Continuous Mortality Investigation

Income Protection Committee

Working Paper 24

Sickness Experience 1999-2002 for Group Income Protection Policies

SICKNESS EXPERIENCE 1999-2002 FOR GROUP INCOME PROTECTION POLICIES

KEYWORDS

Group Income Protection; IP; Terminations; Occupational class

EXECUTIVE SUMMARY

This report presents the results of the analysis of the claim termination experience for group Income Protection (IP) policies for the quadrennium 1999–02. 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 terminations are those described 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 by some 38% from the volume in the previous quadrennium. A number of previous contributors did not supply data for the 1999–02 investigation; however, the resulting loss in data was outweighed by the increase in data volumes being submitted by other existing contributors and data from new contributors joining the investigation.

- The majority of the data relates to the 26 week deferred period (DP26). There is a reasonable volume of data for DP13 and DP52 but a negligible amount for the shorter deferred periods DP1 and DP4.

- This is the first report where only the Standard* experience is presented. Previously, Standard data was used to compare against the experience for previous quadrennia.

- While offices had been asked to supply a specific occupational class field since 1991, it was not possible to analyse the 1991-94 experience by occupational class since volumes of occupationally coded data were insufficient and the first analysis by occupational class was not performed until the 1995-98 experience was presented in *C.M.I.R.* **20** (2001). Therefore, the analyses of 1999-02 Standard* experience by occupational class is only compared with experience during 1995-98.

- There still remains a section of data for which the offices concerned cannot supply an occupational code and which is analysed as “Class Unknown”.

- Overall recovery rates have increased since the previous quadrennium for both males and females.

- Overall male death rates have increased since the previous quadrennium but overall female death rates have reduced. However, significant variation in the rates for individual years of the quad suggests there is no clear evidence of a trend.

- The experience of individual offices varies considerably and so the “all office” experience is influenced by offices entering and leaving the investigation. Readers are cautioned about drawing conclusions about underlying morbidity and mortality trends from the “all office” experience.

1. INTRODUCTION

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

The first report, published in *C.M.I.R.* **5**, 51 (1981) described the experience of 1973–76 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 second report, *C.M.I.R.* **8**, 89 (1986) described the experience of 1975–78. The main basis of comparison was again the Manchester Unity A.H.J. table of sickness rates. Some comparisons were carried out against both sickness rates and inception rates derived from the 1975–78 individual Standard experience as set out in *C.M.I.R.* **7**, 99 (1984).

A third report, *C.M.I.R.* **15**, 209 (1996) covered the experience of 1979–82 and 1983–86 and compared Manchester Unity-type sickness rates and inception rates with those expected on the basis of the 1975–78 individual Standard experience. The report also contained some commentary on the variation of experience between the eight offices whose experience was analysed.

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 was used to develop graduated transition intensities between healthy and sick, sick and healthy and sick and dead. *C.M.I.R.* **12** described how inception rates, disability annuities and other functions could be derived from these basic building blocks.

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

The first of these, *C.M.I.R.* **15**, 1, compared actual and expected inceptions for, *inter alia,* the quadrennia 1975–78, 1979–82 and 1983–86 in respect of group IP business. The report described the methodology used to analyse inceptions.

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

The third report, *C.M.I.R.* **16**, 143 (1998), covered the experience of 1987–90 and used the methodology of the two reports in *C.M.I.R.* **15** to analyse inception and termination rates of group IP business.

The fourth report, *C.M.I.R.* **18**, 89 (2000), covered the experience of 1991–94 and used the methodology of *C.M.I.R.* **15**, 51 to analyse termination rates of group IP business.

The most recent report, *C.M.I.R.* **20**, 261 (2001), covered the experience of 1995–98 and used the methodology of *C.M.I.R.* **15**, 51 to analyse termination rates of group IP business.

Group IP business can be sub-divided into two basic types, individually costed and unit costed. As premiums for unit costed business are calculated on the basis of a single rate for all, offices do not record the in force by age and sex and so cannot provide this data to the CMI. For individually costed business, premiums are calculated separately for each person in the scheme and so the offices record the in force by age and sex which can be passed to the CMI each year for analysis. Due to the volume of individually costed data declining substantially, the CMI ceased collecting in force data for this business from 1999. Therefore, the CMI can no longer analyse inceptions for Group IP business.

However, for both individually costed and unit costed business, offices do record all claims and so these claim records have been collected by the CMI which permits an analysis of claim terminations.

The volume of occupationally coded data continues to be sufficient to analyse the experience by occupational class. This report therefore describes the analysis of termination rates, by occupational class, of group IP business for the quadrennium 1999–02.

2. THE DATA

2.1 *Description of the data*

The data supplied to the CMI is detailed and consists of at least one record for each claim in payment at any time in the quadrennium. Each claim which is in force during an investigation year will generate one or more records for that year, thus one claim which spans several years will generate at least one separate record in each investigation year.

Each record contains information on the attributes of the policy and details of the duration and other features of the claim. A full description of the data was given in *C.M.I.R.* **5,** 82-90, although a few amendments have been made subsequently, notably the addition, since the 1991 investigation year, of a field to record the office's own occupational class code.

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.

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 could be coded by occupational class for any year.
- Coding by occupational class was possible for some years only (usually the later years).
- Only part of the office's portfolio can be coded by occupational class.
- Claims data can be coded by occupational class but in force data cannot.

This required 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.

The CMI does not collect data by individual occupation and it is not possible 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, there should be a reasonable degree of consistency across the investigation.

2.3 *The Aggregate, Standard and Standard* subset*

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. Since the 1975–78 quadrennium, the main analyses carried out by the CMI have been based on a subset of the Aggregate data known as the ***Standard*** data. The Standard data 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 "non-rated". Records where the occupational rating is unknown are excluded from the data.

Since 1991 offices have submitted data containing the old "occupational rating" field and the new occupational class coding field, 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 have interpreted occupationally rated as "not Class 1" and others have adopted a different definition. As this is likely to have been the case in previous quadrennia, it would be erroneous to assume that the group IP Standard data is essentially Class 1. It clearly contains a broad range of occupational classes.

To make use of the occupational information a new subset of the Aggregate data has been defined and named ***Standard****. This uses the same criteria as for the Standard data but ignores the contents of the "occupational rating" field. It therefore represents a larger subset than the Standard data and consists of UK polices with no special benefit types and no identifiable underwriting exclusions.

The termination experience for the Standard* data is presented for the four occupational classes described above and for "Class Unknown".

Previous CMIRs have used the results of the Standard experience to compare the experience of different quadrennia. This report, and future reports, will present only the Standard* experience.

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

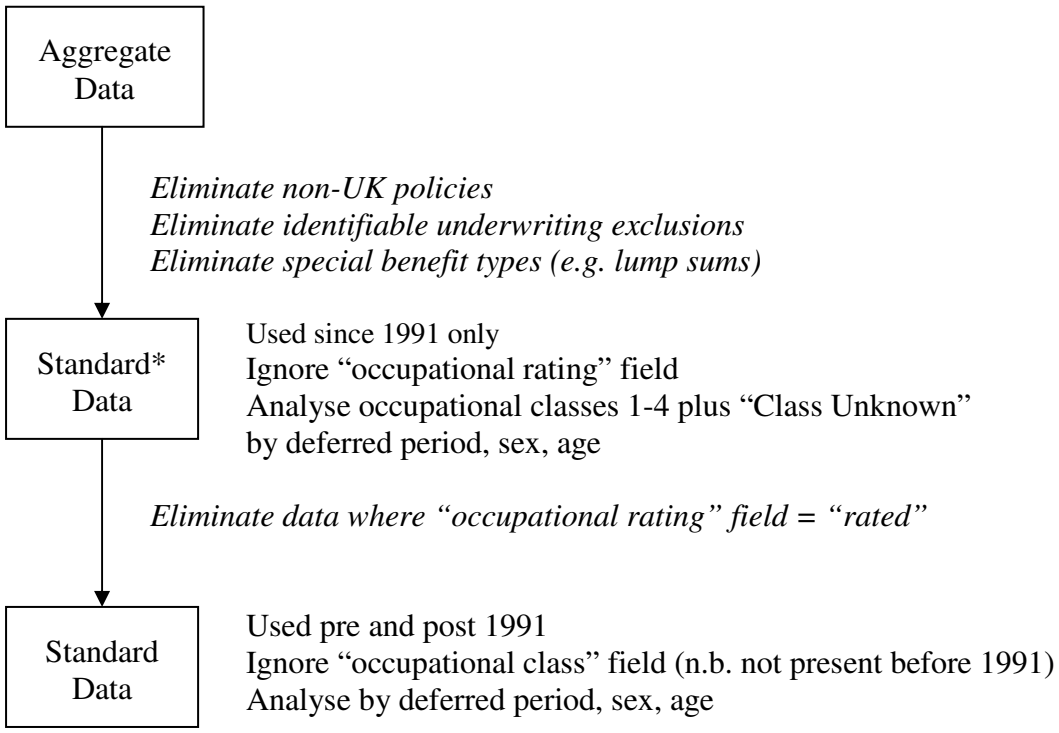


Figure 1. Aggregate, Standard* and Standard data. Definition and analysis.

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 claims records summed across the four year period.

Figure 2 shows the comparison of the volume of Aggregate claims records submitted for group IP business against the previous three quadrennia. The claims volumes are measured by the total number of claims records received.

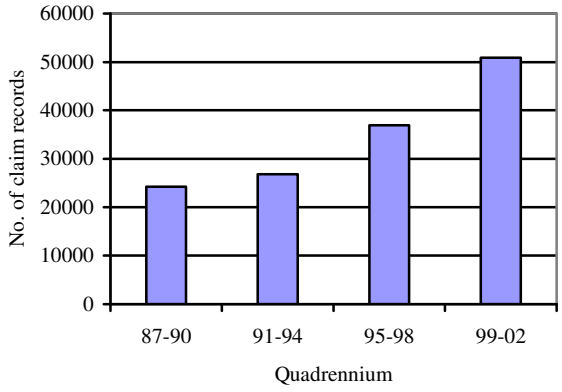


Figure 2. Comparison of volumes of Aggregate data for group IP business in 1987-90, 1991-94, 1995-98 and 1999-02

During the 1999–02 quadrennium the mix of contributors altered as a result of gaining and losing data contributors. The overall effect has been an increase in the volume of claims data compared to past quadrennia. Figure 3 shows a steady increase in the volume of claims data in each of the years during the 1999–02 quadrennium.

The IP Committee is keen to ensure that the investigation has access to the largest possible volume of industry data and any new contributors are always welcome.

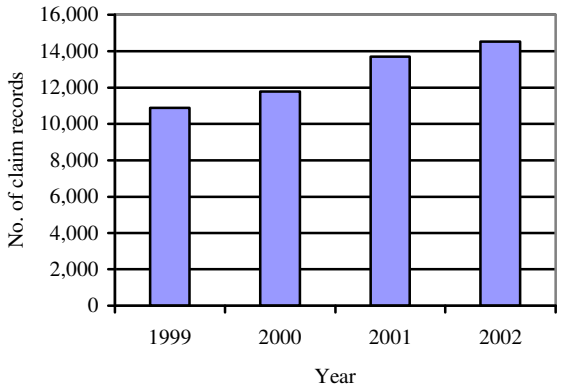


Figure 3. Comparison of volumes of Aggregate data for group IP business in 1999, 2000 2001 and 2002

The Standard* data represents about 99% of the Aggregate claims data. The difference is mainly accounted for by the Republic of Ireland business.

The breakdown of the Aggregate data and Standard* subset by deferred period is shown in Table 1 below.

Table 1. Group IP 1999–02. Aggregate and Standard* data. Percentage of data by deferred period.

	Claims records			
	Aggregate		Standard*	
Deferred Period	No. of claim records	%	No. of claim records	%
1 week	185	0	185	0
4 weeks	98	0	98	0
13 weeks	5,767	11	5,684	11
26 weeks	33,167	65	32,738	65
52 weeks	11,679	23	11,626	23
	50,896	100	50,331	100

Table 1 shows the breakdown of the Aggregate and Standard* data by deferred period. The proportions are almost identical for each data set. There is very little data for the two shorter deferred periods and the experience is dominated by the 26 week deferred period business.

Approximately 37% of the Aggregate data and Standard* data were female lives. These figures compare to 30% for both datasets for the 1995-98 quadrennium and 21% for the Aggregate data for the 1991-94 quadrennium. This continues the trend for a greater proportion of claims data being related to female lives in each successive investigation.

Table 2 shows the breakdown of claims records split by occupational class for Aggregate and Standard* data.

Table 2. Group IP 1999–02 claims. Aggregate and Standard* data. Percentage of data by occupational class.

	Claims records (%)	
CMI occupational class	Aggregate 99-02	Standard* 99-02
Class 1	30	30
Class 2	15	15
Class 3	11	11
Class 4	11	11
Class Unknown	33	33
	100	100

Table 2 shows that the percentage of claim records where the Occupational Class is unknown continues to be substantial at 33% though this has reduced from 39% for the 1995-98 quadrennium.

An alternative, and perhaps more informative, method of analysing volumes of data is by the number of claim terminations by recovery and death. A breakdown of the Standard* experience by terminations for each occupational class within each deferred period is shown in Table 3 below.

Table 3. Group IP 1999–02. Volumes of data by number of terminations. Standard* data by occupational class within deferred period.

Occupational class	No. of recoveries		No. of deaths	
	No.	*%*	No.	*%*
DP1				
Class 1	2	*40*	1	*50*
Class 2	1	*20*	0	*0*
Class 3	1	*20*	1	*50*
Class 4	0	*0*	0	*0*
Class Unknown	1	*20*	0	*0*
	5		2	
DP4				
Class 1	1	*10*	0	*0*
Class 2	0	*0*	0	*0*
Class 3	0	*0*	0	*0*
Class 4	0	*0*	0	*0*
Class Unknown	9	*90*	0	*0*
	10		0	
DP13				
Class 1	358	*38*	63	*39*
Class 2	135	*14*	30	*19*
Class 3	61	*6*	4	*2*
Class 4	39	*4*	8	*5*
Class Unknown	363	*38*	57	*35*
	956		162	
DP26				
Class 1	713	*28*	285	*34*
Class 2	501	*19*	126	*15*
Class 3	290	*11*	81	*9*
Class 4	267	*10*	74	*9*
Class Unknown	818	*32*	279	*33*
	2,589		845	
DP52				
Class 1	160	*28*	77	*35*
Class 2	83	*14*	29	*13*
Class 3	61	*11*	18	*8*
Class 4	34	*6*	12	*5*
Class Unknown		*41*	86	*39*
	233			
	571		222	
All				
Class 1	1234	*30*	426	*35*
Class 2	720	*17*	185	*15*
Class 3	413	*10*	104	*8*
Class 4	340	*8*	94	*8*
Class Unknown	1424	*34*	422	*34*
	4131		1231	

Key features of this table are as follows:

- It can be seen that, where data could be coded by occupational class, the most data were in Class 1.

- DP1 and DP4 data volumes are lower than for the previous quadrennium.

- A large proportion of data is still unable to be classified by occupation, although this is lower than for the previous quadrennium.

