

Inverse calculation from formula (9) of various values of  $p$  shows that over a considerable range  $m$  is closely proportionate to  $(n+1)i$  and can be represented with good approximation by  $\frac{(n+1)i}{30}$ . Thus

$$p = \frac{n+5}{3(n+1)} + \frac{(n+1)i}{30}.$$

It is not, however, convenient to have  $i$  in the expression for  $p$ , so we replace the rate of interest by its approximate equivalent in terms of formula (8), leading to

$$p = \frac{n+5}{3(n+1)} + \frac{2}{15} \left\{ \left( \frac{n}{a_{\overline{n}|}} \right)^{\frac{1}{2}} - 1 \right\} = \frac{1}{5} + \frac{4}{3} \left[ \frac{1}{n+1} + \frac{1}{10} \left( \frac{n}{a_{\overline{n}|}} \right)^{\frac{1}{2}} \right],$$

the latter expression being slightly simpler for calculation.

A further small addition to  $p$  of  $\cdot 001$  for every complete 20 years in  $n$  makes for greater all-round accuracy.

Adopting the expression for  $p$  just given, including the small adjustment referred to, Table 6 gives some values of  $100i$  by formula (9).

Table 6

| $n$ | 2%    | 4%    | 6%    | 8%    | 10%    |
|-----|-------|-------|-------|-------|--------|
| 100 | 2.001 | 4.002 | —     | —     | —      |
| 80  | 2.001 | 4.000 | —     | —     | —      |
| 60  | 2.000 | 3.998 | 5.998 | —     | —      |
| 40  | 2.000 | 3.998 | 5.997 | 8.001 | 10.006 |
| 20  | 2.000 | 4.000 | 6.001 | 8.002 | 10.003 |
| 10  | 1.999 | 4.000 | 6.000 | 8.001 | 10.004 |

The formula is a simple one to operate because, having determined  $1/(n+1)$  and  $\log(n/a_{\overline{n}|})$  in order to find  $p$ , we use the same quantities again in calculating  $i$ . Close results are obtained for values of  $n/a_{\overline{n}|}$  up to about 4.5 and, within this range, errors in excess of one-halfpenny per cent in the rate of interest are likely to be rare.

If  $n/a_{\overline{n}|} > 4.5$ , close approximations to  $i$  can be obtained from the formula

$$i = \frac{1 - (1 + 1/a_{\overline{n}|})^{-n}}{a_{\overline{n}|}}. \quad (10)$$

Formulae (8) and (9) may have other applications, e.g. to the function  $\theta$  described in *J.I.A.* Vol. LX, pp. 343-5.

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## PERCENTAGE TABLE FOR THE ESTIMATION OF SICKNESS RATES FOR SPECIAL PERIODS OF SICKNESS

By FRANCIS RHODES, M.A., F.I.A.

THE accompanying Percentage Table (see pp. 460-9) provides the means of making existing sickness tables available for different periods of sickness.

Most friendly societies have in recent years sustained higher sickness claims than were provided for when the rates of contribution were fixed. As a result, a valuation often reveals a deficiency; and this is especially so if the sickness table used in the valuation properly takes account of the increased rates of sickness. One of the most convenient ways of restoring solvency is to make the sickness benefits and contributions (but not the funeral or other benefits) cease at age 70, or at age 65, provided that funds will allow of a small bonus being paid to members already over that age and to members attaining that age in the future. This plan fits in well with the Government schemes, and is very effective in disposing of a deficiency; but it is not always acceptable to the members, and it is not available if the sickness benefits already cease at age 65. There remain three other courses: to increase the rates of contribution, to reduce the rates of sick pay, or to reduce the periods during which full and first reduced sick pay are payable. An increase in the contributions is not usually practicable, and there is often strong opposition on the part of the members to any reduction in the rates of benefit. It is found, however, that there is considerably less opposition to reductions in the periods of sick pay; indeed, very often this solution is put forward by the members themselves as being in their view preferable to any other *method of meeting the deficiency*. It may, therefore, have to be adopted as the line of least resistance; and the appended Percentage Table is designed to provide the means of determining what reduction in the periods of sick pay will be necessary to attain solvency. Later on, the table will afford the means of testing the sickness experience in the reduced periods, and of making valuations on the new basis.

The Percentage Table is to be used as follows. Assuming, as is commonly the case, that the existing sickness table gives separately the sickness in the first 26 weeks and in the second 26 weeks, calculate for each age what percentage the latter is of the former. In the column of the Percentage Table headed with this percentage will then be found the percentage which the sickness in the first  $x$  weeks (where  $x$  is given in the centre column of the page) bears to that of the first 26 weeks. The table proceeds by consecutive values of  $x$  from 2 to 14, and thereafter by even values to 78.

The table can also be used if the periods of full and first reduced sick pay in the existing table are other than 26 weeks. Thus, if they are both 20 weeks, the first operation will be to calculate for each column of the Percentage Table the percentage which the sickness of the second 20 weeks bears to that of the first 20 weeks, and to substitute this percentage in the heading of the column. For example, it will be found that the column headed 16 will have the new heading 17, equal to  $(110-94) \div 94 \times 100$ . If, then, according to the existing sickness table the sickness for the second 20 weeks is, for a particular age, equal to 17% of the sickness for the first 20 weeks, the column with the new heading 17 can be used to calculate the sickness for any other period. For example, the sickness for the first 13 weeks will, for that age, be equal to  $81 \div 94 \times 100 = 86\%$  of the sickness for the first 20 weeks as given in the existing sickness table.

## CONSTRUCTION OF TABLE

Curves of the type

$$k_x = \left(\frac{x}{26}\right)^\alpha, \quad (1)$$

where  $k_x$  equals the ratio of the first  $x$  weeks of sickness to the first 26 weeks, were used for values of  $x$  between 26 and 52.  $k_x = 1$  when  $x = 26$ , and  $k_{52} = 2^\alpha$ . Eliminating  $\alpha$  we have the following convenient formula for calculation:

$$\log k_x = \frac{\log k_{52}}{\log 2} \log \left(\frac{x}{26}\right). \quad (2)$$

For values of  $x$  less than 26 this seems to give too high values to  $k_x$ , and for values of  $x$  above 52 somewhat too low values for the lower values of  $k_{52}$  and too high for the higher values of  $k_{52}$ . Accordingly for values of  $x$  greater than 52, parabolic curves of the type

$$k_x^2 = k_{52}^2 + B \left(\frac{x}{26} - 2\right) \quad (3)$$

were used, the constant  $B$ , which varies for each value of  $k_{52}$ , being determined by equating  $dk_x/dx$  in the formulae (2) and (3) for  $x = 52$ . This gives

$$B = k_{52}^2 \frac{\log k_{52}}{\log 2},$$

and formula (3) reduces to

$$k_x^2 = k_{52}^2 \left\{ 1 + \frac{\log k_{52}}{\log 2} \left(\frac{x}{26} - 2\right) \right\}. \quad (4)$$

As a matter of fact, for values of  $k_{52}$  not greater than 1.6 (and it is only at high ages that  $k_{52}$  will be greater than this), the formulae (2) and (4) give identical integral percentages for weeks of sickness between 52 and 64. It may be mentioned here that the necessity for the construction of a table of this character arose out of the varied sickness benefits of the Districts and Tents of the Independent Order of Rechabites; and that it was even necessary to extend the table to 156 weeks. As, however, this involved the addition to formula (3) of a small negative term depending on possible ultimate periods of sickness and ultimate ratios of the sickness after the first 52 weeks to the sickness of the first 26 weeks, factors which might vary considerably in different sickness experiences, it was not thought advisable to reproduce the extended table here. For values of  $x$  up to 78 weeks, the additional term makes no difference in the integral percentages; and accordingly formulae (3) and (4) hold. This is, perhaps, as far as it is safe to go without the introduction of sickness after the first 52 weeks.

Various attempts were made to obtain a formula for values of  $x$  less than 26 weeks, but no completely satisfactory formula could be found. Resort was therefore had to the graphic method, curves being drawn both for constant values of  $k_{52}$  and for constant values of  $x$ . The former were made tangential at  $x = 26$  to the curves obtained by formula (2).

The percentages at the headings of the table are, of course, equal to  $(100k_{52} - 1)$ .

