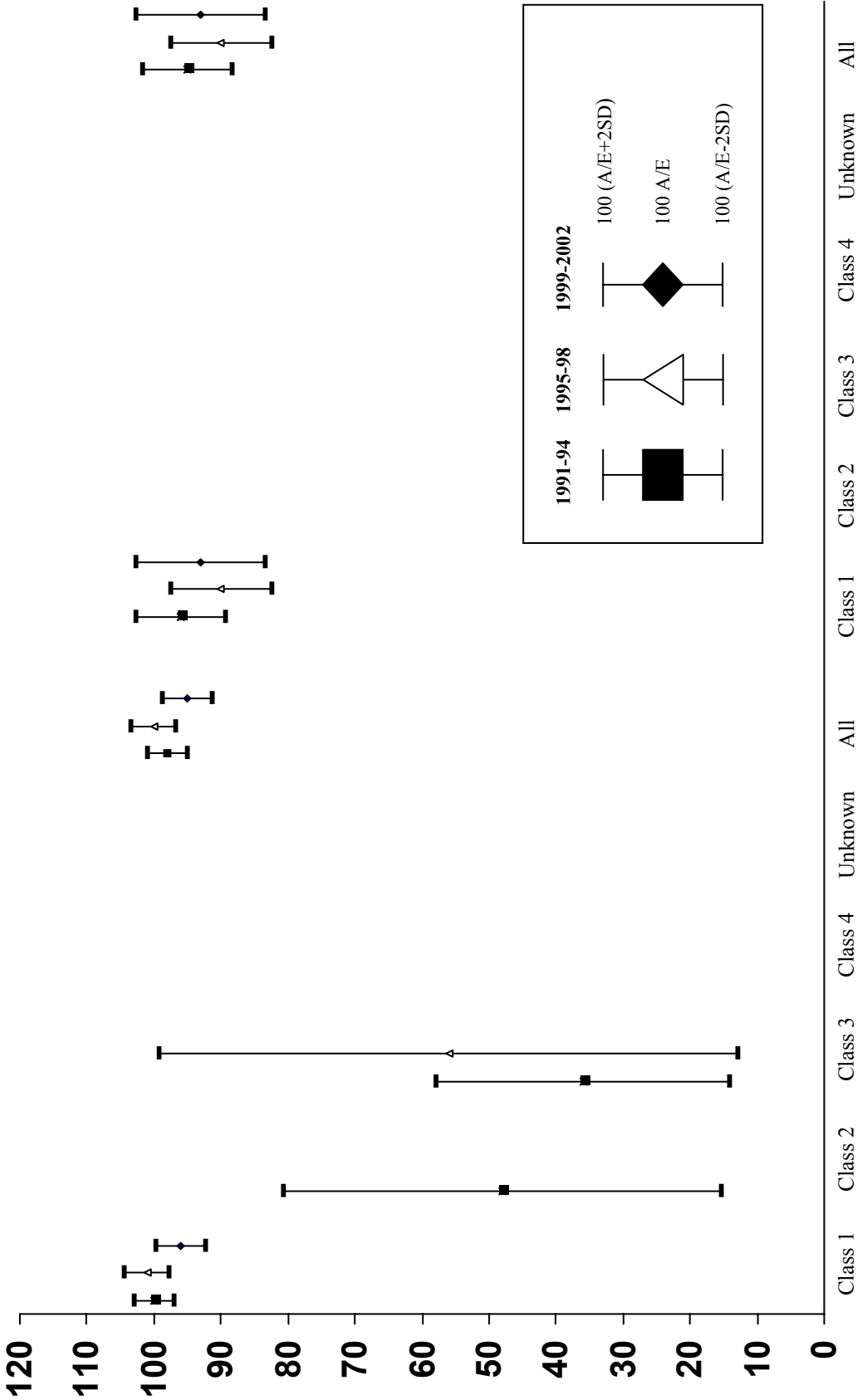


Note: Results are omitted from the above figure if based on fewer than 10 actual inceptions.

Figure A1.5. Males and females, individual policies. Standard* inception experience by occupational class for the quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 52 weeks. Graphical presentation of Table A2.5(a) and Table A2.5(b).

FEMALES

MALES

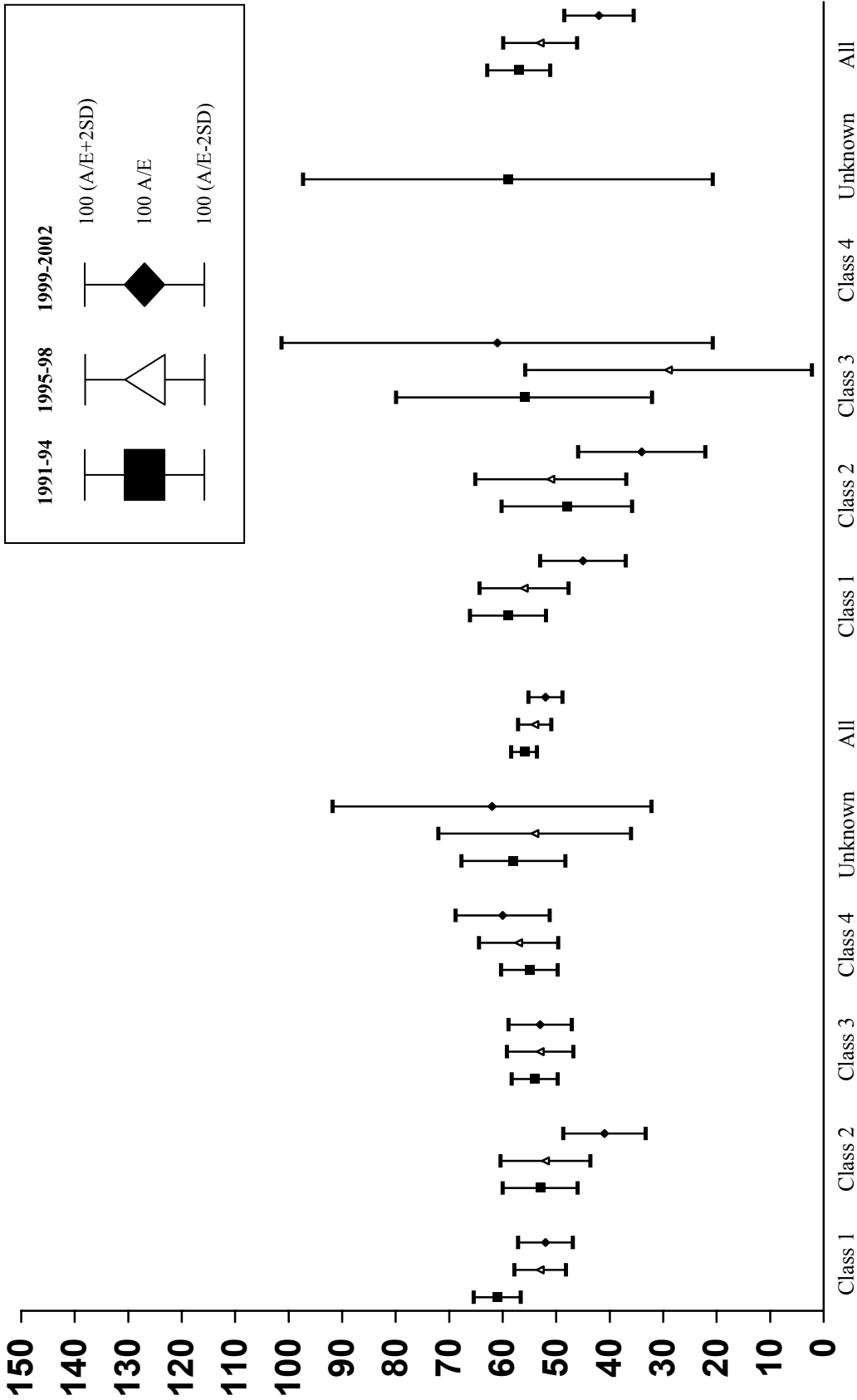


Note: Results are omitted from the above figure if based on fewer than 10 actual recoveries.

Figure A2.1. Males and females, individual policies, recoveries, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 1 week. Compare with Table A4a and Table A4b.