3. OCCUPATIONAL CLAIMS EXPERIENCE – STANDARD* DATA

This report only presents the data analysis by occupational class using the Standard* data set. However, it is only possible to compare such an analysis with the experience of the 1995–98 quadrennium since little occupational data is available for 1991–94 and prior to this occupational data was not requested. Previous analyses have presented the results of the Standard experience.

The methodology for analysing the claim termination experience for IP business was set out in *C.M.I.R.* **15**, 51. 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. The results are presented in 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.

Tables A2.1 and A2.2 of the Appendix contain comparisons 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 $p(+/-)$ or $p(B)$ is less than 0.025 are shown in **bold**. No results are shown where the number of actual events is less than 10.

The results in Tables A2.1 and A2.2 are also shown graphically in Figures A1.1-A2.4 in the Appendix. In addition to the 100A/E shown in the tables, the figures also illustrate a confidence interval, the lower limit being $100(A-2\sqrt{E})/E$ and the upper limit being $100(A+2\sqrt{E})/E$. As with Tables A2.1 and A2.2, 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 A3-A6 of the Appendix, which deal with male recoveries, male deaths, female recoveries and female deaths respectively. Each table is further sub-divided into six sections by occupational class.

For example, Table A3 is sub-divided as follows:

Table A3.1	Class 1
Table A3.2	Class 2
Table A3.3	Class 3
Table A3.4	Class 4
Table A3.5	Class Unknown
Table A3.6	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, fewer than 10 actual results, the sub-division 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, occupational class 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:

- It is not sensible to comment on the trends for recovery and death rates due to the lack of data for previous quadrennia.

- There is insufficient data to comment on DP1 and DP4.

- Recovery rates for all deferred periods combined are higher than for the 1995-98 quadrennium. This holds true for both males and females and all occupational classes. The increase in recovery rates is highest for Occupational Class 3.

- For DP13, DP26 and DP52 business, recovery rates for all occupations have increased from 1995-98 to 1999-02 for both male and females. This is the case for all occupational classes, apart from DP13 males Class 1 where the rates have remained the same and for DP52 males Class 4 and DP52 females Class 1 where rates have decreased.

- Female recovery rates for all deferred periods combined are higher than male rates. The position for individual deferred periods and classes is not so straightforward, although the female rates are generally higher than male rates.

- For both males and females, recovery rates for all deferred periods combined are lowest for Class 1. They then increase for Class 2 and again for Class 4 and are highest for Class 3. Occupational class appears to influence the recovery rates to greater extent than in the previous quadrennium.

- For males, death rates for all deferred periods combined are higher than for the 1995-98 quadrennium. The reverse is true for females.

- When looking at death rates by deferred period, the following comments can be made.
    - For DP13 and DP26 business, male death rates for all occupational classes are higher than for the 1995-98 quadrennium, with the exception of DP26 Class 2 death rates. Female death rates are lower than for the 1995-98 quadrennium.
    - For DP52 business death rates for all occupational classes have increased between 1995-98 and 1999-02 for females. While there is little change in death rates for males for all occupations combined, there is a large increase for Class 2.

- Female death rates for all deferred periods combined are lower than male rates. This is true for all occupational classes within DP13 and DP26 apart from DP26 Class 2 where the rates are equal. However, for DP52, the female death rates exceed the male rates.

- For male deaths, there is evidence to suggest that mortality rates decrease from Class 1 through to Class 4.

- For female deaths, the pattern of mortality rates varying with occupational class is not as clear though this may be due to sparser data.

- For both males and females, recovery rates for durations less than 30 weeks are similar for the two quadrennia. However, for durations greater than 39 weeks, recovery rates for the 1999-02 quadrennium are significantly higher.

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

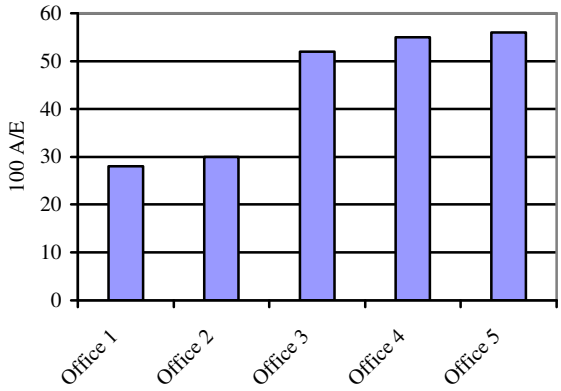
4. VARIATION BETWEEN OFFICES

The variation in experience between offices has been referred to earlier in this paper. The CMI is cautious when addressing this issue for fear of compromising the confidentiality of the investigation. Problems can 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. The problem is particularly acute when sections of the data are dominated by small numbers of offices. This is a feature of the group IP investigation.

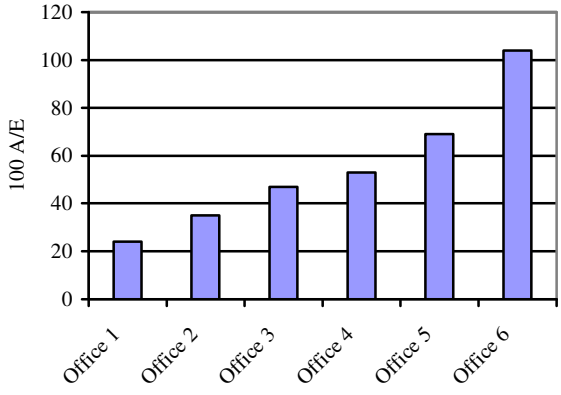
However, in order to give an indication of the variation, Figures 4(a) and 4(b) below have been compiled for DP13 and DP26 business only. Other deferred periods had few offices with significant volumes of data when taken in isolation.

Figure 4. Variation of claim recovery rates by office. 100A/E for those offices having E ≥ 30. Males, Standard* experience. Deferred periods 13 and 26 weeks.

(a) Deferred period 13 weeks



(b) Deferred period 26 weeks



Each figure shows, where there are 30 or more expected recoveries for each office, the value of 100 A/E in respect of recoveries for all ages and durations combined. The figures relate to the male Standard* experience only.

The offices have been arranged in ascending order of recovery rates from left to right. Office numbering is not therefore consistent for the two deferred periods (e.g. office 1 may be a different office for the two deferred periods).

For confidentiality reasons the figures do not indicate credibility and random variations will inevitably contribute to the variation in the results. It is clear, though, that the experience of different offices' portfolios can differ markedly. 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 variation in experience also, as already discussed, leads to problems in discerning trends when offices join or leave the investigation from year to year. In the papers describing the individual IP experience for 1995–98 and 1999–02 quadrennia this issue was addressed, in part, by following the experience of a core group of offices who had contributed data throughout that quadrennium and the two previous quadrennia. Unfortunately, this approach was not possible for the group investigation due to the smaller number of offices contributing and the comings and goings from year to year. Thus, we can only repeat the earlier warnings about the dangers of drawing interpretations about long-term trends from the results of successive quadrennia containing different mixes of offices.

5. CONTRIBUTING OFFICES

The Executive Committee and IP Committee would like to thank the following offices which have contributed data to this investigation. The offices names given are, generally, those applying at the time of submission.

Canada Life
Friends Provident
Royal & Sun Alliance
Norwich Union
Swiss Life
UNUM
Zurich Life

Table A1. Group IP policies, 1999–02. Aggregate and Standard* data. Individually costed and unit costed combined. Number of claims records for each investigation year summed across the four year period.

		Aggregate	**Standard***
	Attribute	Claims records	Claims records
Sex	Male	32,142	31,738
	Female	18,754	18,593
Country	UK	50,343	50,331
	Republic of Ireland	484	0
	Isle of Man	1	0
	Channel Islands	68	0
Occupational Rating	Not rated	27,247	26,940
	Rated	15,067	14,837
	Unknown	8,582	8,554
Benefit Type	Level	9,604	9,389
	Increasing	41,291	40,941
	Decreasing	1	1
	Other	0	0
Medical Evidence	Medical	487	310
	Non-medical	8,372	8,315
	Non-selection	30,621	30,313
	Unknown	11,416	11,393
Premium Type	Level annual	2,179	2,065
	Recurrent single	42,800	42,349
	Increasing annual	5,917	5,917
	Other	0	0
Underwriting Impairment	No extra risk	39,554	39,007
	Hypertension	8	0
	Neurosis	10	0
	Exclusion possible	11,324	11,324
	Unknown impairment	0	0
	Other	0	0
CMI Occupational Class	Class 1	15,295	15,083
	Class 2	7,912	7,834
	Class 3	5,521	5,448
	Class 4	5,496	5,426
	Class Unknown	16,672	16,540
Investigation Year	1999	10,891	10,756
	2000	11,786	11,640
	2001	13,695	13,541
	2002	14,524	14,394
	Total records	50,896	50,331

Table A2.1. Summary of termination experience for group IP claims 1995–98 and 1999–02. Standard* experience. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual recoveries against those expected using the *C.M.I.R.* **12** model parameterised using the males, individual policies, Standard experience for 1975–78.

		DP 1	DP 4	DP 13	DP 26	DP 52	All DP
(a) Males, recoveries							
Class 1	1995-98	*78*	–	50	**38**	48	43
	1999-02	–	–	50	46	57	49
Class 2	1995-98	–	–	48	53	*33*	49
	1999-02	–	–	55	65	78	**64**
Class 3	1995-98	–	51	53	40	*74*	48
	1999-02	–	–	56	75	85	72
Class 4	1995-98	–	*55*	*26*	41	*64*	43
	1999-02	–	–	*55*	63	*51*	60
Class Unknown	1995-98	–	–	47	**42**	35	42
	1999-02	–	–	54	**52**	68	**54**
All Business	1995-98	*72*	45	47	**42**	44	44
	1999-02	–	–	**53**	**57**	66	**57**
(b) Females, recoveries							
Class 1	1995-98	–	–	45	43	65	46
	1999-02	–	–	**53**	**55**	59	**55**
Class 2	1995-98	–	–	*47*	60	*40*	56
	1999-02	–	–	48	74	75	**68**
Class 3	1995-98	–	–	–	*40*	–	*38*
	1999-02	–	–	*64*	83	*86*	78
Class 4	1995-98	–	–	–	51	–	48
	1999-02	–	–	*75*	60	–	58
Class Unknown	1995-98	–	–	51	40	37	43
	1999-02	–	–	57	**54**	73	**57**
All Business	1995-98	–	–	49	44	45	45
	1999-02	–	–	**54**	**59**	67	**59**

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 A2.2. Summary of termination experience for group IP claims 1995–98 and 1999–02. Standard* experience. Occupational class 1, 2, 3, 4, unknown and all combined. Comparison of actual deaths against those expected using the *C.M.I.R.* **12** model parameterised using the males, individual policies, Standard experience for 1975–78.

		DP 1	DP 4	DP 13	DP 26	DP 52	All DP
(a) Males, deaths							
Class 1	1995-98	–	–	*60*	94	80	84
	1999-02	–	–	90	100	81	95
Class 2	1995-98	–	–	–	76	*51*	66
	1999-02	–	–	*89*	73	*84*	77
Class 3	1995-98	–	–	–	74	–	62
	1999-02	–	–	–	75	*63*	69
Class 4	1995-98	–	–	–	57	–	52
	1999-02	–	–	–	64	–	57
Class Unknown	1995-98	–	–	79	83	83	82
	1999-02	–	–	87	89	82	86
All Business	1995-98	–	–	64	80	70	**74**
	1999-02	–	–	83	84	71	81
(b) Females, deaths							
Class 1	1995-98	–	–	84	82	*61*	79
	1999-02	–	–	*60*	78	91	77
Class 2	1995-98	–	–	–	*97*	–	89
	1999-02	–	–	*84*	73	–	68
Class 3	1995-98	–	–	–	–	–	–
	1999-02	–	–	–	*47*	–	*34*
Class 4	1995-98	–	–	–	–	–	–
	1999-02	–	–	–	–	–	*43*
Class Unknown	1995-98	–	–	*83*	88	*74*	86
	1999-02	–	–	*72*	72	87	75
All Business	1995-98	–	–	81	80	63	77
	1999-02	–	–	65	71	76	71

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 A3.1. Males, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I Class 1.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	1	167	292	77	537
E	2.3	1.2	332.6	630.7	134.4	1,101.2
100*A/E*						
Durations:						
1-17 weeks	↓	↓	*19*	–	–	*21*
17-26 weeks	↓	↓	35	–	–	35
26-30 weeks	↓	↓	*48*	*17*	–	*27*
30-39 weeks	↓	↓	72	22	–	33
39 wks-1 yr	↓	↓	*69*	54	–	57
1-2 years	↓	↓	96	59	52	62
2-5 years	↓	↓	↓	62	↓	57
5-11 years	–	*86*	*62*	*73*	64	87
Ages:						
18-24	–	–	↓	↓	↓	*45*
25-29	–	–	*51*	*53*	↓	53
30-34	↓	–	*51*	49	*67*	54
35-39	↓	–	*60*	59	*51*	59
40-44	↓	–	59	40	*65*	49
45-49	↓	–	*39*	35	*33*	36
50-54	↓	–	44	41	*64*	45
55-59	–	–	*60*	52	↓	55
60-64	–	–	*27*	*56*	*59*	*46*
All cells	–	*86*	50	46	57	49
Using *E*						
Σz^2	–	0.00	95.71	203.51	27.22	323.07
df	1	1	24	35	10	53
$p(\chi^2)$	0.24	**0.0000**	**0.0000**	**0.0000**	**0.0024**	**0.0000**
#(+ / –)	0/1	0/1	1/23	1/34	1/9	2/51
p(+ / –)	1.0	1.0	**0.0000**	**0.0000**	**0.0215**	**0.0000**
p(*B*)	1.0	1.0	0.794	1.0	0.516	0.140
Using adjusted *E*						
Σz^2	–	–	36.73	68.77	3.19	86.38
df	–	–	14	22	4	37
$p(\chi^2)$	–	–	**0.0008**	**0.0000**	0.53	**0.0000**
#(+ / –)	–	–	7/9	11/12	2/3	16/22
p(+ / –)	–	–	1.0	1.0	1.0	0.42
p(*B*)	–	–	**0.030**	0.515	0.877	0.122

Note: 100A/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 A3.2. Males, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I Class 2.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	1	-1	79	251	51	381
E	1.6	0.2	142.4	384.2	65.8	594.3
100*A/E*						
Durations:						
1-17 weeks	↓	↓	*69*	–	–	*69*
17-26 weeks	↓	↓	↓	–	–	*21*
26-30 weeks	↓	↓	*31*	*37*	–	*47*
30-39 weeks	↓	↓	↓	*25*	–	32
39 wks-1 yr	↓	↓	*92*	79	–	84
1-2 years	↓	↓	↓	81	*56*	76
2-5 years	↓	↓	↓	88	↓	86
5-11 years	*61*	*-588*	*64*	*104*	102	93
Ages:						
18-24	–	–	↓	↓	↓	*90*
25-29	–	–	*55*	*64*	↓	57
30-34	–	–	↓	64	↓	66
35-39	↓	–	*62*	74	*106*	76
40-44	↓	↓	*58*	61	↓	62
45-49	↓	↓	*52*	74	*59*	64
50-54	↓	↓	*55*	47	↓	49
55-59	↓	↓	↓	81	↓	75
60-64	*61*	*-588*	*50*	*75*	*71*	*66*
All cells	*61*	*-588*	55	46	77	64
Using *E*						
Σz^2	0.01	2.64	33.81	81.97	9.60	119.75
df	1	1	11	29	6	40
$p(\chi^2)$	0.91	0.10	**0.0004**	**0.0000**	0.14	**0.0000**
#(+ / –)	0/1	0/1	1/10	4/25	1/5	6/34
p(+ / –)	1.0	1.0	**0.0117**	**0.0001**	0.22	**0.0000**
p(*B*)	1.0	1.0	0.813	0.117	0.650	0.052
Using adjusted *E*						
Σz^2	–	–	12.70	51.29	5.77	62.23
df	–	–	5	18	3	28
$p(\chi^2)$	–	–	**0.0264**	**0.0000**	0.12	**0.0002**
#(+ / –)	–	–	3/3	11/8	2/2	15/14
p(+ / –)	–	–	1.0	0.65	1.0	1.0
p(*B*)	–	–	0.509	0.112	0.876	**0.011**

