

**Continuous Mortality Investigation
Income Protection Sub-Committee**

Working Paper 7

**The Claim Termination Experience of Income Protection
Business, 1991-98, for Other Male Occupations, Females and
Group**

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THE CLAIM TERMINATION EXPERIENCE OF INCOME PROTECTION BUSINESS, 1991-98, FOR OTHER MALE OCCUPATIONS, FEMALES AND GROUP

1. INTRODUCTION

1.1 In this report we consider the experience of other sections of the data not used for the graduation, which was based on the males, occupational Class 1 section of the Standard* data for individual Income Protection (IP) business. In each case we consider the whole period, 1991-98, as used for the graduated rates. We show full tables in the usual CMI reporting format where the volume of data justifies it. The methodology and reporting format are described in detail in *C.M.I.R.* **15**, 51. The comparison basis used is the latest graduation which we refer to as IPM 1991-98. In each case we include ages 60-64, which were omitted in the graduation of recoveries. We also use the more exact method of calculating the ages and durations that enter the calculation of values of $\rho(x,z)$ and $v(x,z)$, which are used to calculate the expected numbers of events as described in the Appendix of the report "The Graduation of Claim Recovery and Mortality Intensities for the Individual IP Experience for 1991-98 of Males, Occupation Class 1", in Working Paper 5.

1.2 In Table 1.1 we show the results for recoveries, 1991-98, males, individual, Standard*, Class 1, the data set used for the graduation. Note that where there are fewer than 30 events the ratios $100A/E$ are shown in *italics*, and that any probability value less than 0.025 is shown in **bold**. In addition, any ratio ($100A/E$) of 150 or greater is shown in **bold**, as would be any of 50 or less (of which there are none in this table, but there are in later tables). For most ages and durations in this table the ratios are close to 100. However, the overall ratio is 102, rather than 100. This is caused by the inclusion of data for ages 60 to 64, for which the ratio, for all durations, is 129, and for DP1, DP4, DP13 and DP26 the ratios are 122, **153**, **161** and *115*. The data for this age group were excluded from the graduation process since it was suspected that the recovery rates may be artificially inflated by the miscoding of expiring policies as recoveries. All the statistical tests are met, except that the values of χ^2 for DP1, DP4 and all deferred periods are rather too high.

1.3 In Table 1.2 we show the results for deaths, 1991-98, males, individual, Standard*, Class 1, the data set used for the graduation. For all the separate age and duration bands the ratios are rather less close to 100 than for recoveries, although all the data were used for the graduation. This is because of the smaller numbers of actual deaths. Further, the formula used is the same for all deferred periods except DP1, whereas for recoveries there were separate factors for each deferred period. All the statistical tests are met.

1.4 In Table 1.3 we summarise the data. A full description of the derivation of the four occupational classes used by the C.M.I. Bureau and the Standard* data subset is given in *C.M.I.R.* **18**, 3-5. Essentially, the process involved is to allocate each office's own occupational class code to the most appropriate one of the four C.M.I. standard classes for analysis. Note that "Class Unknown" indicates cases where certain offices have been unable to classify by occupation. We consider first the individual data. Whilst there are adequately large numbers of recoveries for males for all occupation classes, and for females for Classes 1 and 2, the numbers of females for Classes 3 and 4 are small, and for Class Unknown are not large. The numbers of deaths are fewer than the number of recoveries in all cases. For males, Class 4 falls below 100 deaths; for females all the single occupational classes do.

1.5 Moving on to the group data, we see that Class Unknown is by far the largest section of the occupational data. Unlike individual business, where significant volumes of data coded by occupational class were received in respect of 1991 onwards (the first year for which such coding was requested), the receipt of group data split by occupational class was much slower to materialise and did not occur in significant volumes until the latter half of the 1991-98 period. For males the number of recoveries is much less than for individual business, whereas the number of deaths is rather greater. This is because there is relatively little DPI business in the group data, so there are few short-term sicknesses. For females, the number of recoveries is rather less and the number of deaths is much larger than for individual. Females contribute proportionately more to the group claims than they contribute to individual claims. However, the numbers of events for many sections of the group experience are quite small.

1.6 We show detailed tables later only for those sections that have more than 250 events (recoveries or deaths) in total.

Table 1.1. Males, individual policies, 1991-98, Standard* experience, recoveries, Occupational class = C.M.I. Class 1

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	8,295	2,163	680	346	69	11,553
Expected (<i>E</i>)	8,177.7	2,099.7	656	343.2	68.2	11,344.9
100 <i>A/E</i>	by Duration					
1-2 weeks	98	-	-	-	-	98
2-3 weeks	106	-	-	-	-	106
3-4 weeks	104	-	-	-	-	104
4-8 weeks	104	105	-	-	-	104
8-13 weeks	104	101	-	-	-	102
13-17 weeks	119	98	99	-	-	104
17-26 weeks	85	110	88	-	-	97
26-30 weeks	148	136	125	78	-	121
30-39 weeks	101	113	121	97	-	109
39 wks-1 yr	85	102	109	103	-	102
1-2 years	103	89	116	111	88	103
2-5 years	102	95	105	106	117	103
5-10 years	90	83	107	93	↑	95
10+ years	↑	↑	↑	↑	↑	91
100 <i>A/E</i>	by Age					
up to 24	89	104	↓	↓	↓	101
25-29	89	107	134	↓	↓	97
30-34	102	92	80	125	↓	99
35-39	104	97	92	107	↓	103
40-44	100	94	99	97	125	99
45-49	100	101	99	100	76	100
50-54	100	102	102	106	99	101
55-59	98	106	108	84	↑	100
60-64	122	153	161	115	↑	129
100 <i>A/E</i> all	101	103	104	101	101	102