An interesting test of the Percentage Table is afforded by the Manchester Unity Experience, 1893-97. The table opposite shows (1) the actual (adjusted) rates of sickness for the first 13 weeks according to the Manchester Unity

Manchester Unity Experience, 1893-97. First 13 weeks of sickness

| Age                   | A.H.J. |          |          | B.C.D. |          |          | E.F.   |          |          | Whole Society |          |          |
|-----------------------|--------|----------|----------|--------|----------|----------|--------|----------|----------|---------------|----------|----------|
|                       | Actual | By table | $\Delta$ | Actual | By table | $\Delta$ | Actual | By table | $\Delta$ | Actual        | By table | $\Delta$ |
| 18                    | .77    | .77      | —        | .87    | .89      | + .02    | 1.14   | 1.14     | —        | .86           | .86      | —        |
| 23                    | .64    | .65      | + .01    | .76    | .77      | + .01    | .94    | .94      | —        | .70           | .71      | + .01    |
| 28                    | .64    | .63      | — .01    | .76    | .76      | —        | .94    | .94      | —        | .70           | .70      | —        |
| 33                    | .67    | .67      | —        | .83    | .83      | —        | 1.01   | 1.01     | —        | .74           | .74      | —        |
| 38                    | .73    | .73      | —        | .92    | .92      | —        | 1.09   | 1.09     | —        | .81           | .80      | — .01    |
| 43                    | .82    | .82      | —        | 1.02   | 1.02     | —        | 1.18   | 1.19     | + .01    | .90           | .90      | —        |
| 48                    | .93    | .94      | + .01    | 1.14   | 1.16     | + .02    | 1.29   | 1.29     | —        | 1.01          | 1.01     | —        |
| 53                    | 1.10   | 1.11     | + .01    | 1.33   | 1.34     | + .01    | 1.44   | 1.44     | —        | 1.17          | 1.19     | + .02    |
| 58                    | 1.31   | 1.31     | —        | 1.58   | 1.61     | + .03    | 1.78   | 1.77     | — .01    | 1.39          | 1.40     | + .01    |
| 63                    | 1.59   | 1.59     | —        | 1.82   | 1.84     | + .02    | 2.10   | 2.15     | + .05    | 1.66          | 1.67     | + .01    |
| 68                    | 1.89   | 1.87     | — .02    | 1.96   | 1.94     | — .02    | 2.20   | 2.18     | — .02    | 1.93          | 1.91     | — .02    |
| 73                    | 1.94   | 1.93     | — .01    | 2.04   | 2.04     | —        | 1.98   | 1.97     | — .01    | 1.94          | 1.94     | —        |
| 78                    | 1.82   | 1.82     | —        | 1.62   | 1.65     | + .03    | 1.70   | 1.70     | —        | 1.79          | 1.79     | —        |
| 83                    | 1.50   | 1.51     | + .01    | 1.22   | 1.19     | — .03    | 1.70   | 1.68     | — .02    | 1.46          | 1.48     | + .02    |
| Totals of differences |        |          | .00      |        |          | + .09    |        |          | .00      |               |          | + .04    |

## 458 *Percentage Table for the Estimation of Sickness Rates*

Experience, (2) the rates of sickness for the first 13 weeks as calculated by the Percentage Table from the ratios of the second 26 weeks to the first 26 weeks, and (3) the differences. The sickness rates have been calculated to two places of decimals. Having regard to the fact that at different times and amongst different sections of the community sickness rates vary much more widely than rates of mortality, any further refinement would appear to be of no practical, and very doubtful academic, interest.

This may be taken as a fair test, although it must not be overlooked that another experience, or even another graduation of the Manchester Unity Experience, might give somewhat different results. The actual experience in the special periods should eventually be tested wherever possible. It would seem, however, that the Percentage Table gives a sufficiently close approximation for all practical purposes, although it may slightly overestimate, rather than underestimate, the sickness for the shorter periods. This is an error, if it exists, in the right direction, for the main use of the table will be to ascertain the effect of passing from longer to shorter periods of sickness, and it is important not to overestimate the financial relief on that account.

### INTEREST TABLES

When the rates of sickness in the special periods have been calculated for each age with the aid of the Percentage Table, the interest tables can be prepared in the usual way.

The work may, however, be greatly shortened by the use of the approximate method illustrated in the table opposite. In this example, we have 20 weeks' full pay and 20 weeks' first reduced pay, leaving 12 weeks of the first 52 weeks to be added to the remainder pay. Columns (2), (3) and (13) are obtained from the standard table, which in this case is derived from the experience of the Independent Order of Rechabites during the years 1926-30—Males in Industrial Districts, combined with 3% interest. (It may be mentioned that in constructing this table, the recorded sickness during the 5 years was reduced by 3% to allow for the excessive sickness during 1926, the year of the General Strike, and that the correctness of this deduction was substantiated by subsequent experience.)

Columns (4), (5) and (6) are obtained from column (3) with the aid of the Percentage Table. Columns (7), (8) and (9) are derived from column (2) and columns (4), (5) and (6). Column (17) is the sum of columns (14), (15) and (16), and is compared with column (18), the correct value for the first 52 weeks of sickness in the standard table, which of course was obtained by proceeding according to individual years of age. The method is thus self-checking.

In the example given, the difference between columns (17) and (18) is never more than .1; but in practice it is desirable to adjust the items in column (14) to make the totals for the periods 20, 20 and 12 exactly equal to the values of the sickness benefit for the first 52 weeks as given in the standard table.

When the values for the quinquennial ages have been obtained, the values for intermediate ages may be obtained by interpolation.

The same approximate method can be used if the sickness benefits cease at age 65, or at age 70; but in the former case the last item in column (2) will be  $H_{63} + H_{64}$ , and in the latter case  $H_{68} + H_{69}$ . Also, the corresponding percentage in column (3) should be the mean of the percentages for ages 63 and 64 or for ages 68 and 69.



## Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 1                                          | 2   | 3   | 4   | 5   | Weeks | 6   | 7   | 8   | 9   | 10  |
| 74                                         | 67  | 61  | 57  | 54  | 2     | 51  | 48  | 46  | 44  | 42  |
| 79                                         | 74  | 69  | 65  | 62  | 3     | 59  | 57  | 55  | 53  | 51  |
| 83                                         | 79  | 75  | 72  | 69  | 4     | 66  | 63  | 61  | 59  | 57  |
| 86                                         | 83  | 79  | 76  | 73  | 5     | 71  | 68  | 66  | 64  | 62  |
| 89                                         | 86  | 83  | 80  | 77  | 6     | 75  | 73  | 71  | 69  | 67  |
| 91                                         | 88  | 86  | 83  | 80  | 7     | 78  | 76  | 74  | 73  | 71  |
| 93                                         | 90  | 88  | 85  | 83  | 8     | 81  | 79  | 77  | 76  | 75  |
| 94                                         | 92  | 90  | 87  | 85  | 9     | 84  | 82  | 80  | 79  | 78  |
| 95                                         | 93  | 91  | 89  | 87  | 10    | 86  | 84  | 83  | 82  | 80  |
| 96                                         | 94  | 92  | 91  | 89  | 11    | 88  | 86  | 85  | 84  | 82  |
| 97                                         | 95  | 93  | 92  | 90  | 12    | 89  | 88  | 87  | 85  | 84  |
| 98                                         | 96  | 94  | 93  | 92  | 13    | 91  | 90  | 88  | 87  | 86  |
| 98                                         | 97  | 95  | 94  | 93  | 14    | 92  | 91  | 90  | 89  | 88  |
| 99                                         | 98  | 97  | 96  | 95  | 16    | 94  | 93  | 93  | 92  | 91  |
| 99                                         | 99  | 98  | 97  | 97  | 18    | 96  | 95  | 95  | 94  | 94  |
| 99                                         | 99  | 99  | 98  | 98  | 20    | 97  | 97  | 97  | 96  | 96  |
| 100                                        | 99  | 99  | 99  | 99  | 22    | 98  | 98  | 98  | 98  | 98  |
| 100                                        | 100 | 99  | 99  | 99  | 24    | 99  | 99  | 99  | 99  | 99  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 100                                        | 100 | 100 | 100 | 100 | 28    | 101 | 101 | 101 | 101 | 101 |
| 100                                        | 100 | 101 | 101 | 101 | 30    | 101 | 101 | 102 | 102 | 102 |
| 100                                        | 101 | 101 | 101 | 102 | 32    | 102 | 102 | 102 | 103 | 103 |
| 100                                        | 101 | 101 | 102 | 102 | 34    | 102 | 103 | 103 | 103 | 104 |
| 100                                        | 101 | 101 | 102 | 102 | 36    | 103 | 103 | 104 | 104 | 105 |
| 100                                        | 101 | 102 | 102 | 103 | 38    | 103 | 104 | 104 | 105 | 105 |
| 101                                        | 101 | 102 | 102 | 103 | 40    | 104 | 104 | 105 | 106 | 106 |
| 101                                        | 101 | 102 | 103 | 103 | 42    | 104 | 105 | 106 | 106 | 107 |
| 101                                        | 102 | 102 | 103 | 104 | 44    | 104 | 105 | 106 | 107 | 108 |
| 101                                        | 102 | 102 | 103 | 104 | 46    | 105 | 106 | 107 | 107 | 108 |
| 101                                        | 102 | 103 | 104 | 104 | 48    | 105 | 106 | 107 | 108 | 109 |
| 101                                        | 102 | 103 | 104 | 105 | 50    | 106 | 107 | 108 | 108 | 109 |
| 101                                        | 102 | 103 | 104 | 105 | 52    | 106 | 107 | 108 | 109 | 110 |
| 101                                        | 102 | 103 | 104 | 105 | 54    | 106 | 107 | 108 | 109 | 111 |
| 101                                        | 102 | 103 | 104 | 105 | 56    | 107 | 108 | 109 | 110 | 112 |
| 101                                        | 102 | 103 | 104 | 106 | 58    | 107 | 108 | 109 | 110 | 112 |
| 101                                        | 102 | 104 | 105 | 106 | 60    | 107 | 109 | 110 | 111 | 112 |
| 101                                        | 102 | 104 | 105 | 106 | 62    | 107 | 109 | 110 | 111 | 113 |
| 101                                        | 103 | 104 | 106 | 107 | 64    | 108 | 109 | 111 | 112 | 113 |
| 101                                        | 103 | 104 | 106 | 107 | 66    | 109 | 110 | 111 | 112 | 114 |
| 101                                        | 103 | 104 | 106 | 107 | 68    | 109 | 110 | 112 | 113 | 115 |
| 101                                        | 103 | 105 | 106 | 108 | 70    | 110 | 111 | 112 | 113 | 115 |
| 102                                        | 103 | 105 | 107 | 108 | 72    | 110 | 112 | 113 | 114 | 116 |
| 102                                        | 103 | 105 | 107 | 108 | 74    | 110 | 112 | 113 | 114 | 116 |
| 102                                        | 104 | 105 | 107 | 109 | 76    | 111 | 112 | 114 | 115 | 117 |
| 102                                        | 104 | 105 | 107 | 109 | 78    | 111 | 112 | 114 | 115 | 117 |

## Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 11                                         | 12  | 13  | 14  | 15  | Weeks | 16  | 17  | 18  | 19  | 20  |
| 40                                         | 38  | 37  | 35  | 34  | 2     | 33  | 32  | 31  | 30  | 29  |
| 49                                         | 47  | 46  | 44  | 43  | 3     | 42  | 41  | 40  | 39  | 38  |
| 56                                         | 54  | 53  | 52  | 50  | 4     | 49  | 48  | 47  | 46  | 45  |
| 61                                         | 59  | 58  | 57  | 56  | 5     | 55  | 54  | 53  | 52  | 51  |
| 65                                         | 64  | 63  | 62  | 61  | 6     | 60  | 59  | 58  | 57  | 56  |
| 70                                         | 68  | 67  | 66  | 65  | 7     | 64  | 63  | 62  | 61  | 60  |
| 74                                         | 72  | 71  | 70  | 69  | 8     | 68  | 67  | 66  | 65  | 64  |
| 77                                         | 75  | 74  | 73  | 72  | 9     | 71  | 70  | 69  | 68  | 67  |
| 79                                         | 78  | 77  | 76  | 75  | 10    | 74  | 73  | 72  | 71  | 70  |
| 81                                         | 80  | 80  | 79  | 78  | 11    | 77  | 76  | 75  | 74  | 73  |
| 83                                         | 82  | 82  | 81  | 80  | 12    | 79  | 78  | 77  | 77  | 76  |
| 85                                         | 84  | 83  | 83  | 82  | 13    | 81  | 80  | 79  | 79  | 79  |
| 87                                         | 86  | 85  | 85  | 84  | 14    | 83  | 82  | 82  | 81  | 81  |
| 90                                         | 90  | 89  | 88  | 88  | 16    | 87  | 87  | 86  | 85  | 85  |
| 93                                         | 93  | 92  | 91  | 91  | 18    | 91  | 90  | 90  | 89  | 89  |
| 95                                         | 95  | 95  | 94  | 94  | 20    | 94  | 93  | 93  | 92  | 92  |
| 97                                         | 97  | 97  | 96  | 96  | 22    | 96  | 96  | 96  | 95  | 95  |
| 99                                         | 99  | 99  | 98  | 98  | 24    | 98  | 98  | 98  | 98  | 98  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 101                                        | 101 | 101 | 101 | 102 | 28    | 102 | 102 | 102 | 102 | 102 |
| 102                                        | 102 | 102 | 103 | 103 | 30    | 103 | 103 | 103 | 104 | 104 |
| 103                                        | 104 | 104 | 104 | 104 | 32    | 104 | 105 | 105 | 105 | 106 |
| 104                                        | 105 | 105 | 105 | 106 | 34    | 106 | 106 | 107 | 107 | 107 |
| 105                                        | 106 | 106 | 106 | 107 | 36    | 107 | 108 | 108 | 108 | 109 |
| 106                                        | 106 | 107 | 108 | 108 | 38    | 108 | 109 | 110 | 110 | 111 |
| 107                                        | 107 | 108 | 109 | 109 | 40    | 110 | 110 | 111 | 111 | 112 |
| 108                                        | 108 | 109 | 110 | 110 | 42    | 111 | 112 | 112 | 113 | 113 |
| 108                                        | 109 | 110 | 110 | 111 | 44    | 112 | 113 | 113 | 114 | 115 |
| 109                                        | 110 | 111 | 111 | 112 | 46    | 113 | 114 | 115 | 115 | 116 |
| 110                                        | 111 | 111 | 112 | 113 | 48    | 114 | 115 | 116 | 117 | 118 |
| 110                                        | 111 | 112 | 113 | 114 | 50    | 115 | 116 | 117 | 118 | 119 |
| 111                                        | 112 | 113 | 114 | 115 | 52    | 116 | 117 | 118 | 119 | 120 |
| 111                                        | 112 | 113 | 115 | 116 | 54    | 117 | 118 | 119 | 120 | 121 |
| 112                                        | 113 | 114 | 116 | 117 | 56    | 118 | 119 | 120 | 121 | 122 |
| 112                                        | 114 | 115 | 117 | 118 | 58    | 119 | 120 | 122 | 123 | 124 |
| 113                                        | 115 | 116 | 118 | 119 | 60    | 120 | 121 | 123 | 124 | 125 |
| 114                                        | 115 | 116 | 118 | 119 | 62    | 121 | 122 | 124 | 125 | 126 |
| 114                                        | 116 | 117 | 119 | 120 | 64    | 122 | 123 | 125 | 126 | 127 |
| 115                                        | 116 | 118 | 120 | 121 | 66    | 123 | 124 | 126 | 127 | 128 |
| 116                                        | 117 | 119 | 121 | 122 | 68    | 124 | 125 | 127 | 128 | 129 |
| 116                                        | 118 | 119 | 121 | 123 | 70    | 125 | 126 | 127 | 129 | 131 |
| 117                                        | 119 | 120 | 122 | 123 | 72    | 125 | 126 | 128 | 130 | 132 |
| 117                                        | 119 | 121 | 123 | 124 | 74    | 126 | 127 | 129 | 131 | 133 |
| 118                                        | 120 | 122 | 124 | 125 | 76    | 127 | 128 | 130 | 132 | 134 |
| 119                                        | 121 | 123 | 125 | 126 | 78    | 127 | 129 | 131 | 133 | 135 |

## Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 21                                         | 22  | 23  | 24  | 25  | Weeks | 26  | 27  | 28  | 29  | 30  |
| 28                                         | 28  | 27  | 27  | 26  | 2     | 25  | 24  | 24  | 23  | 23  |
| 37                                         | 36  | 35  | 35  | 34  | 3     | 33  | 32  | 32  | 31  | 31  |
| 44                                         | 43  | 42  | 42  | 41  | 4     | 40  | 39  | 39  | 38  | 38  |
| 50                                         | 49  | 48  | 47  | 47  | 5     | 46  | 45  | 45  | 44  | 43  |
| 55                                         | 54  | 53  | 52  | 52  | 6     | 51  | 50  | 50  | 49  | 48  |
| 59                                         | 58  | 57  | 57  | 56  | 7     | 55  | 55  | 54  | 53  | 53  |
| 63                                         | 62  | 61  | 61  | 60  | 8     | 59  | 59  | 58  | 57  | 57  |
| 66                                         | 65  | 65  | 64  | 64  | 9     | 63  | 62  | 62  | 61  | 60  |
| 69                                         | 68  | 68  | 67  | 67  | 10    | 66  | 65  | 65  | 64  | 64  |
| 72                                         | 71  | 71  | 70  | 70  | 11    | 69  | 68  | 68  | 67  | 67  |
| 75                                         | 74  | 73  | 73  | 72  | 12    | 72  | 71  | 71  | 70  | 70  |
| 77                                         | 77  | 76  | 75  | 75  | 13    | 75  | 74  | 74  | 73  | 73  |
| 80                                         | 80  | 79  | 78  | 77  | 14    | 77  | 77  | 76  | 76  | 75  |
| 84                                         | 84  | 83  | 83  | 82  | 16    | 82  | 81  | 81  | 80  | 80  |
| 88                                         | 88  | 88  | 87  | 87  | 18    | 86  | 86  | 86  | 85  | 85  |
| 92                                         | 92  | 92  | 91  | 91  | 20    | 90  | 90  | 90  | 89  | 89  |
| 95                                         | 95  | 95  | 94  | 94  | 22    | 94  | 94  | 94  | 93  | 93  |
| 97                                         | 97  | 97  | 97  | 97  | 24    | 97  | 97  | 97  | 97  | 97  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 102                                        | 102 | 102 | 102 | 102 | 28    | 102 | 103 | 103 | 103 | 103 |
| 104                                        | 104 | 104 | 104 | 105 | 30    | 105 | 105 | 105 | 105 | 106 |
| 106                                        | 106 | 106 | 107 | 107 | 32    | 107 | 107 | 108 | 108 | 108 |
| 108                                        | 108 | 108 | 109 | 109 | 34    | 109 | 110 | 110 | 110 | 111 |
| 109                                        | 110 | 110 | 111 | 111 | 36    | 111 | 112 | 112 | 113 | 113 |
| 111                                        | 112 | 112 | 112 | 113 | 38    | 114 | 114 | 114 | 115 | 116 |
| 113                                        | 113 | 114 | 114 | 115 | 40    | 116 | 116 | 117 | 117 | 118 |
| 114                                        | 115 | 115 | 116 | 117 | 42    | 117 | 118 | 119 | 119 | 120 |
| 116                                        | 116 | 117 | 118 | 118 | 44    | 119 | 120 | 121 | 121 | 122 |
| 117                                        | 118 | 119 | 119 | 120 | 46    | 121 | 122 | 122 | 123 | 124 |
| 118                                        | 119 | 120 | 121 | 122 | 48    | 123 | 124 | 124 | 125 | 126 |
| 120                                        | 121 | 122 | 122 | 123 | 50    | 124 | 125 | 126 | 127 | 128 |
| 121                                        | 122 | 123 | 124 | 125 | 52    | 126 | 127 | 128 | 129 | 130 |
| 122                                        | 123 | 125 | 126 | 127 | 54    | 128 | 129 | 130 | 131 | 132 |
| 123                                        | 125 | 126 | 127 | 128 | 56    | 129 | 130 | 132 | 133 | 134 |
| 124                                        | 126 | 127 | 129 | 130 | 58    | 131 | 132 | 133 | 134 | 136 |
| 126                                        | 127 | 128 | 130 | 131 | 60    | 132 | 133 | 135 | 136 | 137 |
| 127                                        | 128 | 129 | 131 | 132 | 62    | 134 | 135 | 137 | 138 | 139 |
| 128                                        | 130 | 131 | 133 | 134 | 64    | 136 | 137 | 139 | 140 | 141 |
| 129                                        | 131 | 132 | 134 | 135 | 66    | 137 | 138 | 140 | 141 | 143 |
| 130                                        | 132 | 133 | 135 | 137 | 68    | 139 | 140 | 142 | 143 | 145 |
| 132                                        | 133 | 135 | 137 | 138 | 70    | 140 | 141 | 143 | 144 | 146 |
| 133                                        | 135 | 136 | 138 | 140 | 72    | 142 | 143 | 145 | 146 | 148 |
| 134                                        | 136 | 138 | 140 | 141 | 74    | 143 | 144 | 146 | 148 | 150 |
| 135                                        | 137 | 139 | 141 | 143 | 76    | 145 | 146 | 148 | 150 | 152 |
| 136                                        | 138 | 140 | 142 | 144 | 78    | 146 | 147 | 149 | 151 | 153 |

Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 31                                         | 32  | 33  | 34  | 35  | Weeks | 36  | 37  | 38  | 39  | 40  |
| 23                                         | 22  | 22  | 21  | 21  | 2     | 21  | 20  | 20  | 20  | 19  |
| 30                                         | 30  | 29  | 28  | 28  | 3     | 28  | 27  | 27  | 27  | 26  |
| 37                                         | 36  | 36  | 35  | 35  | 4     | 34  | 34  | 33  | 33  | 32  |
| 42                                         | 42  | 41  | 41  | 40  | 5     | 40  | 39  | 39  | 38  | 38  |
| 47                                         | 47  | 46  | 46  | 45  | 6     | 45  | 44  | 44  | 43  | 43  |
| 52                                         | 51  | 51  | 50  | 50  | 7     | 50  | 49  | 48  | 47  | 47  |
| 56                                         | 55  | 55  | 54  | 54  | 8     | 54  | 53  | 52  | 51  | 51  |
| 60                                         | 59  | 59  | 58  | 58  | 9     | 57  | 57  | 56  | 55  | 55  |
| 63                                         | 63  | 62  | 62  | 61  | 10    | 60  | 60  | 59  | 59  | 58  |
| 66                                         | 66  | 65  | 65  | 64  | 11    | 64  | 63  | 63  | 62  | 62  |
| 69                                         | 69  | 68  | 68  | 67  | 12    | 67  | 66  | 66  | 65  | 65  |
| 72                                         | 72  | 71  | 71  | 70  | 13    | 70  | 69  | 69  | 68  | 68  |
| 75                                         | 74  | 74  | 73  | 73  | 14    | 73  | 72  | 72  | 71  | 71  |
| 80                                         | 80  | 79  | 78  | 78  | 16    | 78  | 77  | 77  | 77  | 77  |
| 85                                         | 84  | 84  | 83  | 83  | 18    | 83  | 82  | 82  | 82  | 82  |
| 89                                         | 89  | 88  | 88  | 88  | 20    | 88  | 88  | 87  | 87  | 87  |
| 93                                         | 93  | 92  | 92  | 92  | 22    | 92  | 92  | 91  | 91  | 91  |
| 97                                         | 96  | 96  | 96  | 96  | 24    | 96  | 96  | 96  | 96  | 96  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 103                                        | 103 | 103 | 103 | 103 | 28    | 103 | 103 | 103 | 104 | 104 |
| 106                                        | 106 | 106 | 106 | 106 | 30    | 106 | 107 | 107 | 107 | 107 |
| 108                                        | 109 | 109 | 109 | 109 | 32    | 110 | 110 | 110 | 110 | 111 |
| 111                                        | 111 | 112 | 112 | 112 | 34    | 113 | 113 | 113 | 114 | 114 |
| 114                                        | 114 | 114 | 115 | 115 | 36    | 116 | 116 | 116 | 117 | 117 |
| 116                                        | 116 | 117 | 117 | 118 | 38    | 118 | 119 | 119 | 120 | 120 |
| 118                                        | 119 | 119 | 120 | 120 | 40    | 121 | 122 | 122 | 123 | 123 |
| 121                                        | 121 | 122 | 122 | 123 | 42    | 124 | 124 | 125 | 126 | 126 |
| 123                                        | 124 | 124 | 125 | 126 | 44    | 126 | 127 | 128 | 128 | 129 |
| 125                                        | 126 | 126 | 127 | 128 | 46    | 129 | 130 | 130 | 131 | 132 |
| 127                                        | 128 | 129 | 130 | 130 | 48    | 131 | 132 | 133 | 134 | 135 |
| 129                                        | 130 | 131 | 132 | 133 | 50    | 134 | 135 | 136 | 136 | 137 |
| 131                                        | 132 | 133 | 134 | 135 | 52    | 136 | 137 | 138 | 139 | 140 |
| 133                                        | 134 | 135 | 136 | 137 | 54    | 138 | 139 | 140 | 142 | 143 |
| 135                                        | 136 | 137 | 138 | 140 | 56    | 141 | 142 | 143 | 144 | 145 |
| 137                                        | 138 | 139 | 140 | 142 | 58    | 143 | 144 | 145 | 146 | 148 |
| 138                                        | 140 | 141 | 142 | 144 | 60    | 145 | 146 | 147 | 148 | 150 |
| 140                                        | 142 | 143 | 144 | 146 | 62    | 147 | 148 | 149 | 151 | 153 |
| 142                                        | 144 | 145 | 146 | 148 | 64    | 150 | 151 | 152 | 154 | 155 |
| 144                                        | 145 | 146 | 148 | 150 | 66    | 152 | 153 | 154 | 156 | 157 |
| 146                                        | 147 | 148 | 150 | 152 | 68    | 154 | 155 | 157 | 158 | 160 |
| 147                                        | 149 | 150 | 152 | 154 | 70    | 156 | 157 | 159 | 160 | 162 |
| 149                                        | 151 | 152 | 154 | 156 | 72    | 158 | 160 | 161 | 163 | 164 |
| 151                                        | 152 | 154 | 156 | 158 | 74    | 160 | 162 | 163 | 165 | 166 |
| 153                                        | 154 | 156 | 158 | 160 | 76    | 162 | 164 | 166 | 167 | 169 |
| 154                                        | 156 | 158 | 160 | 162 | 78    | 164 | 166 | 168 | 169 | 171 |