Note: 100A/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 A3.3. Males, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I Class 3.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	–	42	224	46	312
E	2.7	–	75.5	300.5	54.1	432.8
100*A/E*						
Durations:						
1-26 weeks	↓	–	↓	–	–	*58*
26-30 weeks	↓	–	*62*	–	–	*47*
30-39 weeks	↓	–	↓	–	–	49
39 wks-1 yr	↓	–	*49*	88	–	86
1-2 years	↓	–	↓	82	*64*	73
2-5 years	↓	–	↓	105	↓	95
5-11 years	–	–	*48*	*70*	*105*	*90*
Ages:						
18-24	–	–	↓	↓	↓	*59*
25-29	–	–	↓	*67*	↓	*71*
30-34	–	–	*54*	*59*	↓	*53*
35-39	↓	–	↓	*72*	*73*	67
40-44	↓	–	*46*	79	↓	74
45-49	↓	–	↓	73	*52*	68
50-54	↓	–	↓	73	↓	73
55-59	↓	–	↓	93	↓	93
60-64	–	–	*60*	*77*	*121*	*80*
All cells	–	–	56	75	85	72
Using *E*						
Σz^2	1.76	–	13.33	36.03	5.41	54.80
df	1	–	6	26	5	32
$p(\chi^2)$	0.18	–	**0.0381**	0.0911	0.37	**0.0073**
#(+ / –)	0/1	–	0/6	6/20	1/4	4/28
p(+ / –)	1.0	–	**0.0313**	**0.0094**	0.38	**0.0000**
p(*B*)	1.0	–	1.0	0.713	1.0	0.746
Using adjusted *E*						
Σz^2	–	–	0.35	20.84	2.78	26.97
df	–	–	1	18	2	25
$p(\chi^2)$	–	–	0.56	0.29	0.25	0.36
#(+ / –)	–	–	1/1	8/11	1/2	13/13
p(+ / –)	–	–	1.0	0.65	1.0	1.0
p(*B*)	–	–	1.0	0.598	1.0	0.082

Note: 100A/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 A3.4. Males, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I Class 4.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	–	28	206	28	262
E	1.9	–	50.7	328.8	54.9	436.3
100*A/E*						
Durations:						
1-26 weeks	↓	–	↓	–	–	*44*
26-30 weeks	↓	–	*58*	–	–	*30*
30-39 weeks	↓	–	↓	–	–	44
39 wks-1 yr	↓	–	↓	59	–	57
1-2 years	↓	–	↓	76	*79*	77
2-5 years	↓	–	↓	96	↓	76
5-11 years	–	–	*51*	*65*	*22*	*43*
Ages:						
18-29	–	–	↓	*59*	↓	*53*
30-34	↓	–	↓	*47*	↓	*48*
35-39	↓	–	*36*	*44*	↓	*39*
40-44	↓	–	↓	77	*52*	71
45-49	↓	–	↓	87	↓	80
50-54	↓	–	↓	48	↓	47
55-59	↓	–	↓	60	↓	62
60-64	–	–	*67*	*94*	*50*	*100*
All cells	–	–	*55*	63	*51*	60
Using *E*						
Σz^2	1.03	–	9.81	72.81	16.02	94.62
df	1	-	3	25	4	30
$p(\chi^2)$	0.31	-	**0.0202**	**0.0000**	**0.0030**	**0.0000**
#(+ / –)	0/1	-	0/3	4/21	0/4	3/27
p(+ / –)	1.0	-	0.25	**0.0009**	0.13	**0.0000**
p(*B*)	1.0	-	1.0	0.322	1.0	0.518
Using adjusted *E*						
Σz^2	–	–	–	36.79	–	33.53
df	–	–	–	17	–	20
$p(\chi^2)$	–	–	–	**0.0036**	–	**0.0295**
#(+ / –)	–	–	–	6/12	–	9/12
p(+ / –)	–	–	–	0.24	–	0.66
p(*B*)	–	–	–	0.058	–	0.571

Note: 100A/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 A3.5. Males, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I Class Unknown.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	1	7	192	401	105	706
E	1.3	32.3	356.9	765.4	154.6	1,310.5
100*A/E*						
Durations:						
1-17 weeks	↓	↓	*16*	–	–	*21*
17-26 weeks	↓	↓	49	–	–	48
26-30 weeks	↓	↓	*58*	*15*	–	*27*
30-39 weeks	↓	↓	*52*	29	–	33
39 wks-1 yr	↓	↓	*66*	59	–	59
1-2 years	↓	↓	87	66	62	68
2-5 years	↓	↓	↓	76	↓	80
5-11 years	*78*	*22*	*100*	*61*	76	62
Ages:						
18-24	↓	↓	↓	*70*	↓	*68*
25-29	↓	↓	*42*	56	*71*	51
30-34	↓	↓	51	51	*73*	54
35-39	↓	↓	59	57	*84*	60
40-44	↓	↓	72	45	*62*	52
45-49	↓	↓	*61*	46	*41*	47
50-54	↓	↓	*49*	61	*58*	57
55-59	*78*	*22*	↓	54	↓	58
60-64	–	–	*46*	*36*	*95*	*40*
All cells	*78*	*22*	54	52	68	54
Using *E*						
Σz^2	0.00	19.06	100.33	201.79	17.20	327.07
df	1	1	28	40	12	58
$p(\chi^2)$	**0.0000**	**0.0000**	**0.0000**	**0.0000**	0.14	**0.0000**
#(+ / –)	0/1	0/1	4/24	1/39	1/11	2/56
p(+ / –)	1.0	1.0	**0.0002**	**0.0000**	**0.0063**	**0.0000**
p(*B*)	1.0	1.0	0.245	0.516	1.0	0.406
Using adjusted *E*						
Σz^2	–	–	52.27	72.79	2.34	118.40
df	–	–	16	31	6	43
$p(\chi^2)$	–	–	**0.0000**	**0.0000**	0.89	**0.0000**
#(+ / –)	–	–	8/9	19/13	3/4	22/22
p(+ / –)	–	–	1.0	0.38	1.0	1.0
p(*B*)	–	–	0.186	**0.000**	0.892	**0.000**

Note: 100A/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 A3.6. Males, group policies, 1999–02, Standard* experience, recoveries. Occupational class = All Classes.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	2	7	508	1,374	307	2,198
E	9.8	33.6	958.1	2,409.6	463.8	3,875.0
100*A/E*						
Durations:						
1-13 weeks	↓	*5*	–	–	–	*5*
13-17 weeks	↓	↓	31	–	–	33
17-26 weeks	↓	↓	39	–	–	39
26-30 weeks	↓	↓	63	22	–	33
30-39 weeks	↓	↓	61	31	–	36
39 wks-1 yr	↓	↓	72	64	–	65
1-2 years	↓	↓	86	70	60	69
2-5 years	↓	↓	66	81	69	76
5-11 years	*20*	*40*	*70*	73	85	75
Ages:						
18-24	↓	↓	*63*	63	↓	61
25-29	↓	↓	45	58	*72*	56
30-34	↓	↓	53	53	70	55
35-39	↓	↓	56	61	75	61
40-44	↓	↓	62	54	65	57
45-49	↓	↓	53	56	*39*	53
50-54	↓	↓	46	52	63	52
55-59	↓	↓	58	64	↓	65
60-64	*20*	*21*	*46*	62	88	60
All cells	*20*	*21*	53	57	66	57
Using *E*						
Σz^2	5.41	20.57	246.53	566.29	69.27	872.20
df	1	2	50	49	18	69
$p(\chi^2)$	**0.0201**	**0.0000**	**0.0000**	**0.0000**	**0.0000**	**0.0000**
#(+ / –)	0/1	0/2	3/47	3/46	2/16	2/67
p(+ / –)	1.0	0.50	**0.0000**	**0.0000**	**0.0013**	**0.0000**
p(*B*)	1.0	1.0	0.904	0.194	0.158	**0.029**
Using adjusted *E*						
Σz^2	–	–	77.76	214.93	28.93	276.64
df	–	–	33	45	16	62
$p(\chi^2)$	–	–	**0.0000**	**0.0000**	**0.0244**	**0.0000**
#(+ / –)	–	–	19/15	25/21	8/9	29/34
p(+ / –)	–	–	0.61	0.66	1.0	0.61
p(*B*)	–	–	**0.001**	**0.000**	0.148	**0.000**

Note: 100A/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 A4.1. Males, group policies, 1999–02, Standard* experience, deaths.
Occupational class = C.M.I. Class 1.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	1	0	42	171	43	257
E	0.9	0.0	46.6	171.0	53.4	271.9
100*A/E*						
Durations:						
1-30 weeks	↓	↓	↓	↓	–	*112*
30-39 weeks	↓	↓	↓	117	–	*92*
39 wks-1 yr	↓	↓	↓	*110*	–	*113*
1-2 years	↓	↓	100	128	*111*	126
2-5 years	↓	↓	↓	97	*79*	89
5-11 years	*116*	–	*71*	*52*	*53*	54
Ages:						
18-34	↓	–	↓	↓	↓	*87*
35-39	↓	–	↓	*101*	↓	*113*
40-44	↓	–	↓	*94*	↓	*91*
45-49	↓	–	*60*	*105*	*89*	86
50-54	↓	–	↓	113	↓	100
55-59	*116*	–	↓	100	↓	99
60-64	–	–	109	*59*	*75*	*76*
All cells	*116*	–	90	100	81	95
Using *E*						
Σz^2	0.00	–	3.63	20.16	5.15	30.90
df	1	–	3	13	4	18
$p(\chi^2)$	**0.00**					
	00	**0.0000**	0.30	0.0912	0.27	**0.0295**
#(+ / –)	1/0	0/1	1/2	7/6	1/3	7/11
p(+ / –)	1.0	1.0	1.0	1.0	0.63	0.48
p(*B*)	1.0	1.0	1.0	0.293	0.493	0.484
Using adjusted *E*						
Σz^2	–	–	2.27	20.17	0.15	24.44
df	–	–	3	12	1	16
$p(\chi^2)$	–	–	0.52	0.0640	0.70	0.0803
#(+ / –)	–	–	2/2	7/6	1/1	10/7
p(+ / –)	–	–	1.0	1.0	1.0	0.63
p(*B*)	–	–	0.867	0.427	1.0	0.081

Note: 100A/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 A4.2. Males, group policies, 1999–02, Standard* experience, deaths. Occupational class = C.M.I. Class 2.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	0	20	77	25	122
E	0.7	0.2	22.4	104.9	29.9	158.2
100*A/E*						
Durations:						
1 wk-1 yr	↓	↓	↓	*89*	–	91
1-2 years	↓	↓	↓	*86*	↓	96
2-5 years	↓	↓	↓	*67*	↓	*65*
5-11 years	–	–	*89*	*48*	*83*	*59*
Ages:						
19-39	↓	–	↓	*99*	↓	*109*
40-44	↓	↓	↓	↓	↓	*83*
45-49	↓	↓	↓	*62*	↓	*58*
50-54	↓	↓	↓	*54*	↓	*68*
55-59	↓	↓	↓	↓	↓	91
60-64	–	–	*89*	85	*83*	*49*
All cells	–	–	*89*	73	*83*	77
Using *E*						
Σz^2	0.07	0.00	0.15	11.52	0.66	14.02
df	1	1	1	8	1	12
$p(\chi^2)$	0.79	**0.0000**	0.70	0.17	0.42	0.30
#(+ / –)	0/1	0/1	0/1	2/6	0/1	2/10
p(+ / –)	1.0	1.0	1.0	0.29	1.0	**0.0386**
p(*B*)	1.0	1.0	1.0	0.976	1.0	0.393
Using adjusted *E*						
Σz^2	–	–	–	2.91	–	9.65
df	–	–	–	4	–	8
$p(\chi^2)$	–	–	–	0.57	–	0.29
#(+ / –)	–	–	–	3/2	–	3/6
p(+ / –)	–	–	–	1.0	–	0.51
p(*B*)	–	–	–	0.313	–	0.255

Note: 100A/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 A4.3. Males, group policies, 1999–02, Standard* experience, deaths. Occupational class = C.M.I. Class 3.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	1	–	4	71	17	93
E	1.5	–	12.3	94.4	26.8	134.9
100*A/E*						
Durations:						
1 wk-1 yr	↓	–	↓	*60*	–	*57*
1-2 years	↓	–	↓	*88*	↓	*77*
2-5 years	↓	–	↓	*90*	↓	90
5-11 years	*68*	–	*33*	*66*	*64*	*53*
Ages:						
18-39	↓	–	↓	↓	↓	*54*
40-44	↓	–	↓	*65*	↓	↓
45-49	↓	–	↓	*58*	↓	*63*
50-54	↓	–	↓	*71*	↓	*64*
55-64	*68*	–	*33*	91	*64*	82
All cells	*68*	–	*33*	75	*64*	69
Using *E*						
Σz^2	0.00	–	4.92	9.35	3.20	17.78
df	1	–	1	8	1	10
$p(\chi^2)$	**0.0000**	–	**0.0266**	0.31	0.0734	0.0587
#(+ / –)	0/1	–	0/1	0/8	0/1	1/9
p(+ / –)	1.0	–	1.0	**0.0078**	1.0	**0.0215**
p(*B*)	1.0	–	1.0	1.0	1.0	0.401
Using adjusted *E*						
Σz^2	–	–	–	4.40	–	4.21
df	–	–	–	5	–	6
$p(\chi^2)$	–	–	–	0.49	–	0.65
#(+ / –)	–	–	–	4/2	–	4/3
p(+ / –)	–	–	–	0.69	–	1.0
p(*B*)	–	–	–	0.858	–	0.362