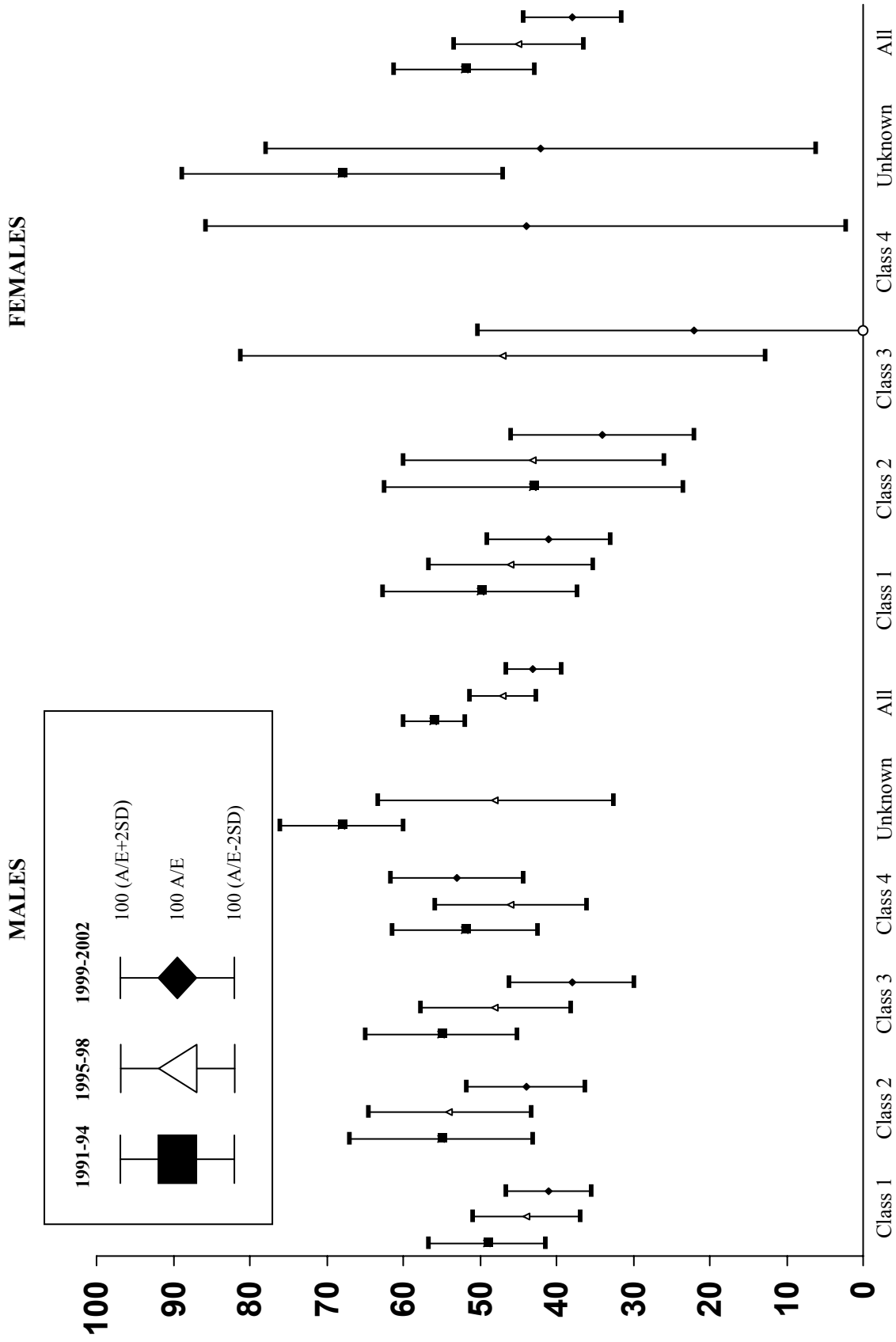
MALES

FEMALES



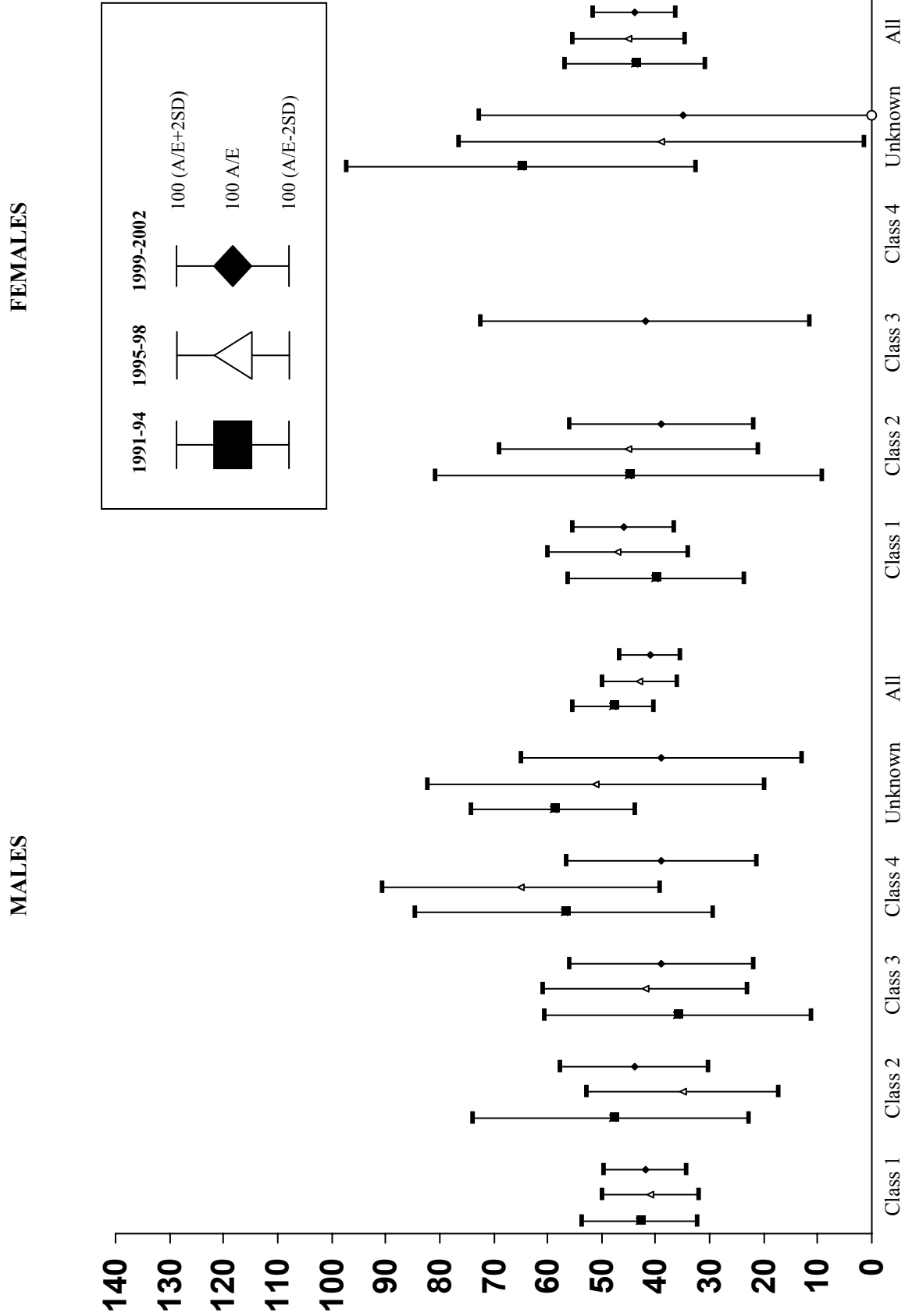
Note: Results are omitted from the above figure if based on fewer than 10 actual recoveries.

Figure A2.2. Males and females, individual policies, recoveries, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 4 weeks. Compare with Table A4a and Table A4b.



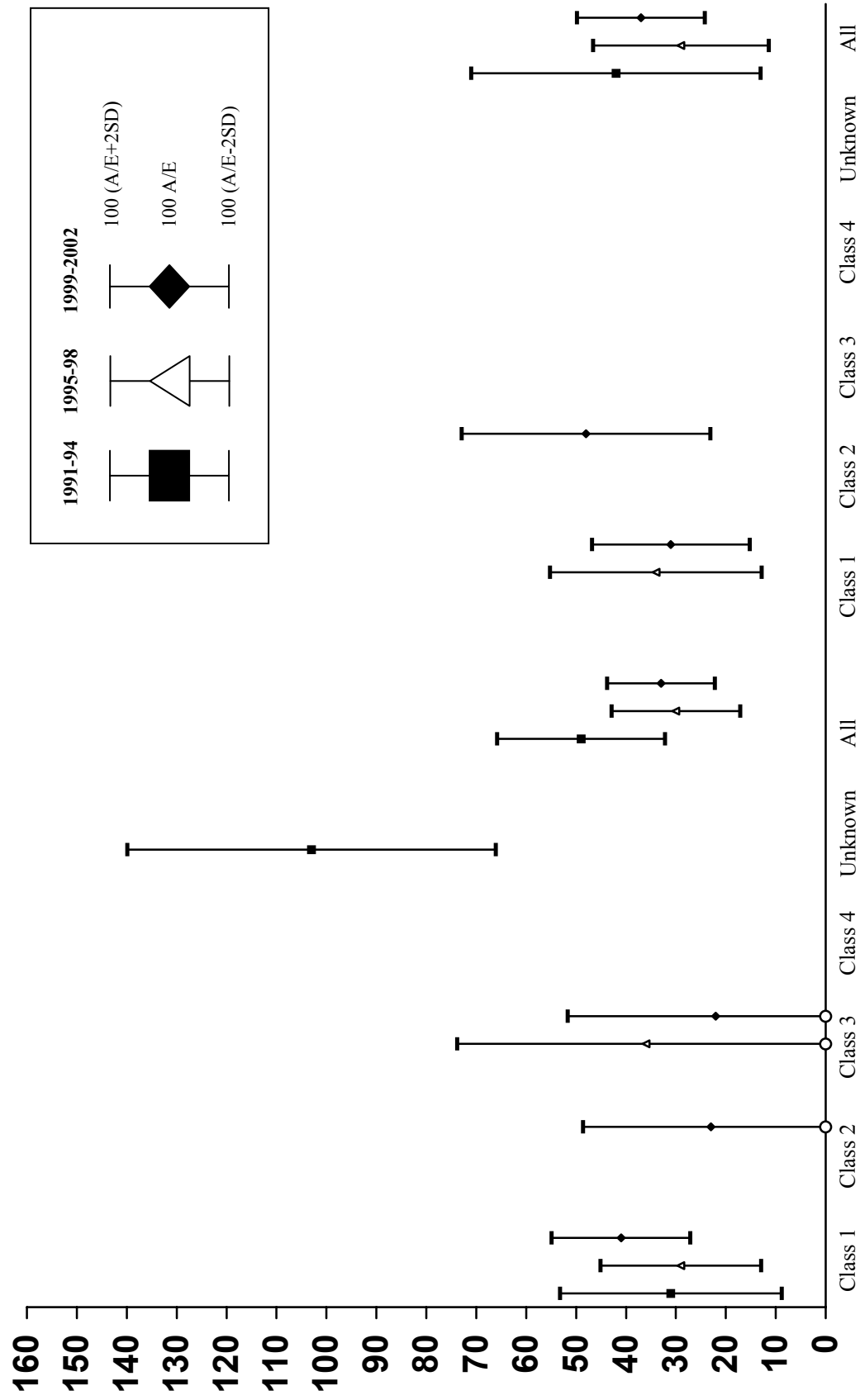
Note: Results are omitted from the above figure if based on fewer than 10 actual recoveries.