Table 1.1 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	164.16	104.54	37.21	8.72	2.70	250.48
<i>df</i>	71	66	40	26	6	105
$p(\chi^2)$	0.0000	0.0018	0.5967	0.9994	0.8452	0.0000
#(+/-)	36/35	38/28	22/18	10/16	3/3	59/46
$p(+/-)$	1.0000	0.2678	0.6358	0.3269	1.0000	0.2414
$p(B,H(c))$	0.193	0.045	0.151	0.989	0.714	0.443
adjusted <i>E</i>						
Σz^2	160.18	99.74	35.17	8.57	2.66	242.34
<i>df</i>	70	65	39	25	5	104
$p(\chi^2)$	0.0000	0.0036	0.6454	0.9991	0.7515	0.0000
#(+/-)	34/37	34/32	20/20	10/16	3/3	53/52
$p(+/-)$	0.8126	0.9022	1.0000	0.3269	1.0000	1.0000
$p(B,H(c))$	0.523	0.110	0.059	0.991	0.703	0.286

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 1.2. Males, individual policies, 1991-98, Standard* experience, deaths,
Occupational class = C.M.I. Class 1

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	112	153	188	170	66	689
Expected (<i>E</i>)	111.9	165.7	169.6	176.9	64.3	688.4
100 <i>A/E</i>	by Duration					
1-8 weeks	↓	-	-	-	-	97
8-13 weeks	↓	77	-	-	-	105
13-17 weeks	123	↑	↓	-	-	90
17-26 weeks	↑	75	120	-	-	108
26-30 weeks	↑	↑	↑	↓	-	89
30-39 weeks	97	86	107	81	-	96
39 wks-1 yr	↑	↑	113	86	-	94
1-2 years	85	101	121	108	136	111
2-5 years	69	111	92	77	79	85
5-10 years	117	105	110	129	↑	112
10+ years	↑	↑	↑	↑	↑	124
100 <i>A/E</i>	by Age					
up to 34	↓	↓	↓	↓	↓	91
35-39	↓	68	↓	↓	↓	94
40-44	↓	117	109	131	↓	125
45-49	87	72	121	114	106	96
50-54	78	99	124	91	90	98
55-59	119	95	108	79	109	97
60-64	↑	107	82	93	↑	105
100 <i>A/E</i> all	100	92	111	96	103	100
<i>E</i>						
Σz^2	8.33	11.76	9.94	19.56	4.77	32.32
<i>df</i>	8	12	13	13	5	36
$p(\chi^2)$	0.4020	0.4653	0.6985	0.1068	0.4449	0.6445
#(+/-)	3/5	5/7	8/5	5/8	2/3	17/19
$p(+/-)$	0.7266	0.7744	0.5811	0.5811	1.0000	0.8679
$p(B,H(c))$	0.624	0.879	0.027	0.934	0.525	0.498

Table 1.2 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
adjusted E						
Σz^2	8.32	12.99	7.58	20.19	4.58	32.29
df	7	10	13	12	4	35
$p(\chi^2)$	0.3051	0.2242	0.8701	0.0635	0.3332	0.5997
#(+/-)	3/5	6/5	7/7	5/8	2/3	17/19
$p(+/-)$	0.7266	1.0000	1.0000	0.5811	1.0000	0.8679
$p(B,H(c))$	0.647	0.850	0.144	0.941	0.490	0.498

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 1.3. Summary of numbers of events, Standard* data, 1991-98.

	Males		Females	
	Recoveries	Deaths	Recoveries	Deaths
<i>Individual</i>				
Class 1	11,553	689	2,762	88
Class 2	1,157	119	382	21
Class 3	2,221	129	95	5
Class 4	1,653	80	13	0
Class Unknown	975	166	146	19
All classes	17,559	1,183	3,398	133
<i>Group</i>				
Class 1	381	207	395	99
Class 2	216	93	114	37
Class 3	220	82	36	10
Class 4	182	68	54	5
Class Unknown	1,794	830	1,109	270
All classes	2,793	1,280	1,708	421

2. RECOVERIES BY OCCUPATION

2.1 In Table 2.1 we show a summary for individual, males, recoveries for each occupation and each deferred period. **Bold** and *italics* are used to highlight interesting features (ratios of 150 or more, or 50 or less, and cases where the number of events is less than 30). We also indicate, by “OK” or “No” whether the values of $p(+/-)$ and $p(B,H(c))$ are both greater than 0.025 or one or both is less. “OK” indicates that the graduated rates broadly agree with the experience for that particular occupation and DP. The value of χ^2 might still be too high, but almost always this is found to be caused by one or two cells with unusual numbers of events. If the indication is “No” this indicates a poorer fit, and is almost always accompanied by a high value of χ^2 .