Note: 100A/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 A4.4. Males, group policies, 1999–02, Standard* experience, deaths. Occupational class = C.M.I. Class 4.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	–	7	65	7	79
E	1.3	–	8.5	101.6	26.9	138.2
100*A/E*						
Durations:						
1 wk-1 yr	↓	–	↓	*66*	–	*58*
1-2 years	↓	–	↓	*76*	↓	*75*
2-5 years	↓	–	↓	*62*	↓	*54*
5-11 years	–	–	*82*	*53*	*26*	*44*
Ages:						
18-39	↓	–	↓	↓	↓	*59*
40-44	↓	–	↓	*50*	↓	□
45-49	↓	–	↓	↓	↓	*46*
50-54	↓	–	↓	*68*	↓	*65*
55-59	↓	–	↓	↓	↓	*65*
60-64	–	–	*82*	*67*	*26*	*41*
All cells	–	–	*82*	64	*26*	57
Using *E*						
Σz^2	0.46	–	0.12	12.56	13.98	26.21
df	1	–	1	7	1	9
$p(\chi^2)$	0.50	–	0.73	0.0836	**0.0002**	**0.0019**
#(+ / –)	0/1	–	0/1	0/7	0/1	0/9
p(+ / –)	1.0	–	1.0	**0.0156**	1.0	**0.0039**
p(*B*)	1.0	–	1.0	1.0	1.0	1.0
Using adjusted *E*						
Σz^2	–	–	–	0.72	–	2.71
df	–	–	–	4	–	6
$p(\chi^2)$	–	–	–	0.95	–	0.84
#(+ / –)	–	–	–	2/3	–	4/3
p(+ / –)	–	–	–	1.0	–	1.0
p(*B*)	–	–	–	0.946	–	0.879

Note: 100A/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 A4.5. Males, group policies, 1999–02, Standard* experience, deaths. Occupational class = C.M.I. Class Unknown.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	0	37	183	47	267
E	0.3	2.5	42.4	206.3	57.6	309.1
100*A/E*						
Durations:						
1-30 weeks	↓	↓	↓	↓	–	*61*
30-39 weeks	↓	↓	↓	*79*	–	*91*
39 wks-1 yr	↓	↓	*85*	*100*	–	*101*
1-2 years	↓	↓	↓	91	*85*	92
2-5 years	↓	↓	↓	99	*96*	94
5-11 years	–	–	*90*	76	*57*	73
Ages:						
18-34	↓	↓	↓	*69*	↓	*60*
35-39	↓	↓	↓	↓	↓	*58*
40-44	↓	↓	↓	*69*	*47*	*60*
45-49	↓	↓	*66*	*88*	↓	89
50-54	↓	↓	↓	108	*75*	103
55-59	–	–	↓	97	↓	99
60-64	–	–	*106*	*70*	*118*	*81*
All cells	–	–	87	89	82	86
Using *E*						
Σz^2	0.00	1.59	1.64	12.89	3.38	21.63
df	1	1	4	16	4	22
$p(\chi^2)$	**0.0000**	0.21	0.80	0.68	0.50	0.48
#(+ / –)	0/1	0/1	2/2	7/9	1/3	8/14
p(+ / –)	1.0	1.0	1.0	0.80	0.63	0.29
p(*B*)	1.0	1.0	0.683	0.970	0.742	0.873
Using adjusted *E*						
Σz^2	–	–	1.12	9.97	0.42	16.73
df	–	–	3	12	2	18
$p(\chi^2)$	–	–	0.77	0.62	0.81	0.54
#(+ / –)	–	–	2/2	6/7	2/1	9/10
p(+ / –)	–	–	1.0	1.0	1.0	1.0
p(*B*)	–	–	0.863	0.907	0.753	0.333

Note: 100A/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 A4.6. Males, group policies, 1999–02, Standard* experience, deaths.
Occupational class = C.M.I. All classes.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	2	0	110	567	139	818
E	4.6	2.8	132.1	678.2	194.6	1,012.3
100*A/E*						
Durations:						
1-26 weeks	↓	↓	↓	–	–	*61*
26-30 weeks	↓	↓	*73*	*78*	–	87
30-39 weeks	↓	↓	↓	86	–	82
39 wks-1 yr	↓	↓	*81*	96	–	96
1-2 years	↓	↓	127	98	87	98
2-5 years	↓	↓	*66*	87	79	82
5-11 years	*43*	–	*74*	61	49	58
Ages:						
18-29	↓	↓	↓	*97*	↓	107
30-34	↓	↓	↓	*67*	↓	*57*
35-39	↓	↓	*65*	85	*74*	77
40-44	↓	↓	↓	73	*75*	69
45-49	↓	↓	*65*	78	*63*	76
50-54	↓	↓	108	91	67	87
55-59	↓	↓	*73*	97	↓	90
60-64	*43*	–	*114*	56	78	81
All cells	*43*	–	83	84	71	81
Using *E*						
Σz^2	0.98	1.84	13.22	59.27	23.25	87.63
df	1	1	10	33	11	37
$p(\chi^2)$	0.32	0.17	0.21	**0.0033**	**0.0163**	**0.0000**
#(+ / –)	0/1	0/1	1/9	9/24	1/10	11/26
p(+ / –)	1.0	1.0	**0.0215**	**0.0135**	**0.0117**	**0.0201**
p(*B*)	1.0	1.0	1.0	0.349	0.436	0.161
Using adjusted *E*						
Σz^2	–	–	6.02	43.75	8.75	59.36
df	–	–	7	30	7	34
$p(\chi^2)$	–	–	0.54	0.0503	0.27	**0.0045**
#(+ / –)	–	–	3/5	16/15	4/4	16/19
p(+ / –)	–	–	0.73	1.0	1.0	0.74
p(*B*)	–	–	0.390	0.278	0.667	0.100

Note: 100A/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 A5.1. Females, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I. Class 1.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	2	–	191	421	83	697
E	2.2	–	361.6	761.1	141.2	1,266.0
100*A/E*						
Durations:						
1-17 weeks	↓	–	*33*	–	–	*33*
17-26 weeks	↓	–	33	–	–	33
26-30 weeks	↓	–	30	*20*	–	*23*
30-39 weeks	↓	–	85	28	–	39
39 wks-1 yr	↓	–	102	56	–	64
1-2 years	↓	–	81	75	51	70
2-5 years	↓	–	↓	82	↓	77
5-11 years	*92*	–	*63*	*86*	69	76
Ages:						
18-24	↓	–	*58*	*45*	↓	*53*
25-29	↓	–	*53*	41	*69*	47
30-34	↓	–	*39*	52	*42*	47
35-39	↓	–	*42*	54	*57*	51
40-44	↓	–	*48*	70	*74*	64
45-49	↓	–	*60*	63	*43*	60
50-54	↓	–	73	49	↓	57
55-59	*92*	–	↓	69	↓	68
60-64	–	–	*67*	*62*	*64*	*60*
All cells	*92*	–	53	55	59	55
Using *E*						
Σz^2	0.00	–	105.21	205.24	23.91	312.06
df	1	–	27	35	11	53
$p(\chi^2)$	**0.0000**	–	**0.0000**	**0.0000**	**0.0131**	**0.0000**
#(+ / –)	0/1	–	4/23	2/33	0/11	2/51
p(+ / –)	1.0	–	**0.0003**	**0.0000**	**0.0010**	**0.0000**
p(*B*)	1.0	–	**0.049**	1.0	1.0	1.0
Using adjusted *E*						
Σz^2	–	–	48.52	108.16	2.56	124.35
df	–	–	15	29	5	41
$p(\chi^2)$	–	–	**0.0000**	**0.0000**	0.77	**0.0000**
#(+ / –)	–	–	6/10	16/14	2/4	18/24
p(+ / –)	–	–	0.45	0.86	0.69	0.44
p(*B*)	–	–	**0.014**	**0.001**	0.509	**0.000**

Note: 100A/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. Females, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I. Class 2.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	1	56	250	32	339
E	1.2	0.2	116.9	337.8	42.9	498.9
100*A/E*						
Durations:						
1-17 weeks	↓	↓	*36*	–	–	*36*
17-26 weeks	↓	↓	↓	–	–	*42*
26-30 weeks	↓	↓	*39*	*24*	–	*25*
30-39 weeks	↓	↓	↓	41	–	41
39 wks-1 yr	↓	↓	*60*	88	–	89
1-2 years	↓	↓	↓	84	*77*	81
2-5 years	↓	↓	↓	↓	↓	86
5-11 years	–	*612*	*61*	105	*72*	*117*
Ages:						
18-24	–	–	↓	*34*	↓	*35*
25-29	–	–	*30*	68	↓	57
30-34	↓	–	*53*	65	↓	61
35-39	↓	–	↓	65	*87*	65
40-44	↓	–	*45*	*58*	↓	55
45-49	↓	–	↓	82	↓	80
50-54	↓	*612*	↓	107	↓	95
55-64	–	–	*64*	*94*	*62*	85
All cells	–	*612*	48	74	75	68
Using *E*						
Σz^2	0.42	0.69	30.98	59.81	3.38	88.83
df	1	1	9	27	4	36
$p(\chi^2)$	0.52	0.41	**0.0003**	**0.0003**	0.50	**0.0000**
#(+ / –)	0/1	1/0	0/9	4/23	1/3	6/30
p(+ / –)	1.0	1.0	**0.0039**	**0.0003**	0.63	**0.0001**
p(*B*)	1.0	1.0	1.0	**0.030**	1.0	**0.000**
Using adjusted *E*						
Σz^2	–	–	9.32	53.15	0.00	62.81
df	–	–	2	21	1	26
$p(\chi^2)$	–	–	**0.0095**	**0.0001**	0.97	**0.0001**
#(+ / –)	–	–	2/1	10/12	1/1	14/13
p(+ / –)	–	–	1.0	0.83	1.0	1.0
p(*B*)	–	–	0.752	0.113	1.0	**0.014**

Note: 100A/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. Females, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I. Class 3.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	1	–	19	66	15	101
E	3.1	–	29.6	79.3	17.5	129.5
100*A/E*						
Durations:						
1-30 weeks	↓	–	↓	↓	–	*55*
30-39 weeks	↓	–	↓	↓	–	*49*
39 wks-1 yr	↓	–	↓	*70*	–	*104*
1-2 years	↓	–	↓	*108*	↓	*82*
2-11 years	*32*	–	*64*	*85*	*86*	*97*
Ages:						
20-29	↓	–	↓	↓	↓	*64*
30-34	↓	–	↓	*89*	↓	↓
35-39	↓	–	↓	↓	↓	*93*
40-44	↓	–	↓	*77*	↓	*51*
45-49	↓	–	↓	*81*	↓	*88*
50-54	↓	–	↓	↓	↓	*76*
55-59	*32*	–	*64*	↓	↓	↓
60-63	–	–	–	*86*	*86*	*85*
All cells	*32*	–	*64*	83	*86*	78
Using *E*						
Σz^2	0.81	–	3.43	7.91	0.23	15.11
df	1	–	1	7	1	11
$p(\chi^2)$	0.37	–	0.0640	0.34	0.63	0.18
#(+ / –)	0/1	–	0/1	3/4	0/1	2/9
p(+ / –)	1.0	–	1.0	1.0	1.0	0.0654
p(*B*)	1.0	–	1.0	0.793	1.0	0.753
Using adjusted *E*						
Σz^2	–	–	–	5.17	–	6.07
df	–	–	–	4	–	6
$p(\chi^2)$	–	–	–	0.27	–	0.42
#(+ / –)	–	–	–	3/2	–	4/3
p(+ / –)	–	–	–	1.0	–	1.0
p(*B*)	–	–	–	0.676	–	0.637

Note: 100A/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. Females, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I. Class 4.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	–	11	61	6	78
E	1.6	–	14.7	101.7	17.6	135.5
100*A/E*						
Durations:						
1-30 weeks	↓	–	↓	↓	–	*38*
30-39 weeks	↓	–	↓	*24*	–	*39*
39 wks-1 yr	↓	–	↓	*89*	↓	*83*
1-2 years	↓	–	↓	*44*	↓	*43*
2-11 years	–	–	*75*	*102*	*34*	83
Ages:						
21-29	–	–	–	*58*	↓	*60*
30-34	↓	–	↓	↓	↓	*73*
35-39	↓	–	↓	*67*	↓	*45*
40-44	↓	–	↓	*82*	↓	*84*
45-49	–	–	↓	↓	↓	*56*
50-54	–	–	↓	↓	↓	*49*
55-59	–	–	↓	↓	*34*	↓
60-63	–	–	*75*	*46*	-	*37*
All cells	–	–	*75*	60	*34*	58
Using *E*						
Σz^2	0.71	–	0.69	24.75	6.98	31.58
df	1	–	1	8	1	12
$p(\chi^2)$	0.40	–	0.41	**0.00017**	**0.0082**	**0.0016**
#(+ / –)	0/1	–	0/1	1/7	0/1	2/10
p(+ / –)	1.0	–	1.0	0.0703	1.0	**0.0386**
p(*B*)	1.0	–	1.0	0.468	1.0	0.152
Using adjusted *E*						
Σz^2	–	–	–	8.68	–	11.16
df	–	–	–	4	–	6
$p(\chi^2)$	–	–	–	0.0695	–	0.0835
#(+ / –)	–	–	–	1/4	–	3/4
p(+ / –)	–	–	–	0.38	–	1.0
p(*B*)	–	–	–	0.351	–	0.866

Note: 100A/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. Females, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I. Class Unknown.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	2	171	417	128	718
E	0.2	16.9	302.6	772.3	175.1	1,267.1
100*A/E*						
Durations:						
1-17 weeks	↓	↓	*33*	–	–	*28*
17-26 weeks	↓	↓	28	–	–	28
26-30 weeks	↓	↓	*80*	*24*	–	39
30-39 weeks	↓	↓	*66*	27	–	33
39 wks-1 yr	↓	↓	*88*	55	–	59
1-2 years	↓	↓	*91*	60	68	65
2-5 years	↓	↓	↓	95	↓	91
5-11 years	–	*12*	*123*	*87*	79	101
Ages:						
19-24	–	–	↓	*72*	↓	72
25-29	–	↓	49	39	*91*	48
30-34	–	↓	46	29	*65*	37
35-39	↓	↓	*52*	59	*68*	58
40-44	↓	↓	*58*	61	*74*	62
45-49	↓	↓	*67*	76	*64*	72
50-54	–	↓	*66*	55	↓	58
55-59	–	*12*	↓	↓	↓	↓
60-64	–	–	*87*	87	*75*	86
All cells	–	*12*	57	54	73	57
Using *E*						
Σz^2	0.00	12.26	84.75	219.81	15.68	324.25
df	1	1	22	36	12	52
$p(\chi^2)$	**0.0000**	**0.0005**	**0.0000**	**0.0000**	0.21	**0.0000**
#(+ / –)	0/1	0/1	5/17	4/32	1/11	6/46
p(+ / –)	1.0	1.0	**0.0169**	**0.0000**	**0.0063**	**0.0000**
p(*B*)	1.0	1.0	**0.001**	**0.017**	0.308	**0.001**
Using adjusted *E*						
Σz^2	–	–	52.92	119.01	5.85	148.97
df	–	–	13	26	10	40
$p(\chi^2)$	–	–	**0.0000**	**0.0000**	0.83	**0.0000**
#(+ / –)	–	–	5/9	13/14	5/6	18/23
p(+ / –)	–	–	0.42	1.0	1.0	0.53
p(*B*)	–	–	0.052	**0.001**	0.825	**0.000**