Figure A2.3. Males and females, individual policies, recoveries, quadrants 1991-94, 1995-98 and 1999-2002. Deferred period 13 weeks. Compare with Table A4a and Table A4b.



Note: Results are omitted from the above figure if based on fewer than 10 actual recoveries.

Figure A2.4. Males and females, individual policies, recoveries, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 26 weeks. Compare with Table A4a and Table A4b.

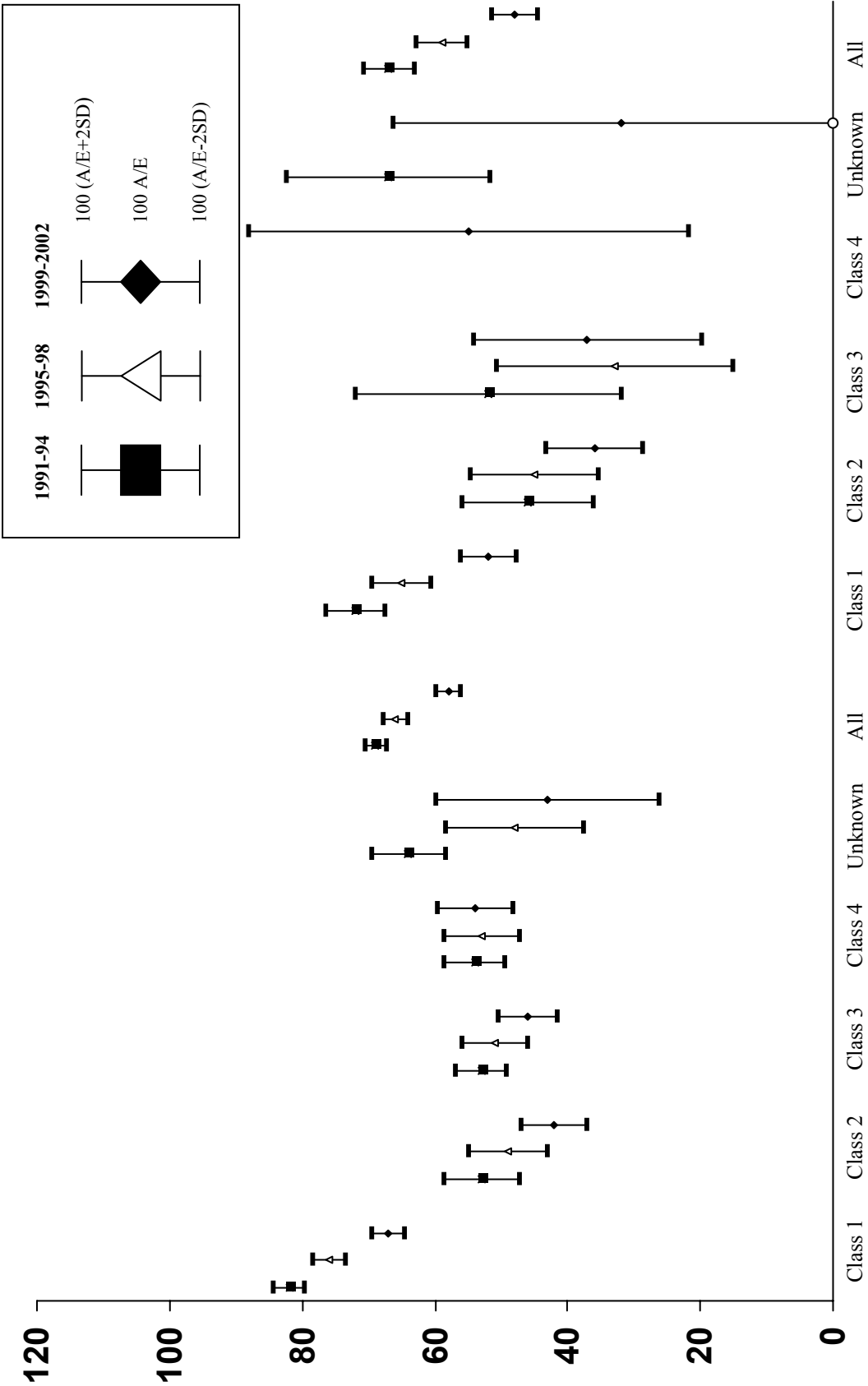


Note: Results are omitted from the above figure if based on fewer than 10 actual recoveries.

Figure A2.5. Males and females, individual policies, recoveries, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 52 weeks. Compare with Table A4a and Table A4b.

FEMALES

MALES



Note: Results are omitted from the above figure if based on fewer than 10 actual recoveries.

Figure A2.6. Males and females, individual policies, recoveries, quadrennia 1991-94, 1995-98 and 1999-2002. All deferred periods. Compare with Table A4a and Table A4b.