464 *Percentage Table for the Estimation of Sickness Rates*

Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 41                                         | 42  | 43  | 44  | 45  | Weeks | 46  | 47  | 48  | 49  | 50  |
| 19                                         | 19  | 18  | 18  | 18  | 2     | 18  | 18  | 18  | 17  | 17  |
| 26                                         | 26  | 25  | 25  | 24  | 3     | 24  | 24  | 24  | 23  | 23  |
| 32                                         | 32  | 31  | 31  | 30  | 4     | 30  | 30  | 29  | 29  | 28  |
| 37                                         | 37  | 36  | 36  | 35  | 5     | 35  | 35  | 34  | 34  | 33  |
| 42                                         | 42  | 41  | 41  | 40  | 6     | 40  | 40  | 39  | 39  | 38  |
| 46                                         | 46  | 45  | 45  | 44  | 7     | 44  | 44  | 43  | 43  | 42  |
| 50                                         | 50  | 49  | 49  | 48  | 8     | 48  | 47  | 47  | 47  | 46  |
| 54                                         | 54  | 53  | 53  | 52  | 9     | 52  | 51  | 51  | 50  | 50  |
| 58                                         | 57  | 57  | 56  | 56  | 10    | 55  | 55  | 55  | 54  | 54  |
| 61                                         | 61  | 60  | 60  | 59  | 11    | 59  | 58  | 58  | 57  | 57  |
| 64                                         | 64  | 63  | 63  | 62  | 12    | 62  | 61  | 61  | 60  | 60  |
| 67                                         | 67  | 66  | 66  | 66  | 13    | 65  | 65  | 65  | 64  | 64  |
| 70                                         | 70  | 69  | 69  | 69  | 14    | 68  | 68  | 68  | 67  | 67  |
| 76                                         | 76  | 75  | 75  | 75  | 16    | 74  | 74  | 73  | 73  | 73  |
| 81                                         | 81  | 80  | 80  | 80  | 18    | 80  | 80  | 79  | 79  | 79  |
| 86                                         | 86  | 86  | 86  | 86  | 20    | 85  | 85  | 85  | 85  | 85  |
| 91                                         | 91  | 91  | 91  | 91  | 22    | 90  | 90  | 90  | 90  | 90  |
| 96                                         | 96  | 96  | 96  | 96  | 24    | 95  | 95  | 95  | 95  | 95  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 104                                        | 104 | 104 | 104 | 104 | 28    | 104 | 104 | 104 | 104 | 104 |
| 107                                        | 108 | 108 | 108 | 108 | 30    | 108 | 108 | 108 | 109 | 109 |
| 111                                        | 111 | 111 | 112 | 112 | 32    | 112 | 112 | 112 | 113 | 113 |
| 114                                        | 114 | 115 | 115 | 116 | 34    | 116 | 116 | 116 | 117 | 117 |
| 118                                        | 118 | 118 | 119 | 119 | 36    | 120 | 120 | 120 | 121 | 121 |
| 121                                        | 121 | 122 | 122 | 123 | 38    | 123 | 124 | 124 | 124 | 125 |
| 124                                        | 124 | 125 | 126 | 126 | 40    | 126 | 127 | 128 | 128 | 129 |
| 127                                        | 127 | 128 | 129 | 129 | 42    | 130 | 130 | 131 | 132 | 132 |
| 130                                        | 130 | 131 | 132 | 133 | 44    | 133 | 134 | 135 | 136 | 136 |
| 133                                        | 133 | 134 | 135 | 136 | 46    | 137 | 137 | 138 | 139 | 140 |
| 136                                        | 136 | 137 | 138 | 139 | 48    | 140 | 141 | 141 | 142 | 143 |
| 138                                        | 139 | 140 | 141 | 142 | 50    | 143 | 144 | 145 | 146 | 147 |
| 141                                        | 142 | 143 | 144 | 145 | 52    | 146 | 147 | 148 | 149 | 150 |
| 144                                        | 145 | 146 | 147 | 148 | 54    | 149 | 150 | 151 | 152 | 153 |
| 146                                        | 147 | 148 | 150 | 151 | 56    | 152 | 153 | 155 | 156 | 157 |
| 149                                        | 150 | 151 | 152 | 154 | 58    | 155 | 156 | 158 | 159 | 160 |
| 151                                        | 152 | 153 | 155 | 156 | 60    | 158 | 159 | 161 | 162 | 163 |
| 154                                        | 155 | 156 | 158 | 159 | 62    | 161 | 162 | 164 | 165 | 166 |
| 156                                        | 158 | 159 | 161 | 162 | 64    | 164 | 165 | 167 | 168 | 169 |
| 158                                        | 160 | 161 | 163 | 165 | 66    | 166 | 168 | 170 | 171 | 172 |
| 161                                        | 163 | 164 | 166 | 168 | 68    | 169 | 171 | 173 | 174 | 175 |
| 163                                        | 165 | 166 | 168 | 170 | 70    | 171 | 173 | 175 | 176 | 178 |
| 165                                        | 167 | 169 | 171 | 173 | 72    | 174 | 176 | 178 | 179 | 181 |
| 167                                        | 169 | 171 | 173 | 175 | 74    | 176 | 178 | 180 | 182 | 184 |
| 170                                        | 172 | 174 | 176 | 178 | 76    | 179 | 181 | 183 | 185 | 187 |
| 172                                        | 174 | 176 | 178 | 180 | 78    | 181 | 183 | 185 | 187 | 189 |

Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 51                                         | 52  | 53  | 54  | 55  | Weeks | 56  | 57  | 58  | 59  | 60  |
| 17                                         | 16  | 16  | 16  | 16  | 2     | 15  | 15  | 15  | 15  | 15  |
| 23                                         | 22  | 22  | 22  | 22  | 3     | 21  | 21  | 20  | 20  | 20  |
| 28                                         | 28  | 27  | 27  | 26  | 4     | 26  | 26  | 25  | 25  | 25  |
| 33                                         | 33  | 32  | 32  | 31  | 5     | 31  | 31  | 30  | 30  | 30  |
| 37                                         | 37  | 37  | 36  | 36  | 6     | 35  | 35  | 35  | 34  | 34  |
| 42                                         | 41  | 41  | 40  | 40  | 7     | 40  | 39  | 39  | 38  | 38  |
| 46                                         | 45  | 45  | 44  | 44  | 8     | 44  | 43  | 43  | 42  | 42  |
| 50                                         | 49  | 49  | 48  | 48  | 9     | 48  | 47  | 47  | 46  | 46  |
| 54                                         | 53  | 53  | 52  | 52  | 10    | 51  | 51  | 50  | 50  | 50  |
| 57                                         | 57  | 56  | 56  | 55  | 11    | 55  | 54  | 54  | 54  | 54  |
| 60                                         | 60  | 59  | 59  | 58  | 12    | 58  | 57  | 57  | 57  | 57  |
| 63                                         | 63  | 62  | 62  | 62  | 13    | 62  | 61  | 60  | 60  | 60  |
| 67                                         | 66  | 66  | 66  | 65  | 14    | 65  | 65  | 64  | 64  | 64  |
| 73                                         | 72  | 72  | 72  | 72  | 16    | 71  | 71  | 71  | 70  | 70  |
| 79                                         | 78  | 78  | 78  | 78  | 18    | 77  | 77  | 77  | 76  | 76  |
| 85                                         | 84  | 84  | 84  | 84  | 20    | 84  | 83  | 83  | 83  | 83  |
| 90                                         | 90  | 90  | 89  | 89  | 22    | 89  | 89  | 89  | 89  | 89  |
| 95                                         | 95  | 95  | 95  | 95  | 24    | 95  | 95  | 95  | 95  | 95  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 104                                        | 105 | 105 | 105 | 105 | 28    | 105 | 105 | 105 | 105 | 105 |
| 109                                        | 109 | 109 | 109 | 110 | 30    | 110 | 110 | 110 | 110 | 110 |
| 113                                        | 113 | 114 | 114 | 114 | 32    | 114 | 114 | 115 | 115 | 115 |
| 117                                        | 118 | 118 | 118 | 118 | 34    | 119 | 119 | 119 | 120 | 120 |
| 121                                        | 122 | 122 | 122 | 123 | 36    | 123 | 124 | 124 | 124 | 125 |
| 125                                        | 126 | 126 | 127 | 127 | 38    | 128 | 128 | 128 | 129 | 129 |
| 129                                        | 130 | 130 | 131 | 131 | 40    | 132 | 132 | 133 | 133 | 134 |
| 133                                        | 134 | 134 | 135 | 135 | 42    | 136 | 137 | 137 | 138 | 138 |
| 137                                        | 137 | 138 | 139 | 139 | 44    | 140 | 141 | 142 | 142 | 143 |
| 140                                        | 141 | 142 | 143 | 143 | 46    | 144 | 145 | 146 | 146 | 147 |
| 144                                        | 145 | 146 | 146 | 147 | 48    | 148 | 149 | 150 | 151 | 152 |
| 148                                        | 148 | 149 | 150 | 151 | 50    | 152 | 153 | 154 | 155 | 156 |
| 151                                        | 152 | 153 | 154 | 155 | 52    | 156 | 157 | 158 | 159 | 160 |
| 155                                        | 156 | 157 | 158 | 159 | 54    | 160 | 161 | 162 | 163 | 164 |
| 158                                        | 159 | 160 | 161 | 162 | 56    | 164 | 165 | 166 | 167 | 168 |
| 161                                        | 163 | 164 | 165 | 166 | 58    | 167 | 168 | 169 | 170 | 172 |
| 164                                        | 166 | 167 | 168 | 169 | 60    | 171 | 172 | 173 | 174 | 176 |
| 167                                        | 169 | 170 | 171 | 173 | 62    | 174 | 175 | 177 | 178 | 180 |
| 170                                        | 172 | 173 | 175 | 177 | 64    | 178 | 179 | 181 | 182 | 184 |
| 173                                        | 175 | 176 | 178 | 180 | 66    | 181 | 182 | 184 | 185 | 187 |
| 176                                        | 178 | 179 | 181 | 183 | 68    | 184 | 185 | 187 | 189 | 191 |
| 179                                        | 181 | 182 | 184 | 186 | 70    | 187 | 188 | 190 | 192 | 194 |
| 182                                        | 184 | 185 | 187 | 189 | 72    | 190 | 192 | 194 | 196 | 198 |
| 185                                        | 187 | 188 | 190 | 192 | 74    | 193 | 195 | 197 | 199 | 201 |
| 188                                        | 190 | 191 | 193 | 195 | 76    | 196 | 198 | 200 | 202 | 204 |
| 190                                        | 192 | 194 | 196 | 198 | 78    | 199 | 201 | 203 | 205 | 207 |

## Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 61                                         | 62  | 63  | 64  | 65  | Weeks | 66  | 67  | 68  | 69  | 70  |
| 15                                         | 14  | 14  | 14  | 14  | 2     | 14  | 13  | 13  | 13  | 13  |
| 20                                         | 19  | 19  | 19  | 19  | 3     | 19  | 18  | 18  | 18  | 18  |
| 25                                         | 24  | 24  | 23  | 23  | 4     | 23  | 23  | 22  | 22  | 22  |
| 30                                         | 29  | 29  | 28  | 28  | 5     | 28  | 28  | 27  | 27  | 27  |
| 34                                         | 33  | 33  | 32  | 32  | 6     | 32  | 32  | 31  | 31  | 31  |
| 38                                         | 37  | 37  | 36  | 36  | 7     | 36  | 36  | 35  | 35  | 35  |
| 42                                         | 41  | 41  | 40  | 40  | 8     | 40  | 40  | 39  | 39  | 39  |
| 46                                         | 45  | 45  | 44  | 44  | 9     | 44  | 44  | 43  | 43  | 43  |
| 49                                         | 49  | 49  | 48  | 48  | 10    | 48  | 47  | 47  | 47  | 46  |
| 53                                         | 53  | 52  | 52  | 52  | 11    | 52  | 51  | 51  | 51  | 50  |
| 56                                         | 56  | 55  | 55  | 55  | 12    | 55  | 54  | 54  | 54  | 54  |
| 60                                         | 59  | 59  | 59  | 58  | 13    | 58  | 58  | 57  | 57  | 57  |
| 64                                         | 63  | 63  | 63  | 62  | 14    | 62  | 62  | 61  | 61  | 61  |
| 70                                         | 70  | 70  | 69  | 69  | 16    | 69  | 68  | 68  | 68  | 68  |
| 76                                         | 76  | 76  | 75  | 75  | 18    | 75  | 75  | 75  | 75  | 74  |
| 83                                         | 82  | 82  | 82  | 82  | 20    | 82  | 82  | 82  | 82  | 81  |
| 89                                         | 88  | 88  | 88  | 88  | 22    | 88  | 88  | 88  | 88  | 88  |
| 95                                         | 94  | 94  | 94  | 94  | 24    | 94  | 94  | 94  | 94  | 94  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 105                                        | 105 | 105 | 105 | 106 | 28    | 106 | 106 | 106 | 106 | 106 |
| 110                                        | 110 | 111 | 111 | 111 | 30    | 111 | 111 | 111 | 111 | 112 |
| 115                                        | 116 | 116 | 116 | 116 | 32    | 116 | 117 | 117 | 117 | 117 |
| 120                                        | 120 | 121 | 121 | 121 | 34    | 122 | 122 | 122 | 122 | 123 |
| 125                                        | 125 | 126 | 126 | 126 | 36    | 127 | 127 | 128 | 128 | 128 |
| 130                                        | 130 | 131 | 131 | 132 | 38    | 132 | 132 | 133 | 133 | 134 |
| 134                                        | 135 | 136 | 136 | 136 | 40    | 137 | 138 | 138 | 139 | 139 |
| 139                                        | 140 | 140 | 141 | 141 | 42    | 142 | 143 | 143 | 144 | 144 |
| 144                                        | 144 | 145 | 146 | 146 | 44    | 147 | 148 | 148 | 149 | 150 |
| 148                                        | 149 | 150 | 150 | 151 | 46    | 152 | 152 | 153 | 154 | 155 |
| 152                                        | 153 | 154 | 155 | 156 | 48    | 157 | 158 | 158 | 159 | 160 |
| 157                                        | 158 | 159 | 160 | 160 | 50    | 161 | 162 | 163 | 164 | 165 |
| 161                                        | 162 | 163 | 164 | 165 | 52    | 166 | 167 | 168 | 169 | 170 |
| 165                                        | 166 | 167 | 168 | 169 | 54    | 171 | 172 | 173 | 174 | 175 |
| 169                                        | 171 | 172 | 173 | 174 | 56    | 175 | 176 | 177 | 178 | 180 |
| 173                                        | 175 | 176 | 177 | 178 | 58    | 180 | 181 | 182 | 183 | 184 |
| 177                                        | 179 | 180 | 181 | 182 | 60    | 184 | 185 | 186 | 187 | 189 |
| 181                                        | 183 | 184 | 185 | 186 | 62    | 188 | 189 | 190 | 191 | 193 |
| 185                                        | 187 | 188 | 189 | 190 | 64    | 192 | 193 | 195 | 196 | 198 |
| 188                                        | 190 | 192 | 193 | 194 | 66    | 196 | 197 | 199 | 200 | 202 |
| 192                                        | 194 | 196 | 197 | 198 | 68    | 200 | 201 | 203 | 204 | 206 |
| 195                                        | 197 | 199 | 201 | 202 | 70    | 204 | 205 | 207 | 208 | 210 |
| 199                                        | 201 | 203 | 205 | 206 | 72    | 208 | 209 | 211 | 212 | 214 |
| 202                                        | 204 | 206 | 208 | 210 | 74    | 212 | 213 | 215 | 216 | 218 |
| 206                                        | 208 | 210 | 212 | 214 | 76    | 216 | 217 | 219 | 220 | 222 |
| 209                                        | 211 | 213 | 215 | 217 | 78    | 219 | 221 | 223 | 224 | 226 |

## Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 71                                         | 72  | 73  | 74  | 75  | Weeks | 76  | 77  | 78  | 79  | 80  |
| 12                                         | 12  | 12  | 12  | 12  | 2     | 11  | 11  | 11  | 11  | 11  |
| 17                                         | 17  | 17  | 17  | 17  | 3     | 16  | 16  | 16  | 16  | 15  |
| 22                                         | 22  | 22  | 21  | 21  | 4     | 21  | 20  | 20  | 20  | 19  |
| 26                                         | 26  | 26  | 25  | 25  | 5     | 25  | 24  | 24  | 24  | 24  |
| 30                                         | 30  | 30  | 29  | 29  | 6     | 29  | 28  | 28  | 28  | 28  |
| 34                                         | 34  | 34  | 33  | 33  | 7     | 33  | 33  | 32  | 32  | 32  |
| 38                                         | 38  | 38  | 37  | 37  | 8     | 37  | 37  | 36  | 36  | 36  |
| 42                                         | 42  | 42  | 41  | 41  | 9     | 41  | 41  | 40  | 40  | 40  |
| 46                                         | 46  | 45  | 45  | 45  | 10    | 45  | 44  | 44  | 44  | 43  |
| 50                                         | 50  | 49  | 49  | 49  | 11    | 49  | 48  | 48  | 48  | 47  |
| 53                                         | 53  | 53  | 52  | 52  | 12    | 52  | 52  | 51  | 51  | 51  |
| 57                                         | 56  | 56  | 56  | 55  | 13    | 55  | 55  | 55  | 54  | 54  |
| 61                                         | 60  | 60  | 60  | 59  | 14    | 59  | 59  | 59  | 58  | 58  |
| 67                                         | 67  | 67  | 67  | 67  | 16    | 66  | 66  | 66  | 65  | 65  |
| 74                                         | 74  | 74  | 74  | 74  | 18    | 73  | 73  | 73  | 73  | 73  |
| 81                                         | 81  | 81  | 81  | 81  | 20    | 80  | 80  | 80  | 80  | 80  |
| 88                                         | 88  | 88  | 87  | 87  | 22    | 87  | 87  | 87  | 87  | 87  |
| 94                                         | 94  | 94  | 94  | 94  | 24    | 94  | 94  | 94  | 94  | 94  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 106                                        | 106 | 106 | 106 | 106 | 28    | 106 | 106 | 106 | 106 | 106 |
| 112                                        | 112 | 112 | 112 | 112 | 30    | 112 | 112 | 113 | 113 | 113 |
| 117                                        | 118 | 118 | 118 | 118 | 32    | 118 | 119 | 119 | 119 | 119 |
| 123                                        | 123 | 124 | 124 | 124 | 34    | 124 | 125 | 125 | 125 | 126 |
| 129                                        | 129 | 129 | 130 | 130 | 36    | 130 | 131 | 131 | 131 | 132 |
| 134                                        | 135 | 135 | 136 | 136 | 38    | 136 | 137 | 137 | 138 | 138 |
| 140                                        | 140 | 141 | 141 | 142 | 40    | 142 | 143 | 143 | 144 | 144 |
| 145                                        | 146 | 146 | 147 | 147 | 42    | 148 | 148 | 149 | 150 | 150 |
| 150                                        | 151 | 152 | 152 | 153 | 44    | 154 | 154 | 155 | 156 | 156 |
| 156                                        | 156 | 157 | 158 | 158 | 46    | 159 | 160 | 161 | 162 | 162 |
| 161                                        | 162 | 162 | 163 | 164 | 48    | 165 | 166 | 166 | 167 | 168 |
| 166                                        | 167 | 168 | 169 | 170 | 50    | 171 | 171 | 172 | 173 | 174 |
| 171                                        | 172 | 173 | 174 | 175 | 52    | 176 | 177 | 178 | 179 | 180 |
| 176                                        | 177 | 178 | 179 | 180 | 54    | 181 | 182 | 183 | 184 | 186 |
| 181                                        | 182 | 183 | 184 | 185 | 56    | 187 | 188 | 189 | 190 | 191 |
| 185                                        | 186 | 187 | 189 | 190 | 58    | 192 | 193 | 194 | 195 | 197 |
| 190                                        | 191 | 192 | 194 | 195 | 60    | 197 | 198 | 199 | 200 | 202 |
| 194                                        | 196 | 197 | 199 | 200 | 62    | 202 | 203 | 204 | 206 | 208 |
| 199                                        | 201 | 202 | 204 | 205 | 64    | 207 | 208 | 209 | 211 | 213 |
| 203                                        | 205 | 206 | 208 | 210 | 66    | 211 | 213 | 214 | 216 | 217 |
| 207                                        | 209 | 211 | 213 | 214 | 68    | 216 | 218 | 219 | 221 | 222 |
| 211                                        | 213 | 215 | 217 | 218 | 70    | 220 | 222 | 224 | 226 | 227 |
| 216                                        | 218 | 219 | 221 | 223 | 72    | 225 | 227 | 229 | 231 | 232 |
| 220                                        | 222 | 223 | 225 | 227 | 74    | 229 | 231 | 233 | 235 | 236 |
| 224                                        | 226 | 227 | 229 | 231 | 76    | 233 | 235 | 237 | 239 | 241 |
| 228                                        | 230 | 231 | 233 | 235 | 78    | 237 | 239 | 241 | 243 | 245 |

## Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     | Weeks |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 81                                         | 82  | 83  | 84  | 85  |       | 86  | 87  | 88  | 89  | 90  |
| 11                                         | 10  | 10  | 10  | 10  | 2     | 10  | 10  | 10  | 9   | 9   |
| 15                                         | 15  | 15  | 15  | 14  | 3     | 14  | 14  | 14  | 14  | 13  |
| 19                                         | 19  | 19  | 19  | 18  | 4     | 18  | 18  | 18  | 18  | 17  |
| 23                                         | 23  | 23  | 23  | 22  | 5     | 22  | 22  | 22  | 22  | 21  |
| 27                                         | 27  | 27  | 27  | 26  | 6     | 26  | 26  | 26  | 25  | 25  |
| 31                                         | 31  | 31  | 31  | 30  | 7     | 30  | 30  | 30  | 29  | 29  |
| 35                                         | 35  | 35  | 35  | 34  | 8     | 34  | 34  | 34  | 33  | 33  |
| 39                                         | 39  | 39  | 39  | 38  | 9     | 38  | 38  | 38  | 37  | 37  |
| 43                                         | 43  | 43  | 42  | 42  | 10    | 42  | 42  | 41  | 41  | 41  |
| 47                                         | 47  | 47  | 46  | 46  | 11    | 46  | 46  | 45  | 45  | 45  |
| 51                                         | 50  | 50  | 50  | 49  | 12    | 49  | 49  | 48  | 48  | 48  |
| 54                                         | 54  | 54  | 53  | 53  | 13    | 53  | 53  | 52  | 52  | 52  |
| 58                                         | 58  | 58  | 57  | 57  | 14    | 57  | 56  | 56  | 56  | 56  |
| 65                                         | 65  | 65  | 65  | 64  | 16    | 64  | 64  | 64  | 64  | 64  |
| 73                                         | 72  | 72  | 72  | 71  | 18    | 71  | 71  | 71  | 71  | 71  |
| 80                                         | 80  | 79  | 79  | 79  | 20    | 79  | 79  | 79  | 79  | 78  |
| 87                                         | 87  | 86  | 86  | 86  | 22    | 86  | 86  | 86  | 86  | 86  |
| 94                                         | 94  | 93  | 93  | 93  | 24    | 93  | 93  | 93  | 93  | 93  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 107                                        | 107 | 107 | 107 | 107 | 28    | 107 | 107 | 107 | 107 | 107 |
| 113                                        | 113 | 114 | 114 | 114 | 30    | 114 | 114 | 114 | 114 | 114 |
| 120                                        | 120 | 120 | 120 | 120 | 32    | 120 | 121 | 121 | 121 | 121 |
| 126                                        | 126 | 127 | 127 | 127 | 34    | 127 | 128 | 128 | 128 | 128 |
| 132                                        | 132 | 133 | 133 | 133 | 36    | 134 | 134 | 134 | 135 | 135 |
| 139                                        | 139 | 140 | 140 | 140 | 38    | 140 | 141 | 141 | 142 | 142 |
| 145                                        | 145 | 146 | 146 | 147 | 40    | 147 | 148 | 148 | 149 | 149 |
| 151                                        | 151 | 152 | 153 | 153 | 42    | 154 | 155 | 155 | 156 | 156 |
| 157                                        | 158 | 159 | 159 | 160 | 44    | 160 | 161 | 161 | 162 | 163 |
| 163                                        | 164 | 165 | 165 | 166 | 46    | 167 | 168 | 168 | 169 | 170 |
| 169                                        | 170 | 171 | 172 | 172 | 48    | 173 | 174 | 175 | 176 | 176 |
| 175                                        | 176 | 177 | 178 | 179 | 50    | 180 | 181 | 181 | 182 | 183 |
| 181                                        | 182 | 183 | 184 | 185 | 52    | 186 | 187 | 188 | 189 | 190 |
| 187                                        | 188 | 189 | 190 | 191 | 54    | 192 | 193 | 194 | 195 | 197 |
| 192                                        | 193 | 194 | 196 | 197 | 56    | 198 | 199 | 200 | 201 | 203 |
| 198                                        | 199 | 200 | 201 | 203 | 58    | 204 | 205 | 206 | 207 | 209 |
| 203                                        | 204 | 205 | 207 | 208 | 60    | 210 | 211 | 212 | 213 | 215 |
| 209                                        | 210 | 211 | 213 | 214 | 62    | 215 | 217 | 218 | 220 | 221 |
| 214                                        | 215 | 216 | 218 | 220 | 64    | 221 | 223 | 224 | 226 | 227 |
| 218                                        | 220 | 221 | 223 | 225 | 66    | 226 | 228 | 229 | 231 | 233 |
| 223                                        | 225 | 226 | 228 | 230 | 68    | 231 | 233 | 235 | 237 | 238 |
| 228                                        | 230 | 231 | 233 | 235 | 70    | 236 | 238 | 240 | 242 | 244 |
| 233                                        | 235 | 236 | 238 | 240 | 72    | 241 | 243 | 245 | 247 | 249 |
| 237                                        | 239 | 241 | 243 | 245 | 74    | 246 | 248 | 250 | 252 | 254 |
| 242                                        | 244 | 246 | 248 | 250 | 76    | 251 | 253 | 255 | 257 | 259 |
| 246                                        | 248 | 250 | 252 | 254 | 78    | 256 | 258 | 260 | 262 | 264 |

## Percentages of sickness for first 26 weeks

| Second 26 weeks per cent of first 26 weeks |     |     |     |     |       |     |     |     |     |     |
|--------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| 91                                         | 92  | 93  | 94  | 95  | Weeks | 96  | 97  | 98  | 99  | 100 |
| 9                                          | 9   | 9   | 9   | 9   | 2     | 8   | 8   | 8   | 8   | 8   |
| 13                                         | 13  | 13  | 13  | 13  | 3     | 12  | 12  | 12  | 12  | 12  |
| 17                                         | 17  | 17  | 16  | 16  | 4     | 16  | 16  | 16  | 15  | 15  |
| 21                                         | 21  | 21  | 20  | 20  | 5     | 20  | 20  | 20  | 19  | 19  |
| 25                                         | 25  | 24  | 24  | 24  | 6     | 24  | 24  | 23  | 23  | 23  |
| 29                                         | 29  | 28  | 28  | 28  | 7     | 28  | 28  | 27  | 27  | 27  |
| 33                                         | 33  | 32  | 32  | 32  | 8     | 32  | 31  | 31  | 31  | 31  |
| 37                                         | 37  | 36  | 36  | 36  | 9     | 36  | 35  | 35  | 35  | 35  |
| 40                                         | 40  | 40  | 40  | 40  | 10    | 39  | 39  | 39  | 39  | 38  |
| 44                                         | 44  | 44  | 44  | 44  | 11    | 43  | 43  | 43  | 43  | 42  |
| 48                                         | 48  | 47  | 47  | 47  | 12    | 47  | 46  | 46  | 46  | 46  |
| 52                                         | 51  | 51  | 51  | 51  | 13    | 51  | 51  | 50  | 50  | 50  |
| 56                                         | 55  | 55  | 55  | 55  | 14    | 55  | 54  | 54  | 54  | 54  |
| 63                                         | 63  | 63  | 63  | 63  | 16    | 63  | 62  | 62  | 62  | 62  |
| 70                                         | 70  | 70  | 70  | 70  | 18    | 70  | 69  | 69  | 69  | 69  |
| 78                                         | 78  | 78  | 78  | 78  | 20    | 78  | 77  | 77  | 77  | 77  |
| 86                                         | 86  | 85  | 85  | 85  | 22    | 85  | 85  | 85  | 85  | 85  |
| 93                                         | 93  | 93  | 93  | 92  | 24    | 92  | 92  | 92  | 92  | 92  |
| 100                                        | 100 | 100 | 100 | 100 | 26    | 100 | 100 | 100 | 100 | 100 |
| 107                                        | 107 | 107 | 107 | 107 | 28    | 108 | 108 | 108 | 108 | 108 |
| 114                                        | 114 | 115 | 115 | 115 | 30    | 115 | 115 | 115 | 115 | 115 |
| 121                                        | 122 | 122 | 122 | 122 | 32    | 122 | 123 | 123 | 123 | 123 |
| 128                                        | 129 | 129 | 129 | 130 | 34    | 130 | 130 | 130 | 131 | 131 |
| 135                                        | 136 | 136 | 136 | 137 | 36    | 137 | 138 | 138 | 138 | 138 |
| 142                                        | 143 | 144 | 144 | 144 | 38    | 145 | 145 | 145 | 146 | 146 |
| 149                                        | 150 | 151 | 151 | 151 | 40    | 152 | 153 | 153 | 154 | 154 |
| 156                                        | 157 | 158 | 158 | 159 | 42    | 159 | 160 | 160 | 161 | 162 |
| 163                                        | 164 | 165 | 165 | 166 | 44    | 167 | 168 | 168 | 169 | 169 |
| 170                                        | 171 | 172 | 173 | 173 | 46    | 174 | 175 | 175 | 176 | 177 |
| 177                                        | 178 | 179 | 180 | 180 | 48    | 181 | 182 | 183 | 184 | 185 |
| 184                                        | 185 | 186 | 187 | 188 | 50    | 189 | 190 | 191 | 192 | 192 |
| 191                                        | 192 | 193 | 194 | 195 | 52    | 196 | 197 | 198 | 199 | 200 |
| 198                                        | 199 | 200 | 201 | 202 | 54    | 203 | 204 | 205 | 206 | 208 |
| 204                                        | 205 | 206 | 207 | 208 | 56    | 210 | 211 | 212 | 213 | 215 |
| 210                                        | 212 | 213 | 214 | 215 | 58    | 217 | 218 | 219 | 220 | 222 |
| 216                                        | 218 | 219 | 220 | 222 | 60    | 223 | 225 | 226 | 227 | 229 |
| 222                                        | 224 | 225 | 226 | 228 | 62    | 230 | 231 | 232 | 234 | 236 |
| 229                                        | 230 | 231 | 232 | 234 | 64    | 236 | 237 | 238 | 240 | 242 |
| 235                                        | 236 | 237 | 238 | 240 | 66    | 242 | 243 | 244 | 246 | 248 |
| 240                                        | 241 | 243 | 244 | 246 | 68    | 248 | 249 | 250 | 252 | 254 |
| 245                                        | 247 | 248 | 250 | 252 | 70    | 254 | 255 | 256 | 258 | 260 |
| 251                                        | 252 | 254 | 256 | 258 | 72    | 260 | 261 | 262 | 264 | 266 |
| 256                                        | 258 | 259 | 261 | 263 | 74    | 265 | 266 | 268 | 270 | 272 |
| 261                                        | 263 | 265 | 267 | 268 | 76    | 270 | 272 | 274 | 276 | 278 |
| 266                                        | 268 | 270 | 272 | 273 | 78    | 275 | 277 | 279 | 281 | 283 |