Note: 100A/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. Females, group policies, 1999–02, Standard* experience, recoveries. Occupational class = C.M.I. All classes.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	3	3	448	1,215	264	1,933
E	8.2	17.1	825.4	2,052.2	394.3	3,297.1
100*A/E*						
Durations:						
1-17 weeks	↓	↓	37	–	–	34
17-26 weeks	↓	↓	34	–	–	33
26-30 weeks	↓	↓	49	22	–	30
30-39 weeks	↓	↓	70	31	–	38
39 wks-1 yr	↓	↓	93	64	–	69
1-2 years	↓	↓	83	70	60	69
2-5 years	↓	↓	↓	90	75	85
5-11 years	*37*	*18*	83	101	*78*	94
Ages:						
18-24	↓	–	*52*	54	↓	56
25-29	↓	↓	48	46	79	50
30-34	↓	↓	44	46	59	46
35-39	↓	↓	47	59	67	57
40-44	↓	↓	53	65	69	63
45-49	↓	↓	65	73	59	69
50-54	↓	↓	70	62	66	64
55-59	*37*	*18*	↓	74	↓	72
60-64	–	–	69	*95*	*70*	*89*
All cells	*37*	*18*	54	59	67	59
Using *E*						
Σz^2	2.68	10.77	222.91	497.26	49.57	739.57
df	1	1	43	47	16	62
$p(\chi^2)$	0.10	**0.0010**	**0.0000**	**0.0000**	**0.0000**	**0.0000**
#(+ / –)	0/1	0/1	5/38	8/39	1/15	6/56
p(+ / –)	1.0	1.0	**0.0000**	**0.0000**	**0.0005**	**0.0000**
p(*B*)	1.0	1.0	0.112	**0.034**	0.894	0.127
Using adjusted *E*						
Σz^2	–	–	97.83	271.59	10.09	322.67
df	–	–	30	41	14	57
$p(\chi^2)$	–	–	**0.0000**	**0.0000**	0.76	**0.0000**
#(+ / –)	–	–	14/17	19/23	7/8	25/33
p(+ / –)	–	–	0.72	0.64	1.0	0.36
p(*B*)	–	–	**0.003**	**0.000**	0.618	**0.000**

Note: 100A/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. Females, group policies, 1999-02, Standard* experience, deaths.
Occupational class = C.M.I. Class 1.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	-	21	114	34	169
E	0.2	-	34.8	146.5	37.4	218.8
100*A/E*						
Durations:						
1-30 weeks	↓	-	↓	↓	-	*37*
30-39 weeks	↓	-	↓	*50*	-	*51*
39 wks-1 yr	↓	-	*41*	*95*	-	*92*
1-2 years	↓	-	↓	115	↓	109
2-5 years	↓	-	↓	*85*	↓	88
5-11 years	-	-	*84*	*35*	91	*43*
Ages:						
18-29	↓	-	↓	↓	↓	*44*
30-34	↓	-	↓	*66*	↓	*73*
35-39	↓	-	↓	*72*	↓	*77*
40-44	↓	-	*44*	*56*	↓	*58*
45-49	↓	-	↓	*98*	*79*	97
50-54	↓	-	↓	100	↓	83
55-64	-	-	*74*	*63*	*105*	81
All cells	-	-	*60*	78	91	77
Using *E*						
Σz^2	0.00	-	6.43	22.42	0.69	29.51
df	1	-	3	14	2	17
$p(\chi^2)$	**0.0000**	-	0.0923	0.0703	0.71	**0.0301**
#(+ / –)	0/1	-	0/3	5/9	1/1	5/12
p(+ / –)	1.0	-	0.25	0.42	1.0	0.14
p(*B*)	1.0	-	1.0	0.248	1.0	0.280
Using adjusted *E*						
Σz^2	-	-	-	15.05	0.42	20.97
df	-	-	-	8	1	14
$p(\chi^2)$	-	-	-	0.0582	0.52	0.10
#(+ / –)	-	-	-	4/5	1/1	8/7
p(+ / –)	-	-	-	1.0	1.0	1.0
p(*B*)	-	-	-	0.377	1.0	0.125

Note: 100A/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 A6.2. Females, group policies, 1999-02, Standard* experience, deaths.
Occupational class = C.M.I. Class 2.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	0	10	49	4	63
E	0.6	0.0	11.9	66.7	13.3	92.5
100*A/E*						
Durations:						
1 wk-1 yr	↓	↓	↓	*64*	-	*57*
1-2 years	↓	↓	↓	*110*	↓	*127*
2-5 years	↓	↓	↓	↓	↓	*61*
5-11 years	-	-	*84*	*61*	*30*	*30*
Ages:						
18-34	↓	-	↓	↓	↓	*78*
35-39	↓	-	↓	*89*	↓	↓
40-44	↓	-	↓	↓	↓	*66*
45-49	↓	-	↓	*70*	↓	*60*
50-54	↓	-	↓	↓	↓	*62*
55-64	-	-	*84*	*67*	*30*	*78*
All cells	-	-	*84*	73	*30*	68
Using *E*						
Σz^2	0.01	0.00	0.17	7.14	5.78	20.12
df	1	1	1	5	1	8
$p(\chi^2)$	0.92	**0.0000**	0.68	0.21	**0.0162**	**0.0099**
#(+ / –)	0/1	0/1	0/1	1/4	0/1	1/7
p(+ / –)	1.0	1.0	1.0	0.38	1.0	0.0703
p(*B*)	1.0	1.0	1.0	1.0	1.0	1.0
Using adjusted *E*						
Σz^2	-	-	-	0.80	-	6.13
df	-	-	-	3	-	3
$p(\chi^2)$	-	-	-	0.85	-	0.11
#(+ / –)	-	-	-	2/2	-	2/2
p(+ / –)	-	-	-	1.0	-	1.0
p(*B*)	-	-	-	0.876	-	0.506

Note: 100A/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 A6.3. Females, group policies, 1999-02, Standard* experience, deaths. Occupational class = C.M.I. Class 3.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	-	0	10	1	11
E	0.6	-	3.4	21.5	6.6	32.1
100*A/E*						
Durations:						
1 wk-11 yrs	-	-	-	*46*	*15*	*34*
Ages:						
20-49	↓	-	↓	↓	↓	*25*
50-63	-	-	-	*46*	*15*	*43*
All cells	-	-	-	*46*	*15*	*34*
Using *E*						
Σz^2	0.03	-	2.48	5.65	3.91	12.89
df	1	-	1	1	1	2
$p(\chi^2)$	0.85	-	0.12	**0.0175**	**0.0479**	**0.0016**
#(+ / –)	0/1	-	0/1	0/1	0/1	0/2
p(+ / –)	1.0	-	1.0	1.0	1.0	0.50
p(*B*)	1.0	-	1.0	1.0	1.0	1.0
Using adjusted *E*						
Σz^2	-	-	-	-	-	-
df	-	-	-	-	-	-
$p(\chi^2)$	-	-	-	-	-	-
#(+ / –)	-	-	-	-	-	-
p(+ / –)	-	-	-	-	-	-
p(*B*)	-	-	-	-	-	-

Note: 100A/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 A6.4. Females, group policies, 1999-02, Standard* experience, deaths. Occupational class = C.M.I. Class 4.

	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	-	1	9	5	15
E	0.2	-	2.0	24.9	7.4	34.5
100*A/E*						
Durations:						
1 wk-11 years	-	-	*51*	*36*	*67*	*43*
Ages:						
21-49	-	-	↓	↓	↓	*44*
50-59	-	-	↓	↓	*67*	↓
60-63	-	-	*51*	*36*	-	*43*
All cells	-	-	*51*	*36*	*67*	*43*
Using *E*						
Σz^2	0.00	-	0.11	9.50	0.51	9.92
df	1	-	1	1	1	2
$p(\chi^2)$	**0.0000**	-	0.74	**0.0021**	0.48	**0.0070**
#(+ / –)	0/1	-	0/1	0/1	0/1	0/2
p(+ / –)	1.0	-	1.0	1.0	1.0	0.50
p(*B*)	1.0	-	1.0	1.0	1.0	1.0
Using adjusted *E*						
Σz^2	-	-	-	-	-	-
df	-	-	-	-	-	-
$p(\chi^2)$	-	-	-	-	-	-
#(+ / –)	-	-	-	-	-	-
p(+ / –)	-	-	-	-	-	-
p(*B*)	-	-	-	-	-	-

Note: 100A/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 A6.5. Females, group policies, 1999-02, Standard* experience, deaths.
Occupational class = C.M.I. Class Unknown.

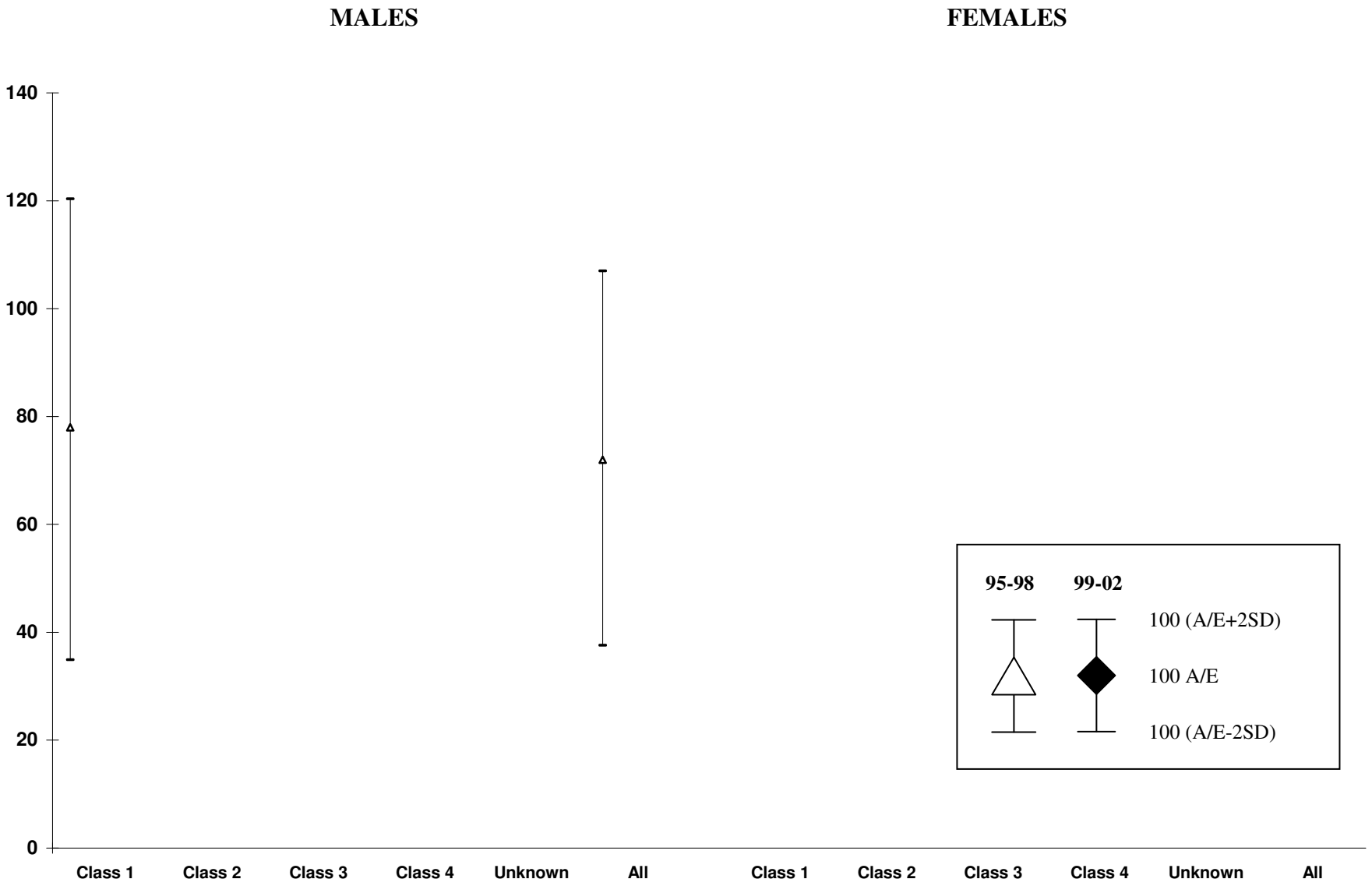
	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	0	20	96	39	155
E	0.1	0.8	27.8	133.1	45.0	206.8
100*A/E*						
Durations:						
1-30 weeks	↓	↓	↓	↓	-	*38*
30-39 weeks	↓	↓	↓	*56*	-	*66*
39 wks-1 yr	↓	↓	↓	*87*	-	*84*
1-2 years	↓	↓	↓	113	*62*	95
2-5 years	↓	↓	↓	*65*	↓	87
5-11 years	-	-	*72*	*31*	*101*	*42*
Ages:						
19-29	-	↓	↓	↓	↓	*34*
30-34	-	↓	↓	*53*	↓	*60*
35-39	↓	↓	↓	↓	↓	*66*
40-44	↓	↓	↓	*57*	*74*	*62*
45-49	↓	↓	↓	*53*	↓	*61*
50-54	-	↓	↓	*98*	↓	96
55-64	-	-	*72*	*105*	*95*	111
All cells	-	-	*72*	72	87	75
Using *E*						
Σz^2	0.00	0.14	1.91	24.73	2.10	28.91
df	1	1	1	10	3	19
$p(\chi^2)$	**0.0000**	0.71	0.17	**0.0059**	0.55	0.0674
#(+ / –)	0/1	0/1	0/1	2/8	1/2	5/14
p(+ / –)	1.0	1.0	1.0	0.11	1.0	0.0636
p(*B*)	1.0	1.0	1.0	0.530	1.0	**0.020**
Using adjusted *E*						
Σz^2	-	-	-	20.20	0.34	20.21
df	-	-	-	6	1	10
$p(\chi^2)$	-	-	-	**0.0025**	0.56	**0.0273**
#(+ / –)	-	-	-	3/4	1/1	6/5
p(+ / –)	-	-	-	1.0	1.0	1.0
p(*B*)	-	-	-	0.779	1.0	0.753

Note: 100A/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 A6.6. Females, group policies, 1999-02, Standard* experience, deaths.
Occupational class = C.M.I. All classes.