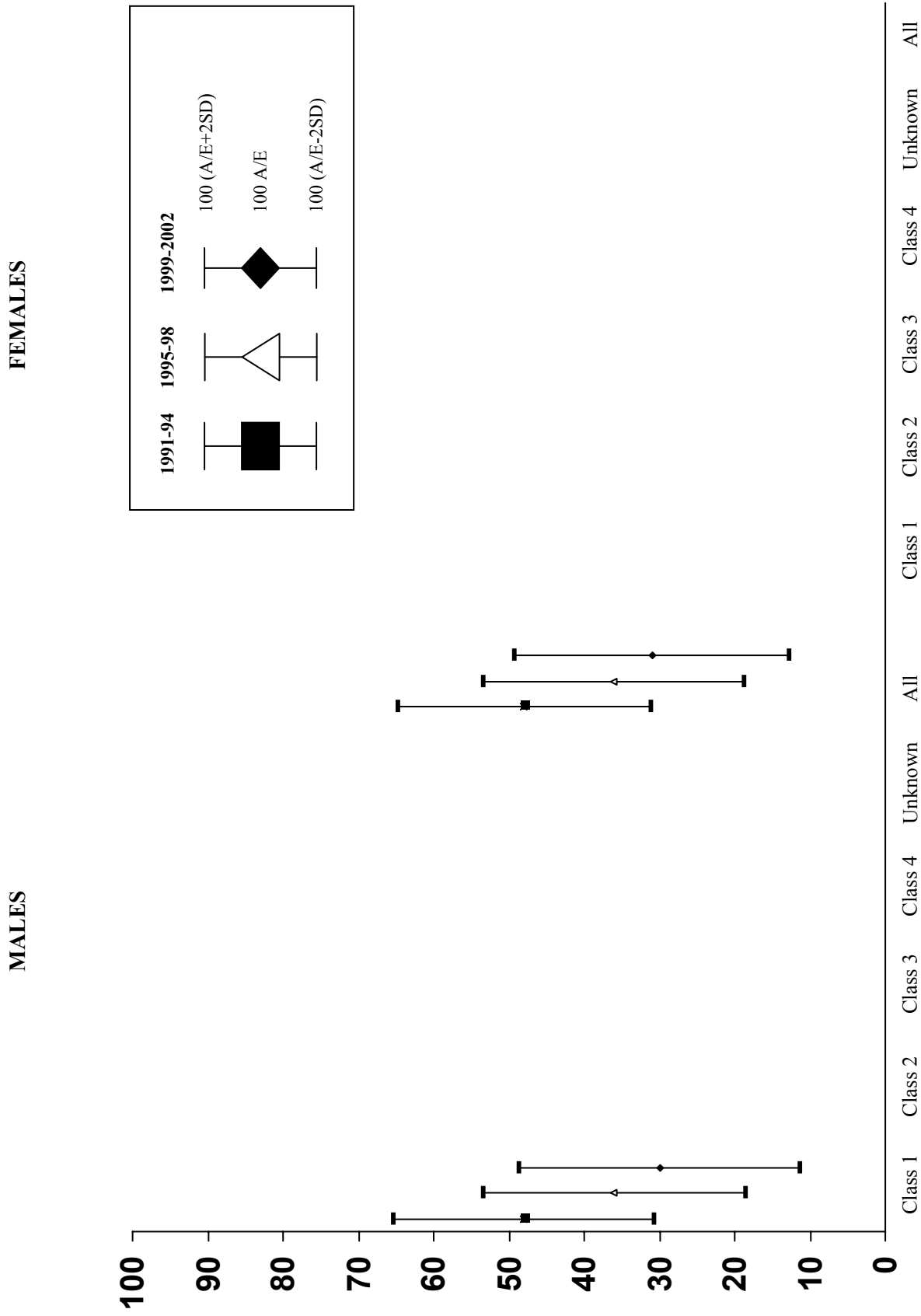
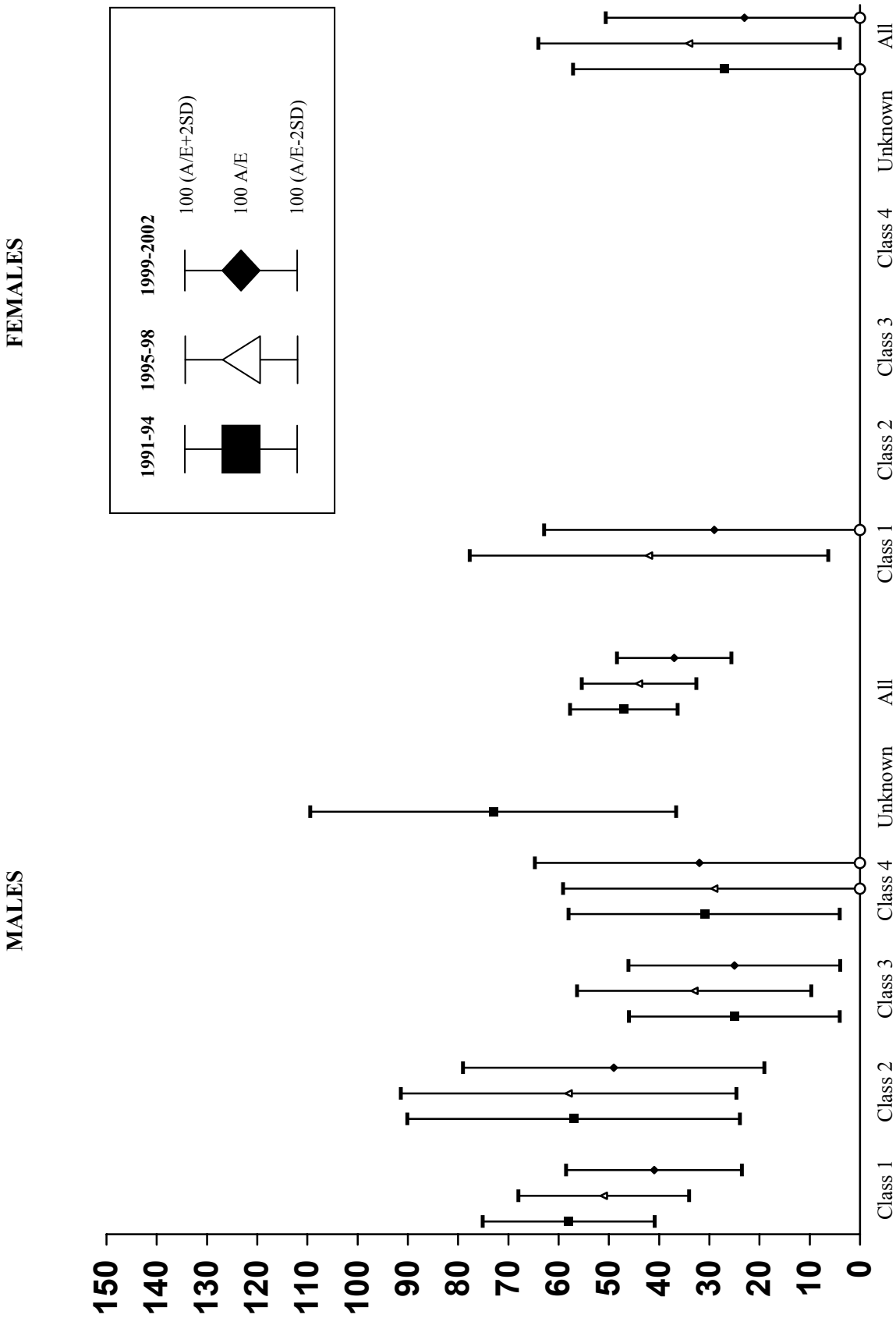
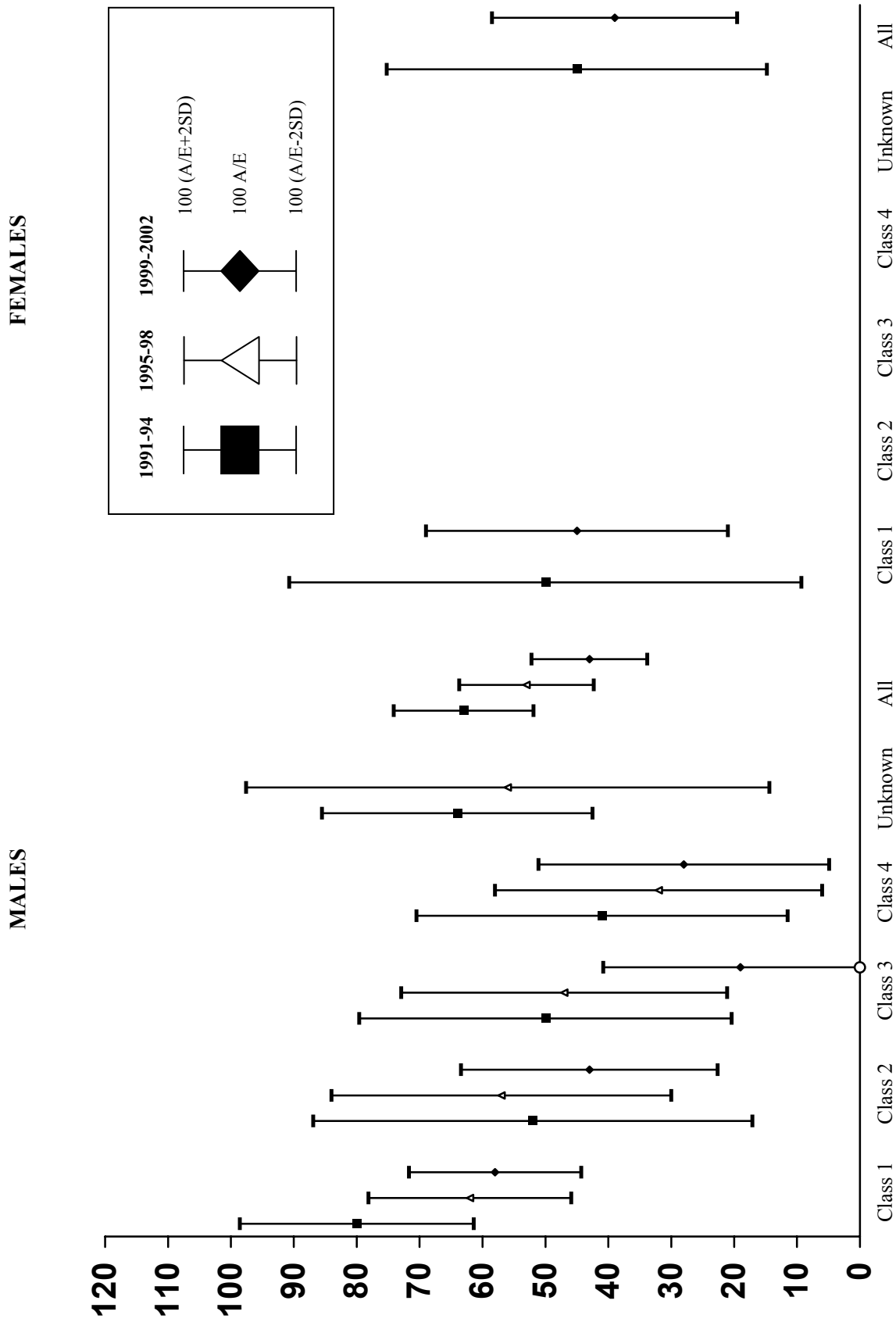


Figure A3.1. Males and females, individual policies, deaths, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 1 week. Compare with Table A4c and Table A4d.



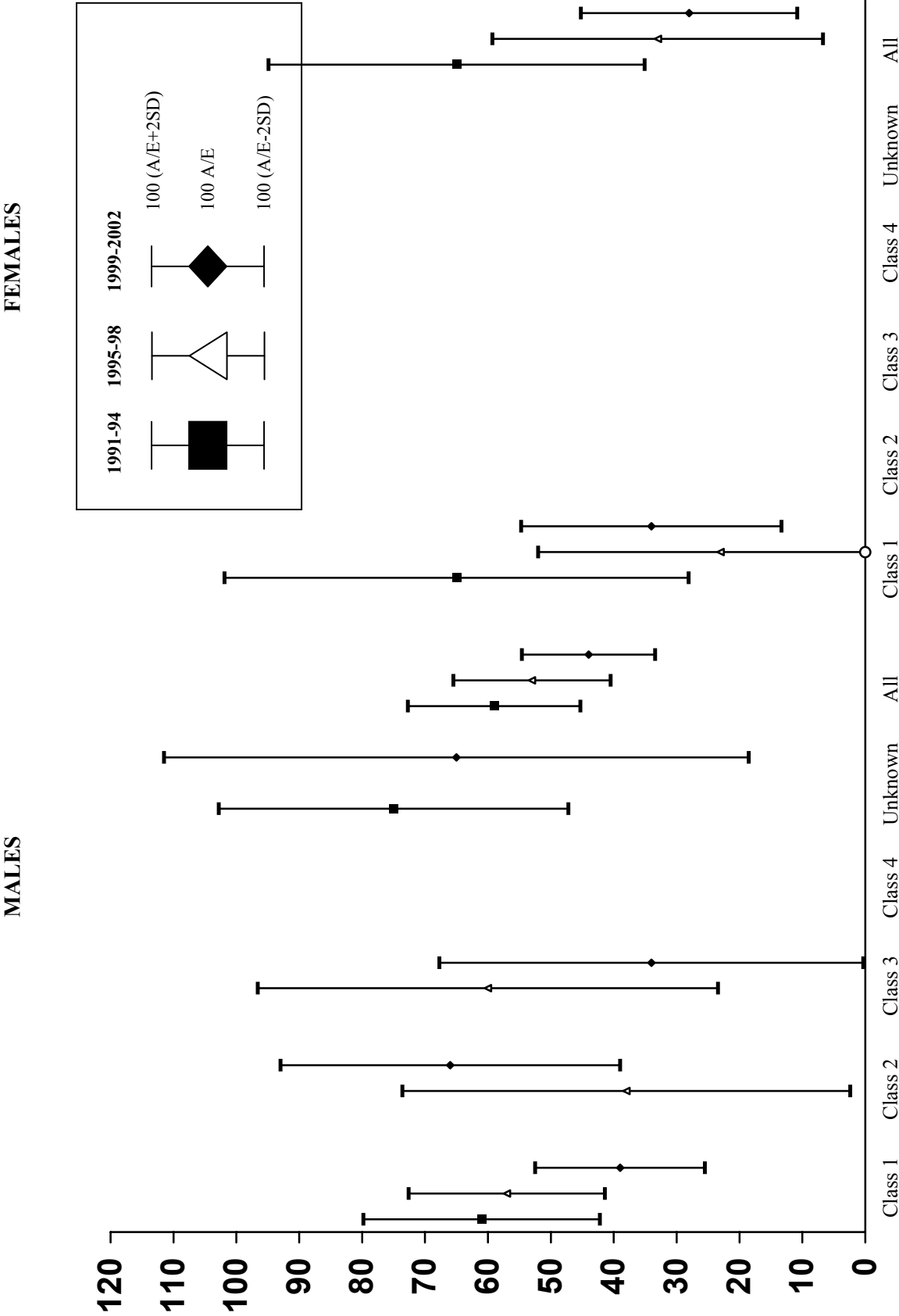
Note: Results are omitted from the above figure if based on fewer than 10 actual deaths.

Figure A3.2. Males and females, individual policies, deaths, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 4 weeks. Compare with Table A4c and Table A4d.



Note: Results are omitted from the above figure if based on fewer than 10 actual deaths.

Figure A3.3. Males and females, individual policies, deaths, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 13 weeks. Compare with Table A4c and Table A4d.

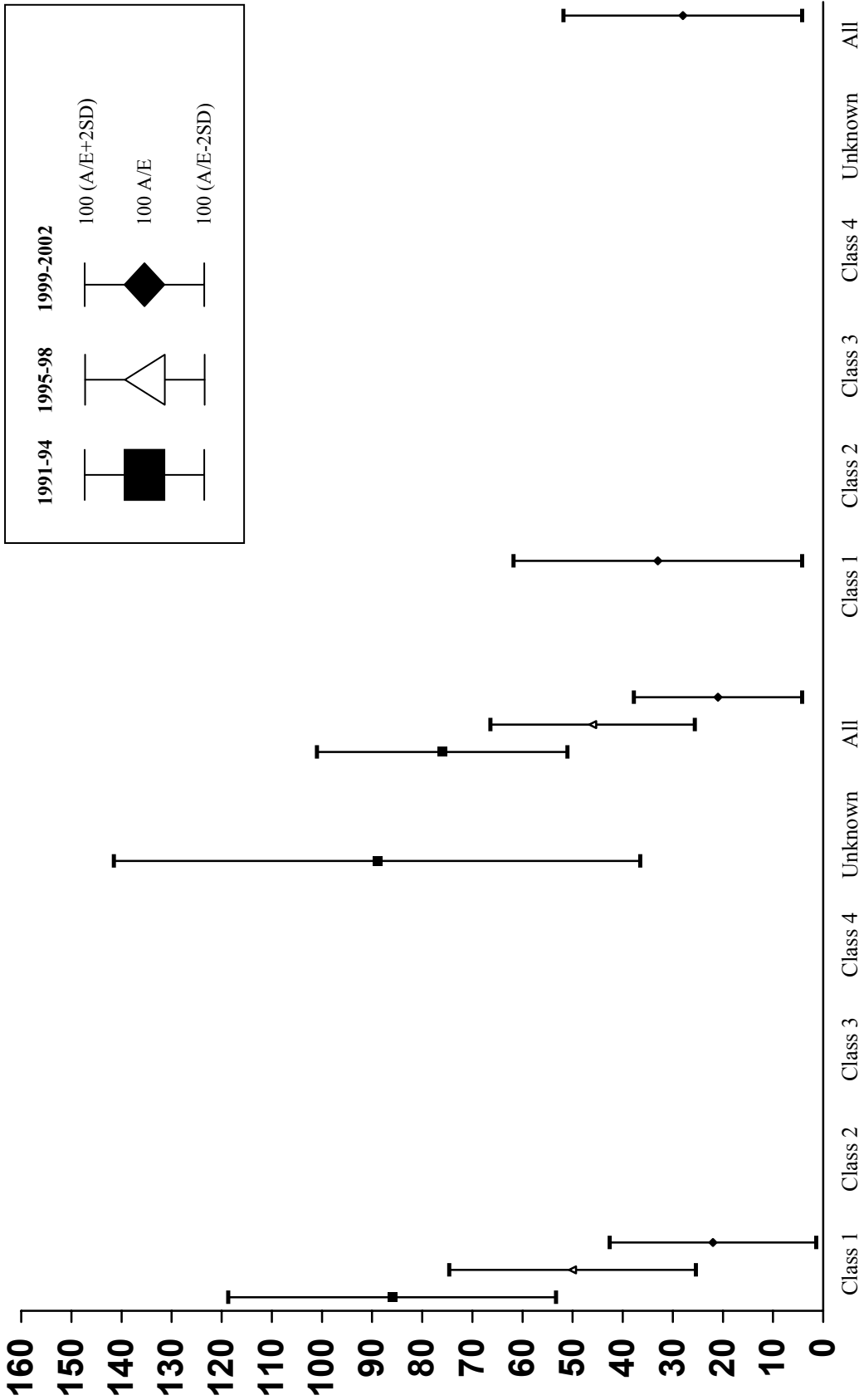


Note: Results are omitted from the above figure if based on fewer than 10 actual deaths.

Figure A3.4. Males and females, individual policies, deaths, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 26 weeks. Compare with Table A4c and Table A4d.