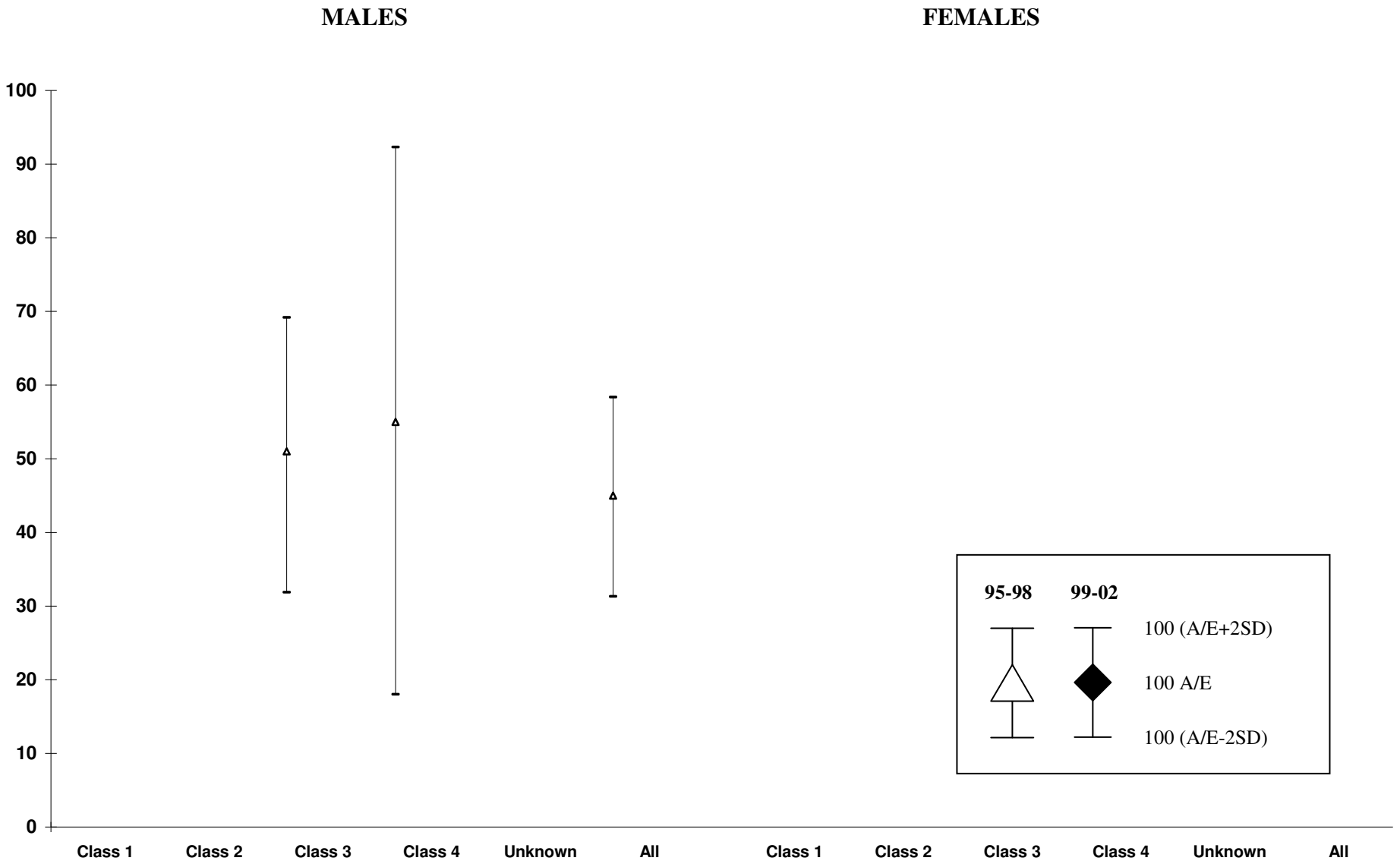
	DP 1	DP 4	DP 13	DP 26	DP 52	All DP
A	0	0	52	278	83	413
E	1.7	0.9	79.9	392.6	109.7	584.8
100*A/E*						
Durations:						
1-26 weeks	↓	↓	↓	-	-	*19*
26-30 weeks	↓	↓	↓	*52*	-	*47*
30-39 weeks	↓	↓	*35*	*54*	-	57
39 wks-1 yr	↓	↓	↓	87	-	84
1-2 years	↓	↓	*109*	104	*75*	99
2-5 years	↓	↓	↓	69	96	78
5-11 years	-	-	*67*	*36*	*46*	38
Ages:						
18-29	↓	↓	↓	*42*	↓	*40*
30-34	↓	↓	*40*	*77*	*49*	67
35-39	↓	↓	↓	*63*	↓	66
40-44	↓	↓	*55*	*57*	*76*	59
45-49	↓	↓	↓	70	*74*	71
50-54	↓	↓	↓	86	*69*	78
55-59	-	-	↓	↓	↓	87
60-64	-	-	80	74	*118*	*72*
All cells	-	-	65	71	76	71
Using *E*						
Σz^2	0.80	0.16	16.28	66.58	10.07	96.44
df	1	1	7	26	7	32
$p(\chi^2)$	0.37	0.69	**0.0226**	**0.0000**	0.18	**0.0000**
#(+ / –)	0/1	0/1	1/6	4/22	1/6	7/25
p(+ / –)	1.0	1.0	0.13	**0.0005**	0.13	**0.0021**
p(*B*)	1.0	1.0	1.0	0.394	1.0	0.477
Using adjusted *E*						
Σz^2	-	-	9.60	46.28	5.18	65.92
df	-	-	2	22	4	26
$p(\chi^2)$	-	-	**0.0082**	**0.0018**	0.27	**0.0000**
#(+ / –)	-	-	1/2	9/14	3/2	13/14
p(+ / –)	-	-	1.0	0.40	1.0	1.0
p(*B*)	-	-	0.735	0.157	0.877	0.051

Note: 100A/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.



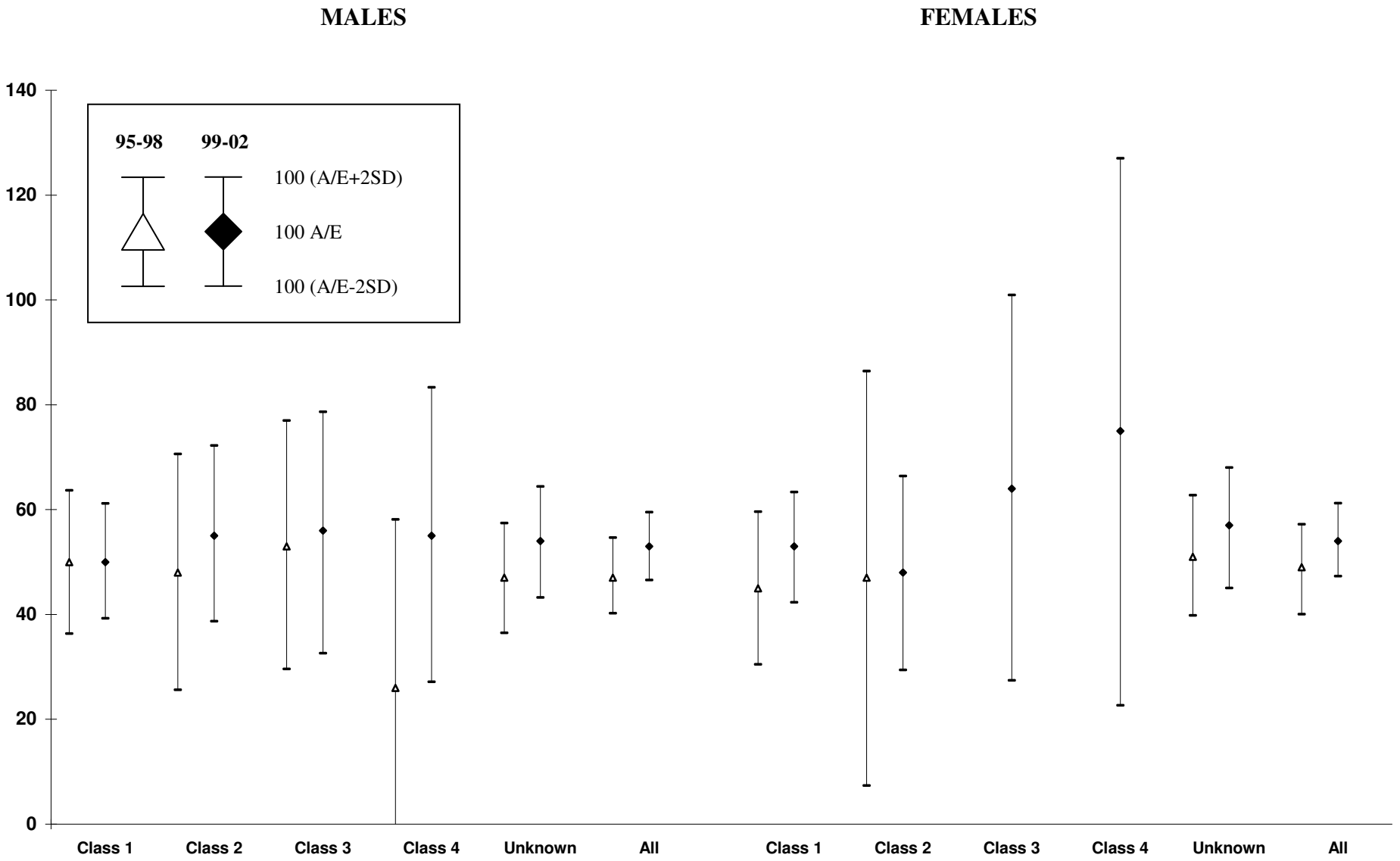
Note: Results are omitted from the above figure if based on less than 10 actual recoveries

Figure A1.1. Males and females, group policies. Standard* recovery experience by occupational class for the quadrennia 1995-98 and 1999-02. Deferred period 1 week. Graphical presentation of Table A2.1(a) and Table A2.1(b).



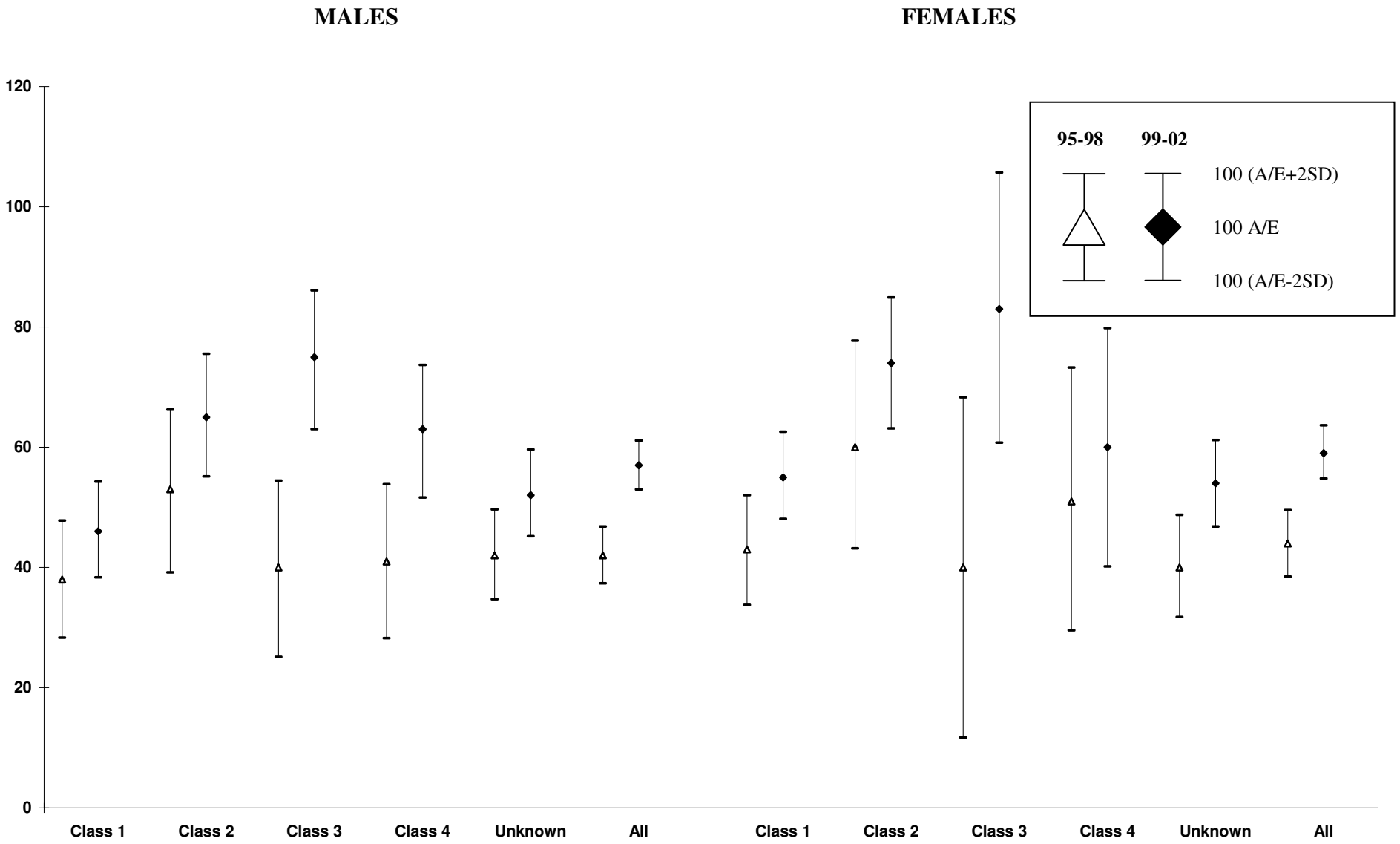
Note: Results are omitted from the above figure if based on less than 10 actual recoveries

Figure A1.2. Males and females, group policies. Standard* recovery experience by occupational class for the quadrennia 1995-98 and 1999-02. Deferred period 4 weeks. Graphical presentation of Table A2.1(a) and Table A2.1(b).



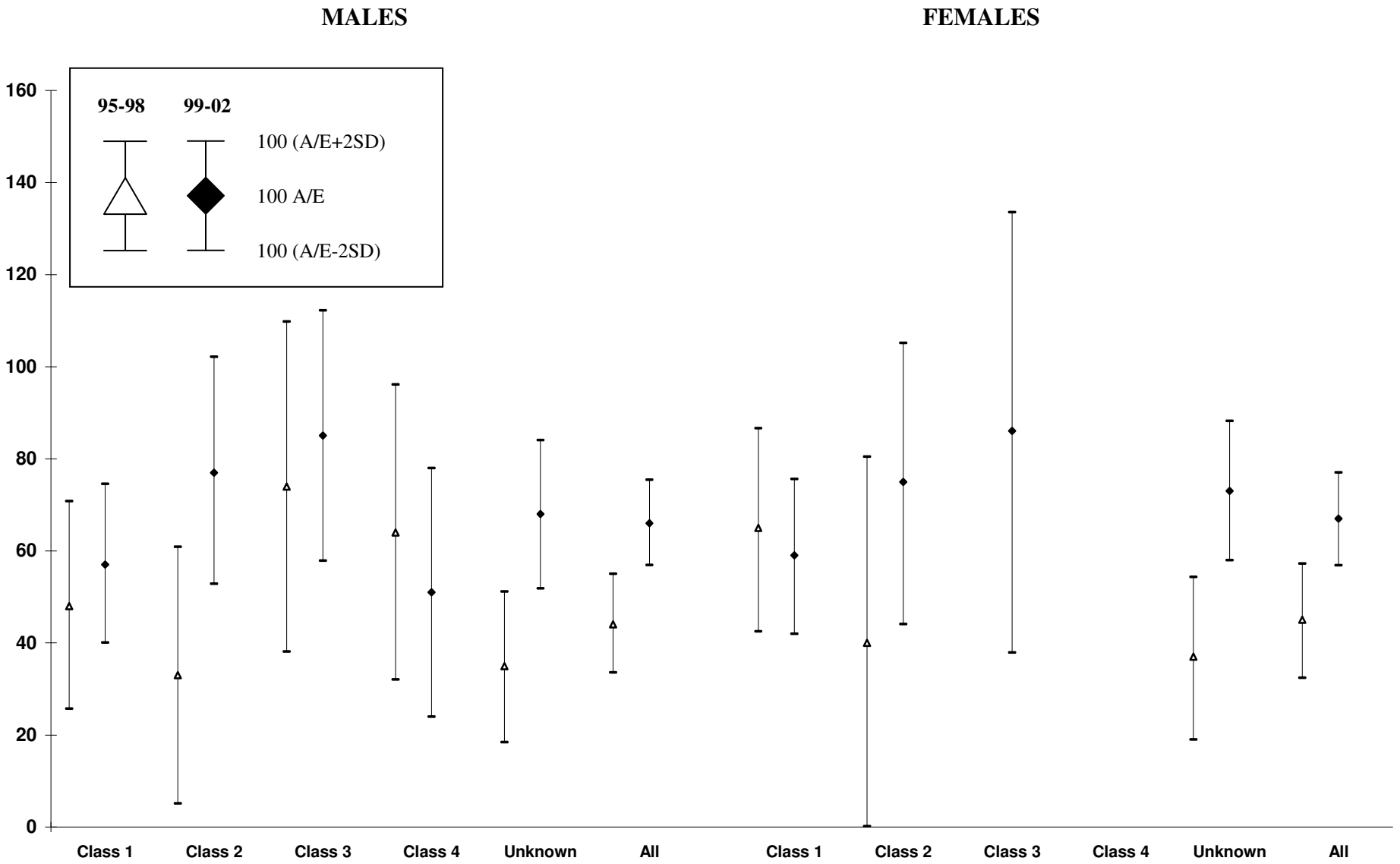
Note: Results are omitted from the above figure if based on less than 10 actual recoveries

Figure A1.3. Males and females, group policies. Standard* recovery experience by occupational class for the quadrennia 1995-98 and 1999-02. Deferred period 13 weeks. Graphical presentation of Table A2.1(a) and Table A2.1(b).