MALES

FEMALES

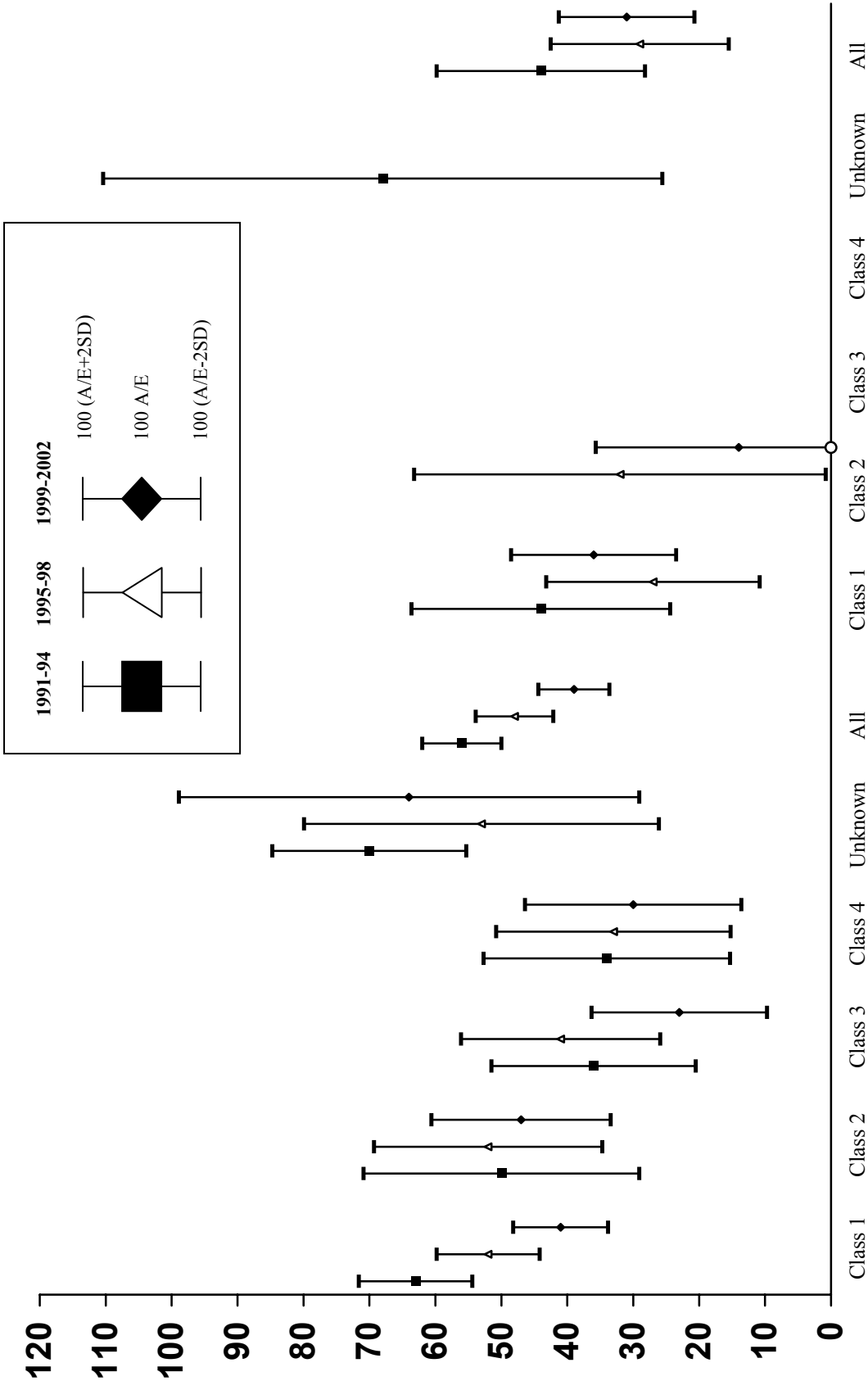


Note: Results are omitted from the above figure if based on fewer than 10 actual deaths.

Figure A3.5. Males and females, individual policies, deaths, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred period 52 weeks. Compare with Table A4c and Table A4d.

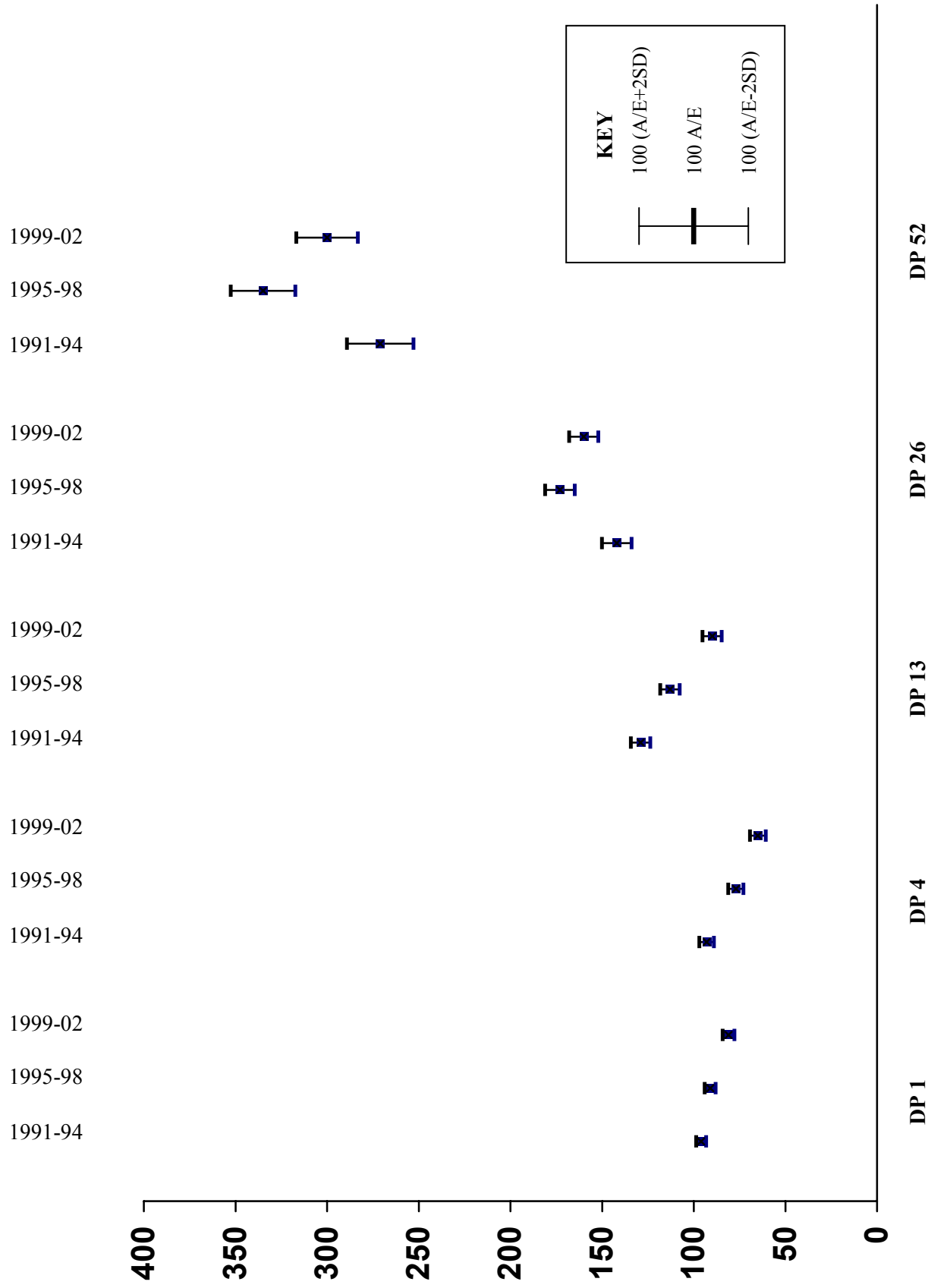
FEMALES

MALES



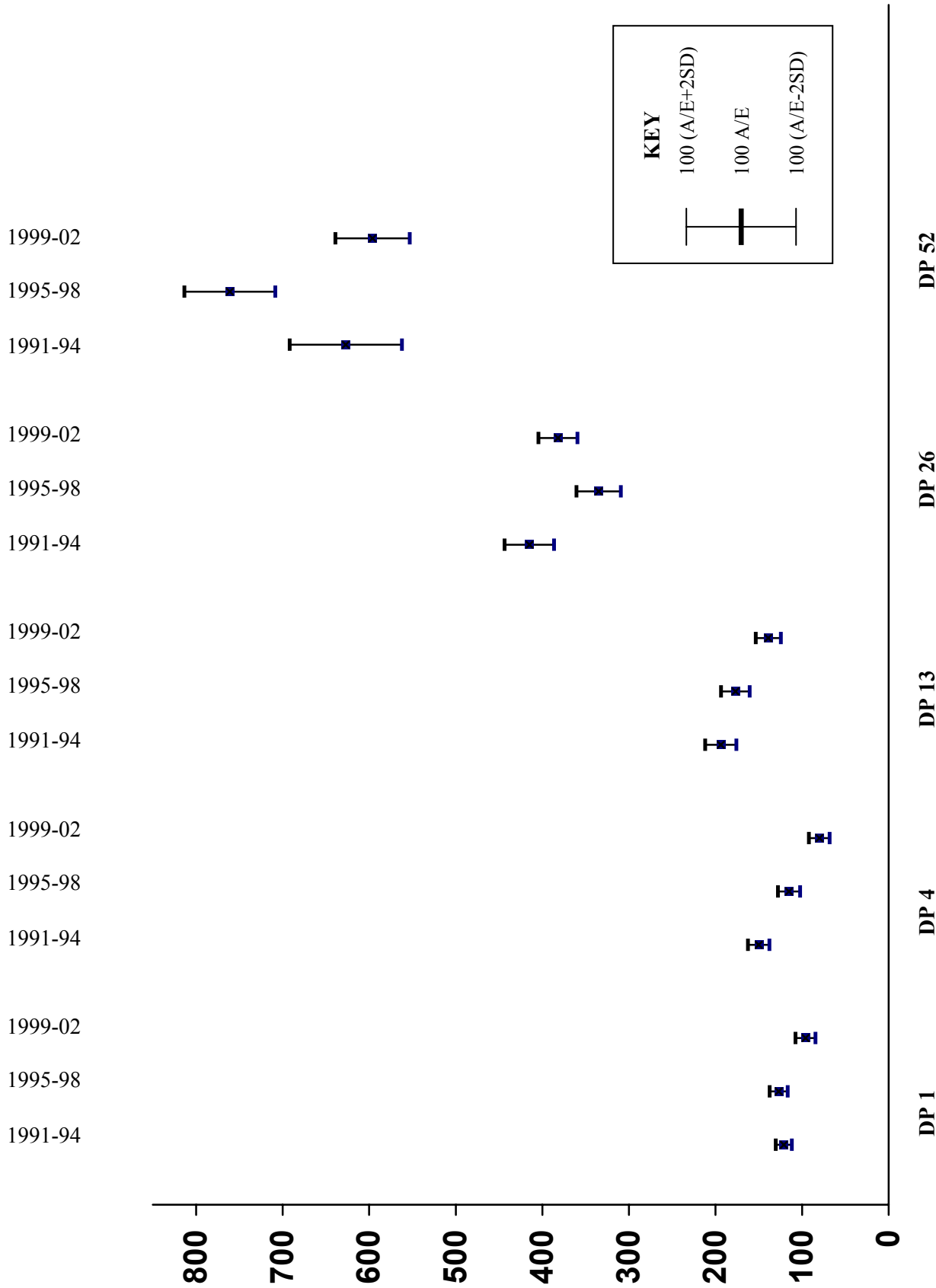
Note: Results are omitted from the above figure if based on fewer than 10 actual deaths.