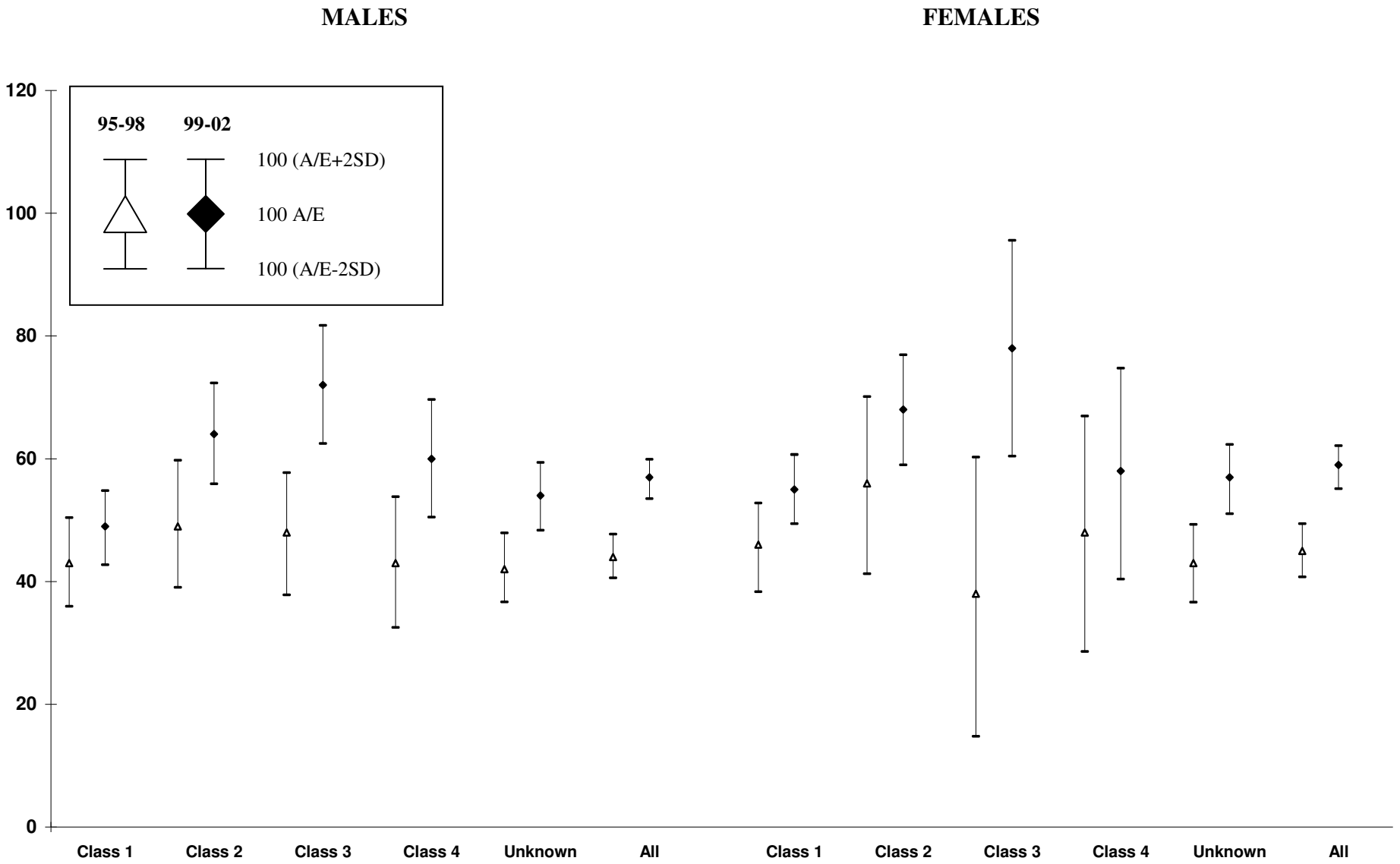
Note: Results are omitted from the above figure if based on less than 10 actual recoveries

Figure A1.4. Males and females, group policies. Standard* recovery experience by occupational class for the quadrennia 1995-98 and 1999-02. Deferred period 26 weeks. Graphical presentation of Table A2.1(a) and Table A2.1(b).



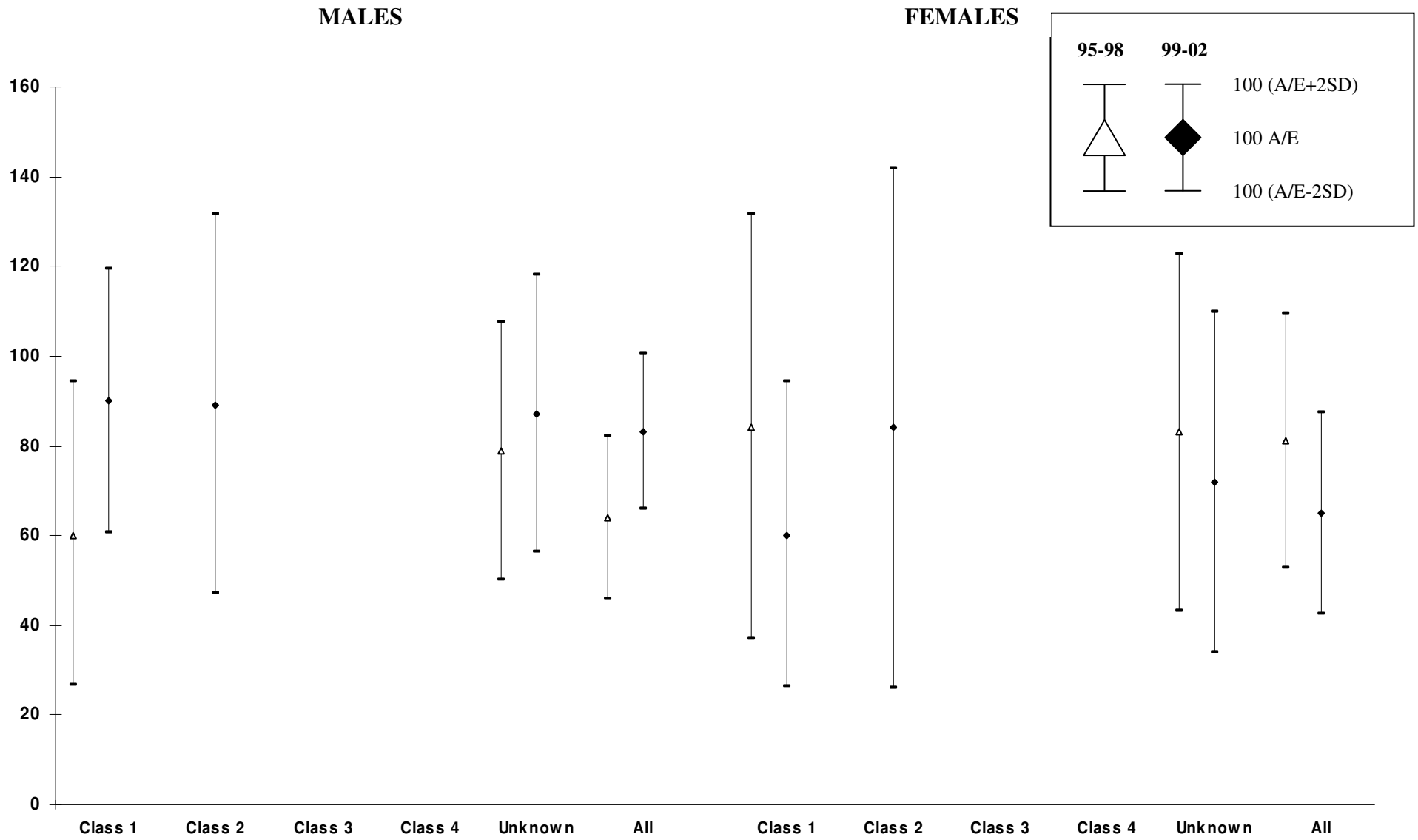
Note: Results are omitted from the above figure if based on less than 10 actual recoveries

Figure A1.5. Males and females, group policies. Standard* recovery experience by occupational class for the quadrennia 1995-98 and 1999-02. Deferred period 52 weeks. Graphical presentation of Table A2.1(a) and Table A2.1(b).



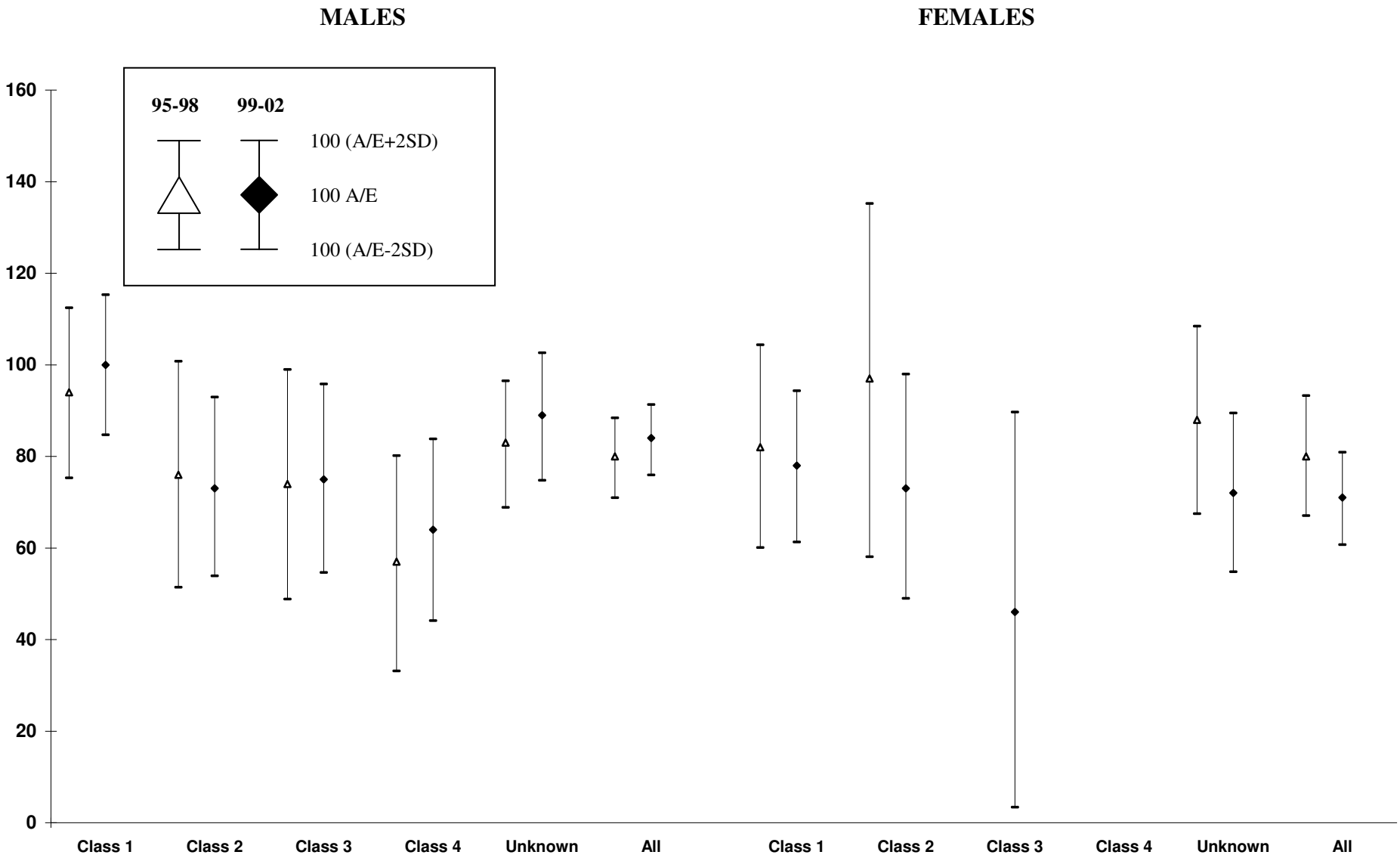
Note: Results are omitted from the above figure if based on less than 10 actual recoveries

Figure A1.6. Males and females, group policies. Standard* recovery experience by occupational class for the quadrennia 1995-98 and 1999-02. All Deferred periods. Graphical presentation of Table A2.1(a) and Table A2.1(b).



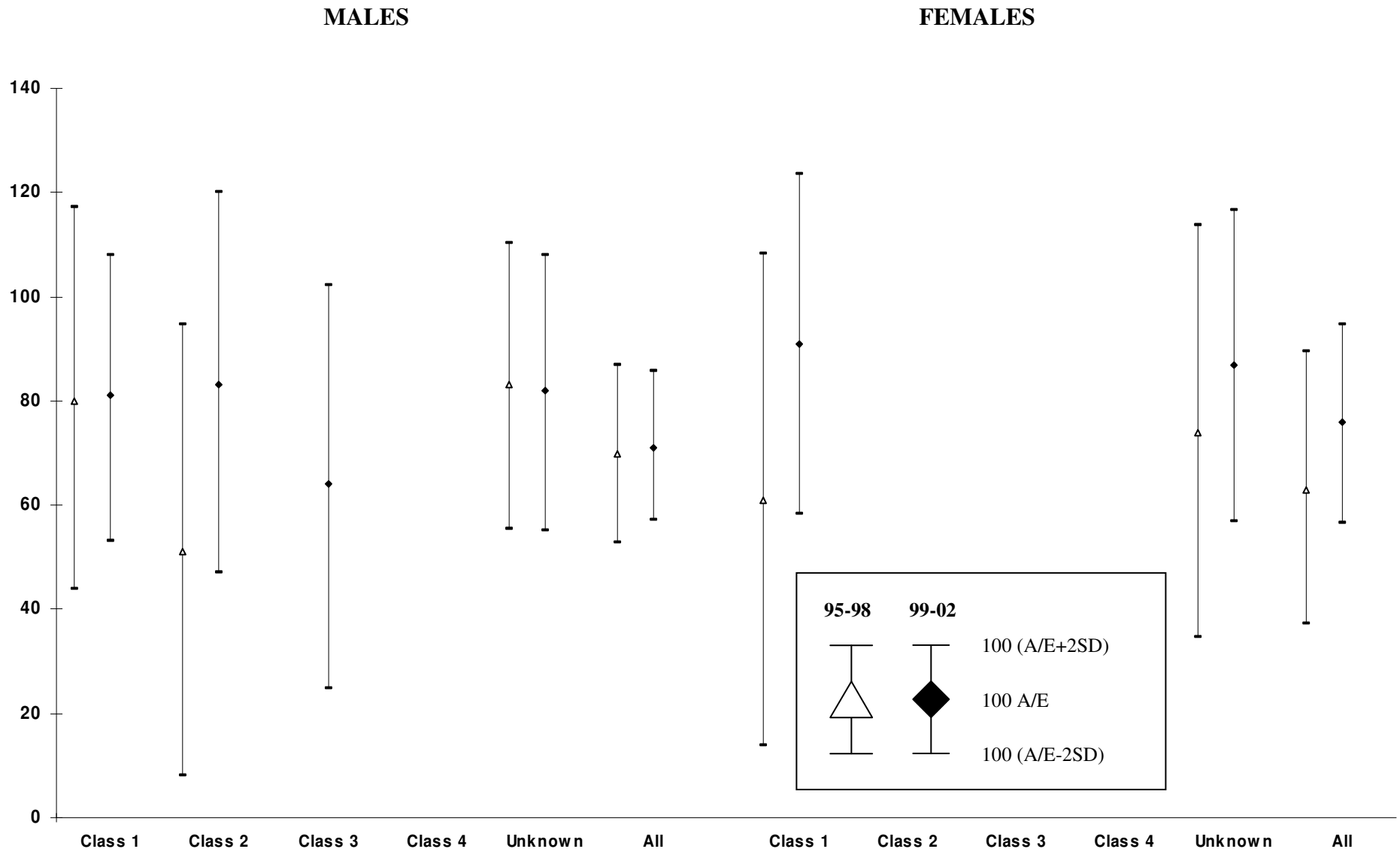
Note: Results are omitted from the above figure if based on less than 10 actual recoveries

Figure A2.1. Males and females, group policies. Standard* death experience by occupational class for the quadrennia 1995-98 and 1999-02. Deferred period 13 weeks. Graphical presentation of Table A2.2(a) and Table A2.2(b).



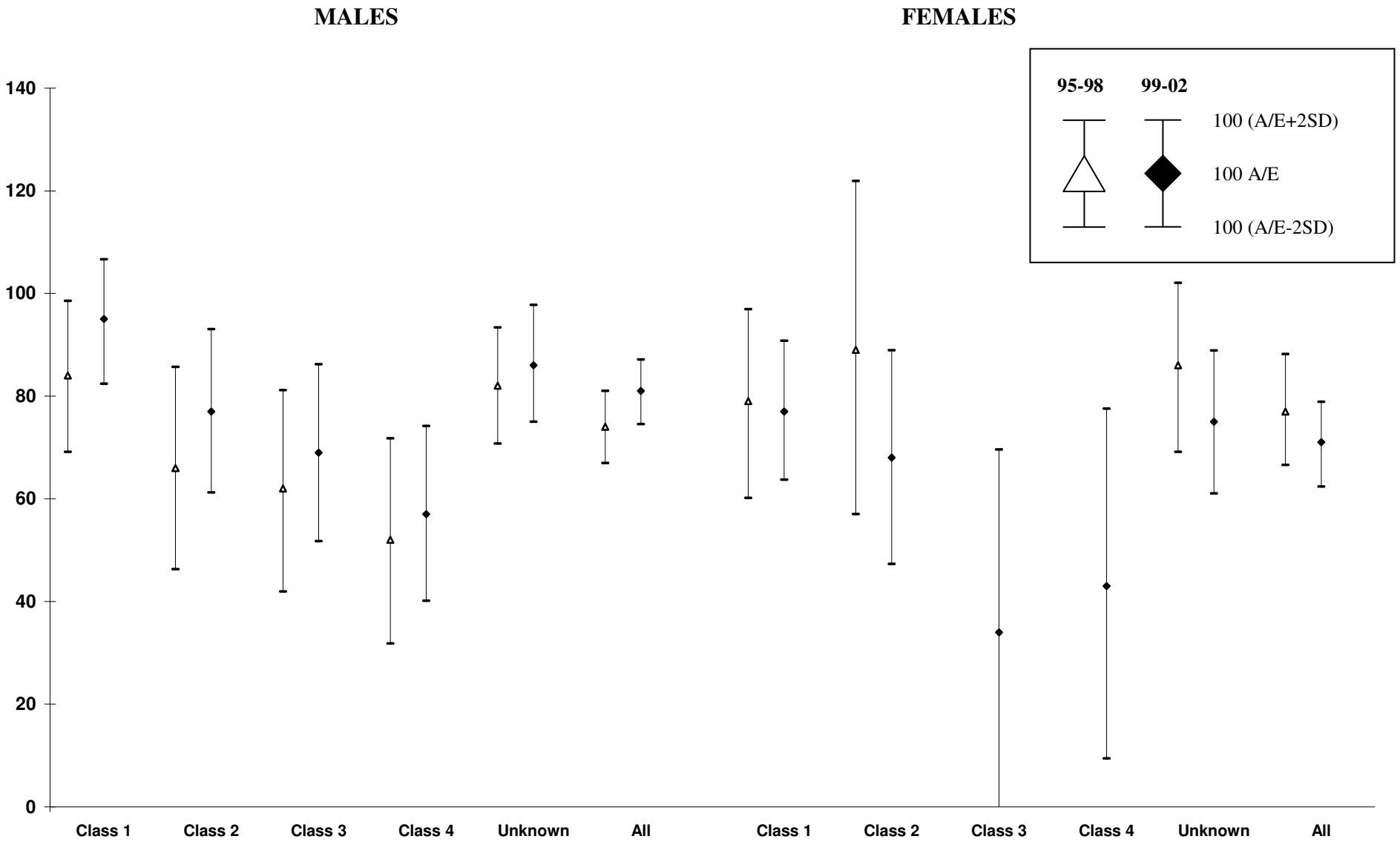
Note: Results are omitted from the above figure if based on less than 10 actual recoveries

Figure A2.2. Males and females, group policies. Standard* death experience by occupational class for the quadrennia 1995-98 and 1999-02. Deferred period 26 weeks. Graphical presentation of Table A2.2(a) and Table A2.2(b).



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

Figure A2.3. Males and females, group policies. Standard* death experience by occupational class for the quadrennia 1995-98 and 1999-02. Deferred period 52 weeks. Graphical presentation of Table A2.2(a) and Table A2.2(b).



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

Figure A2.4. Males and females, group policies. Standard* death experience by occupational class for the quadrennia 1995-98 and 1999-02. All Deferred periods. Graphical presentation of Table A2.2(a) and Table A2.2(b).

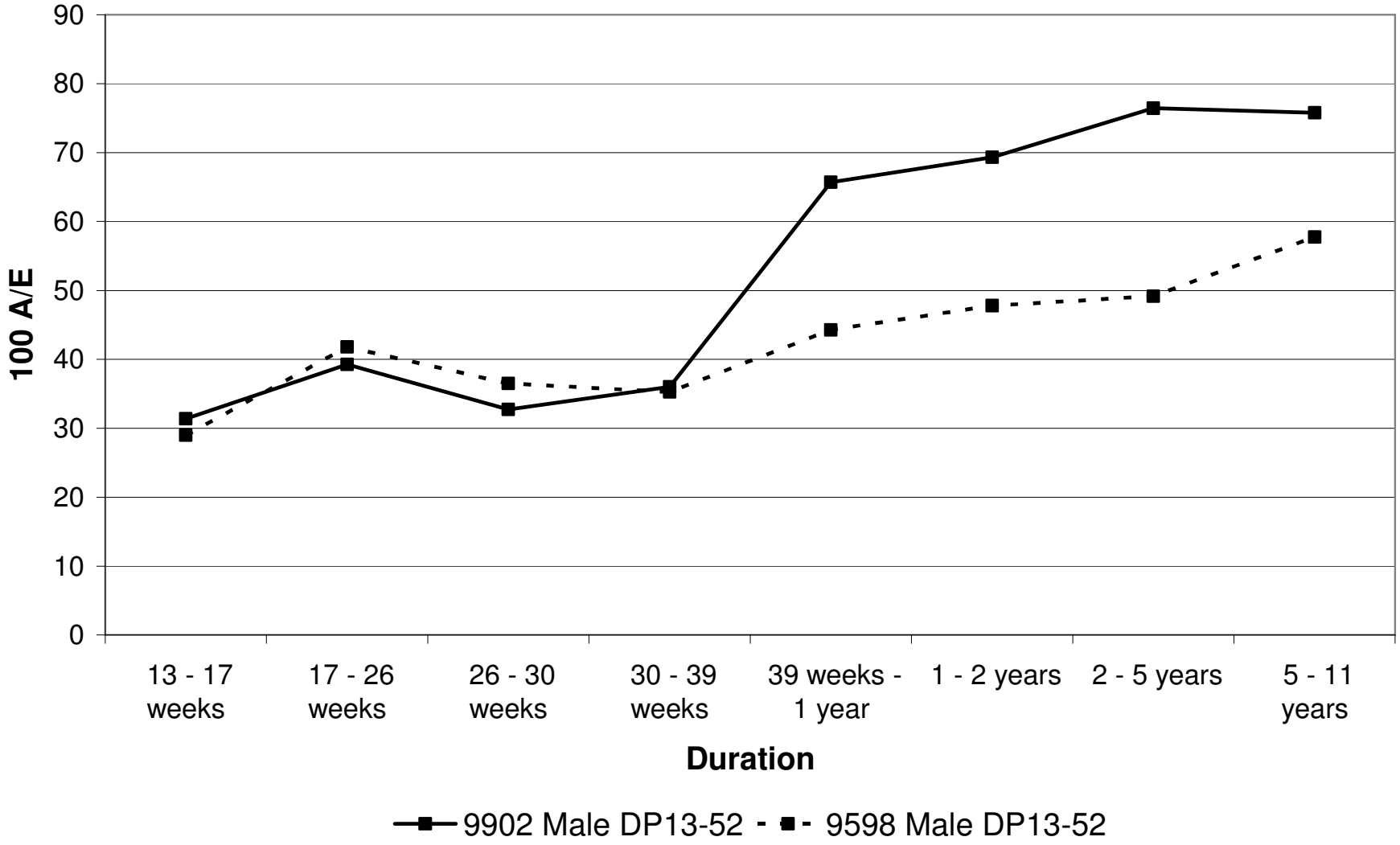


Figure A3.1. Males, group policies. Standard* recovery experience by duration for the quadrennia 1995-98 and 1999-02.

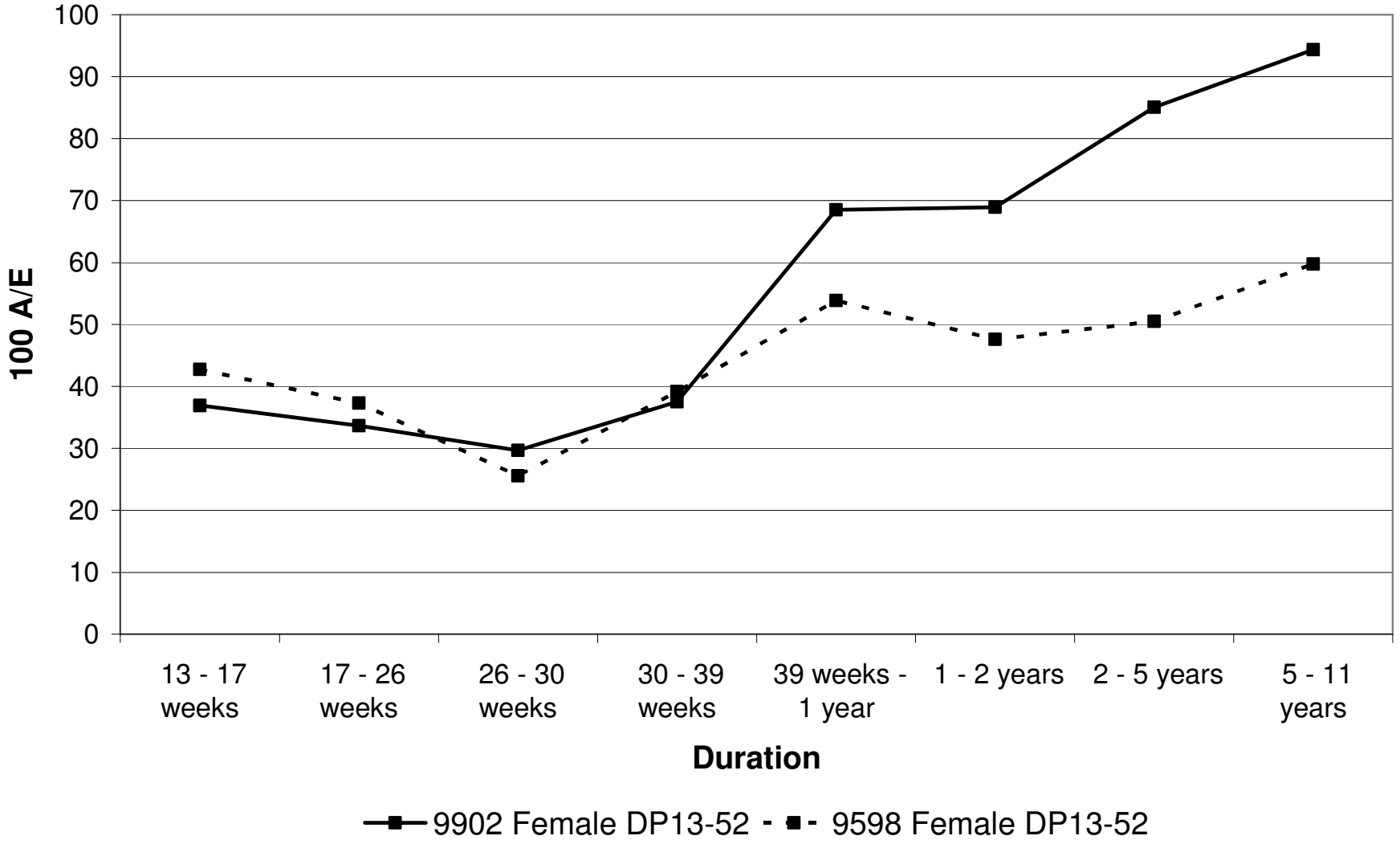


Figure A3.2. Females, group policies. Standard* recovery experience by duration for the quadrennia 1995-98 and 1999-02.