Figure A3.6. Males and females, individual policies, deaths, quadrennia 1991-94, 1995-98 and 1999-2002. All deferred periods. Compare with Table A4c and Table A4d.



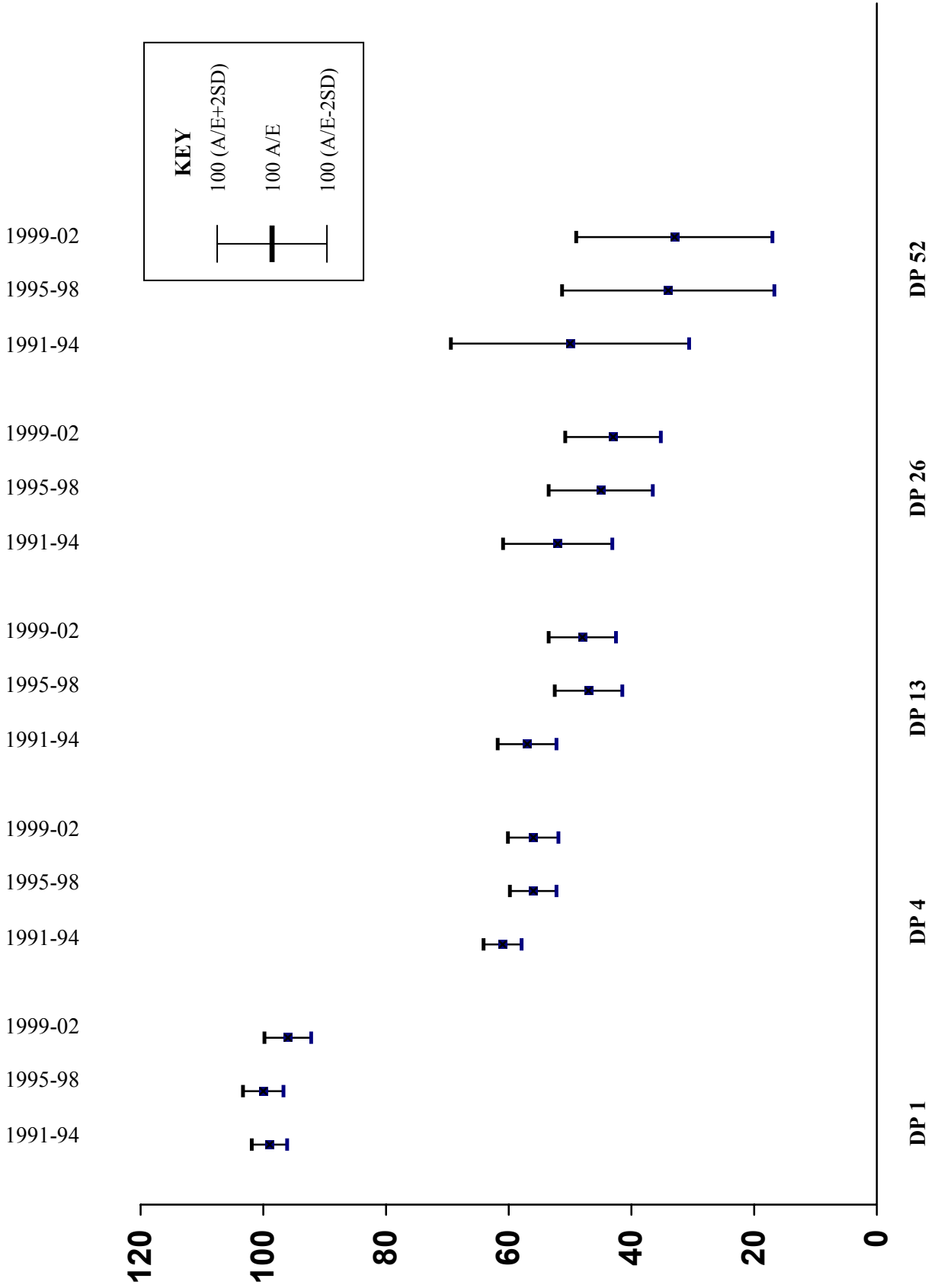
Note: Results are omitted from the above figure if based on fewer than 10 actual inceptions.

Figure A4.1. Offices contributing throughout 1991-2002. Standard* experience, all occupations. Males, individual policies, inceptions, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred periods 1, 4, 13, 26 and 52 weeks. Compare with Table A9.1.



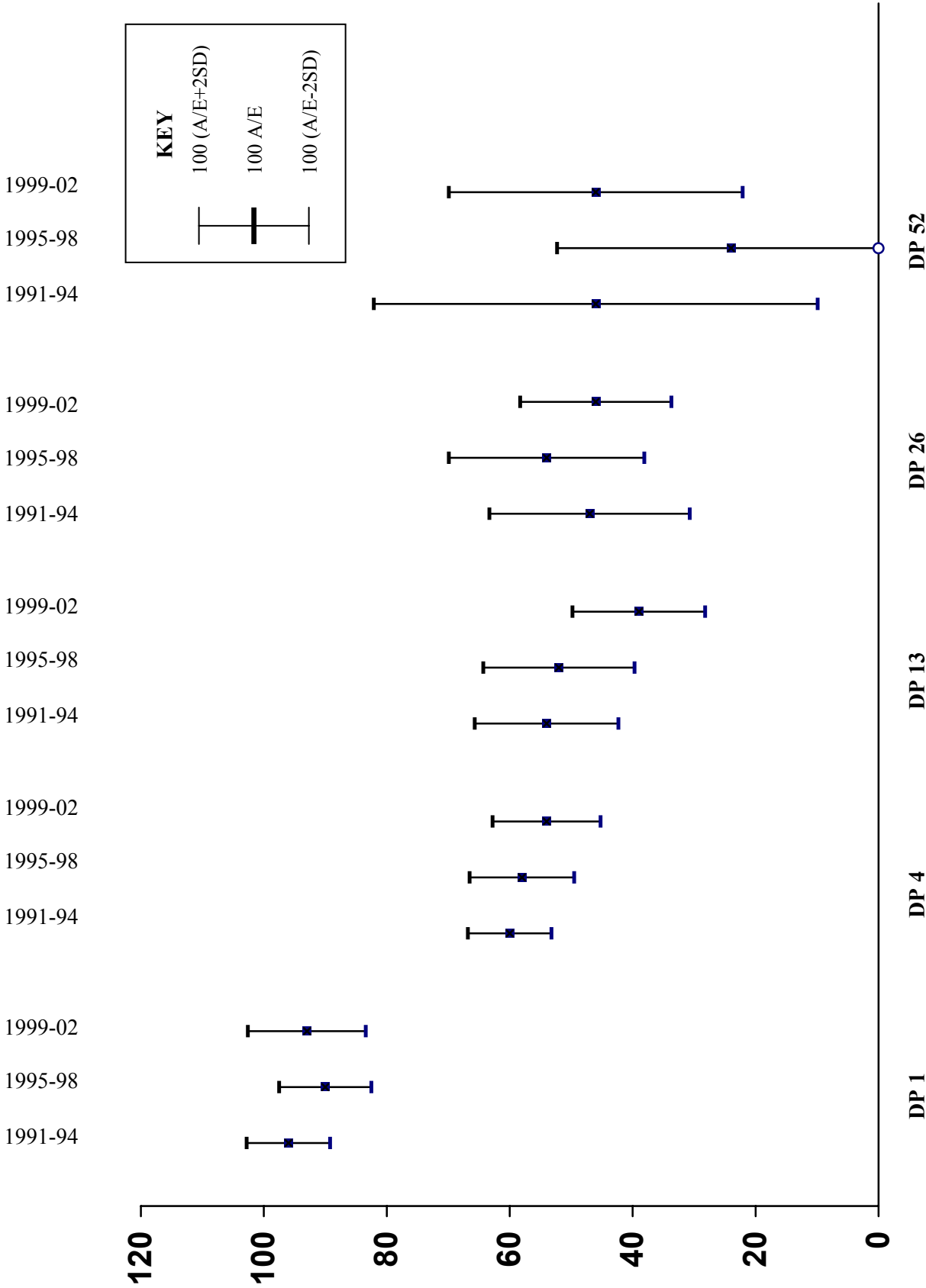
Note: Results are omitted from the above figure if based on fewer than 10 actual inceptions.

Figure A4.2. Offices contributing throughout 1991-2002. Standard* experience, all occupations. Females, individual policies, inceptions, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred periods 1, 4, 13, 26 and 52 weeks. Compare with Table A9.2.



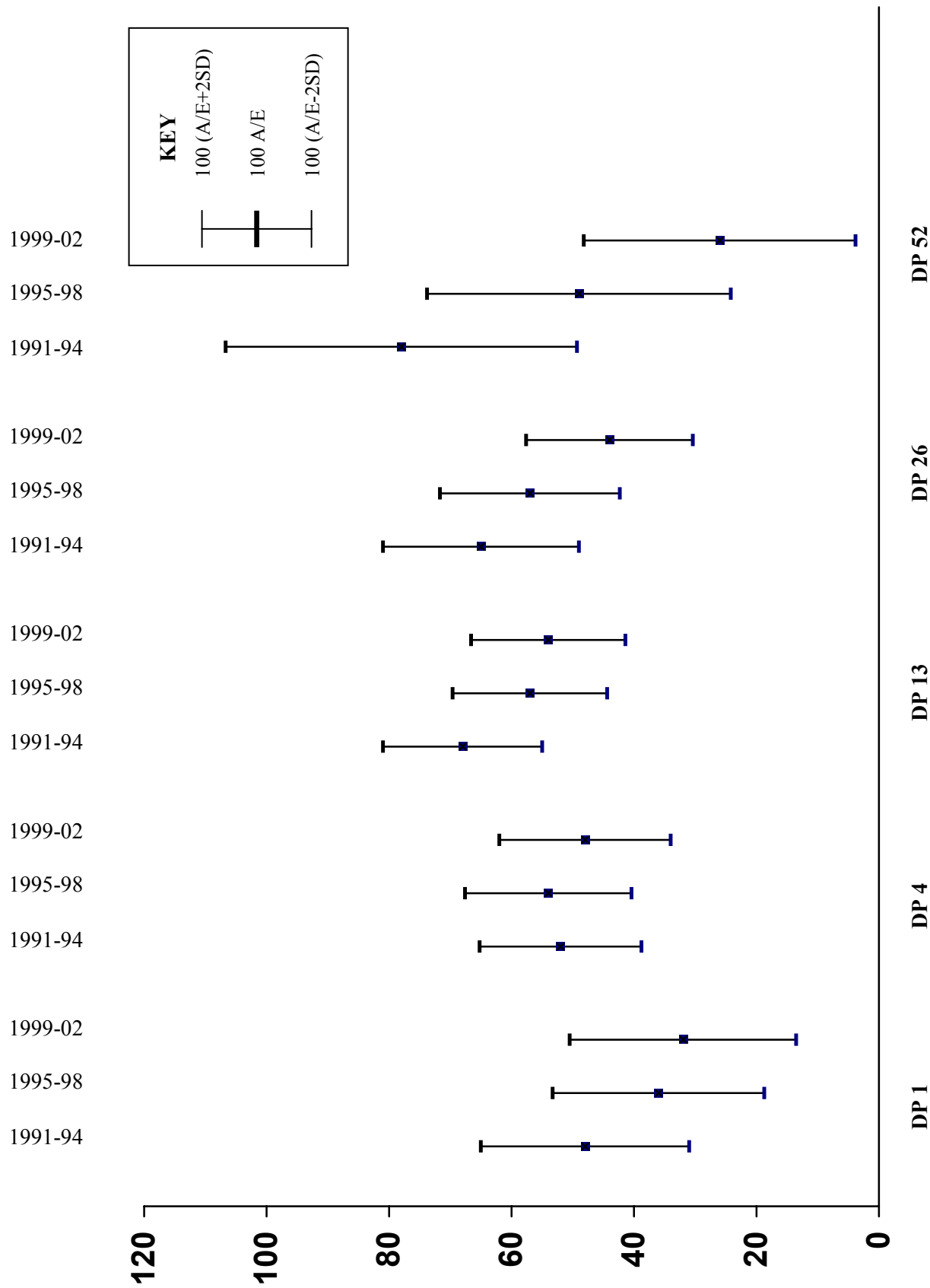
Note: Results are omitted from the above figure if based on fewer than 10 actual recoveries.

Figure A5.1. Offices contributing throughout 1991-2002. Standard* experience, all occupations. Males, individual policies, recoveries, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred periods 1, 4, 13, 26 and 52 weeks. Compare with Tables A10.1-A10.5.



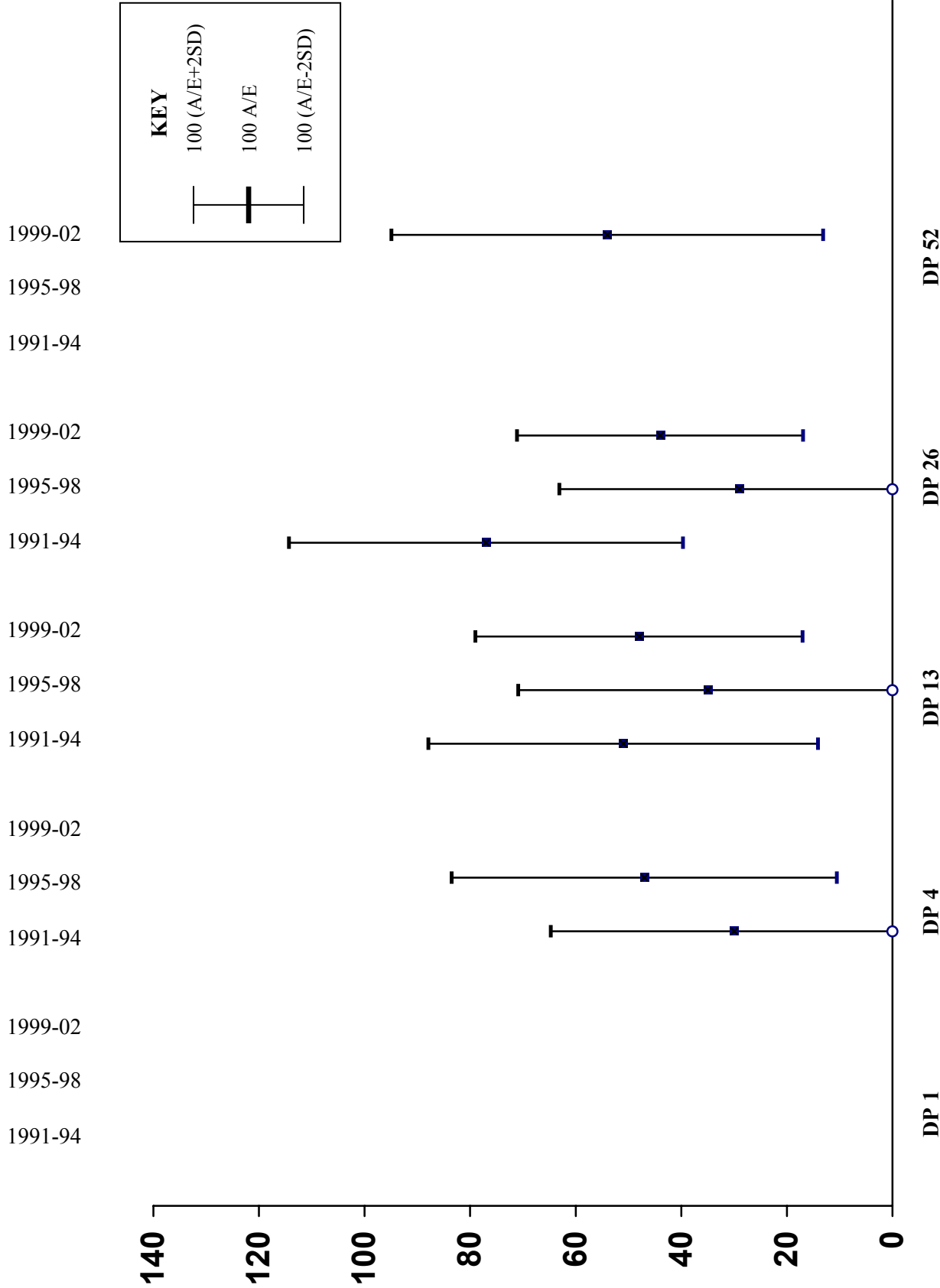
Note: Results are omitted from the above figure if based on fewer than 10 actual recoveries.

Figure A5.2. Offices contributing throughout 1991-2002. Standard* experience, all occupations. Females, individual policies, recoveries, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred periods 1, 4, 13, 26 and 52 weeks. Compare with Tables A10.1-A10.5.



Note: Results are omitted from the above figure if based on fewer than 10 actual deaths.

Figure A5.3. Offices contributing throughout 1991-2002. Standard* experience, all occupations. Males, individual policies, deaths, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred periods 1, 4, 13, 26 and 52 weeks. Compare with Tables A11.1-A11.5.



Note: Results are omitted from the above figure if based on fewer than 10 actual deaths.

Figure A5.4. Offices contributing throughout 1991-2002. Standard* experience, all occupations. Females, individual policies, deaths, quadrennia 1991-94, 1995-98 and 1999-2002. Deferred periods 1, 4, 13, 26 and 52 weeks. Compare with Tables A11.1-A11.5.

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