2.2 Details for males for occupational Classes 2, 3, 4, Class Unknown and all occupational classes are shown in Tables 2.2 to 2.6. We see that DP1 has a small volume of data. DP4 contributes the most recoveries for Classes 2, 3 and 4, whereas DP13 is largest for Class Unknown. The overall level of recovery rates is reasonably similar to that of Class 1, with Classes 2 and 3 showing rather lower overall ratios ($100A/E$) of 95 and 94, Class 4 almost the same at 99 and Class Unknown a bit higher at 127. We highlight below the main deviations from what might be expected.

2.3 For DP1, for all occupational Classes except Class 1, the recoveries are low, particularly in the first weeks of claim. For Classes 2, 3, 4 and Unknown the overall ratios ($100A/E$) are, respectively, **48**, **50**, **41** and **33**. The numbers of events are small, but in aggregate there were 81 recoveries compared with 175.0 expected, an overall ratio of **46**, which is quite significantly low.

2.4 For Class 2 DP13 shows a high overall ratio, 116, whereas the other deferred periods show similar ratios, 91, 90 and 93. For Class 3 DP4 and DP26 are low, with ratios of 93 and 91, and DP13 and DP52 are highish with ratios of 109 and *106*. DP4 is much the largest, and the ratio of 91 is significantly low. Closer inspection shows that younger ages, below 45, contribute to the lower rates, whereas higher ages show recovery rates a little above expected.

2.5 For Class 4, DP13, DP26 and DP52 are above expected, with ratios of 103, 136 and *129*. In DP13, durations 26-30 weeks are particularly high, with 52 recoveries against an expected 26.6, a ratio of **199**. Class Unknown shows recoveries well above those expected; for DP4, DP13, DP26 and DP52 the ratios are 105, 143, 139 and **279** respectively. The greatest weight for all occupations is provided by Class 1, and the effect of the other occupations to some extent balances out, but DP13, DP26 and DP52 are higher than expected.

Table 2.1. Summary by occupational class for individual, males, recoveries.

	DP1	DP4	DP13	DP26	DP52	All DP
<i>Class 1</i>						
Actual recoveries	8,295	2,163	680	346	69	11,553
100A/E	101	103	104	101	101	102
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 2</i>						
Actual recoveries	25	726	324	71	11	1,157
100A/E	48	91	116	90	93	95
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 3</i>						
Actual recoveries	42	1,695	400	69	15	2,221
100A/E	50	93	109	91	<i>106</i>	94
+/- and bonds	OK	No	OK	OK	OK	No
<i>Class 4</i>						
Actual recoveries	5	1,178	394	68	8	1,653
100A/E	41	96	103	136	<i>129</i>	99
+/- and bonds	OK	OK	OK	OK	OK	No
<i>Class Unknown</i>						
Actual recoveries	9	309	496	126	35	975
100A/E	33	105	143	139	279	127
+/- and bonds	OK	OK	No	OK	OK	No
<i>All classes</i>						
Actual recoveries	8,376	6,071	2,294	680	138	17,559
100A/E	100	97	113	106	122	101
+/- and bonds	OK	No	No	No	OK	No

Table 2.2. Males, individual policies, 1991-98, Standard* experience, recoveries, Occupational class = C.M.I. Class 2

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	25	726	324	71	11	1,157
Expected (<i>E</i>)	52.6	800.7	280.4	78.9	11.8	1,224.3
100 <i>A/E</i>	by Duration					
1-2 weeks	5	-	-	-	-	5
2-4 weeks	87	-	-	-	-	87
4-8 weeks	56	89	-	-	-	87
8-13 weeks	↑	91	-	-	-	91
13-17 weeks	↑	75	80	-	-	76
17-26 weeks	↑	106	100	-	-	103
26-30 weeks	↑	48	170	↓	-	95
30-39 weeks	↑	77	104	65	-	83
39 wks-1 yr	↑	87	179	↑	-	123
1-2 years	↑	145	135	119	↓	129
2-5 years	↑	80	116	108	↓	109
5-10 years	↑	↑	↑	↑	↓	88
10+ years	↑	↑	↑	↑	93	↑
100 <i>A/E</i>	by Age					
up to 24	-	↓	↓	↓	93	130
25-29	-	98	107	↓	↑	94
30-34	↓	86	142	↓	↑	99
35-39	↓	80	90	97	↑	81
40-44	61	85	111	110	↑	89
45-49	↓	98	113	88	↑	101
50-54	37	95	127	↓	↑	99
55-59	↑	106	126	72	↑	104
60-64	↑	113	↑	↑	↑	91
100 <i>A/E</i> all	48	91	116	90	93	95

Table 2.2 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	22.17	50.49	49.56	6.56	0.01	90.82
<i>df</i>	4	41	21	7	1	61
$p(\chi^2)$	0.0002	0.1471	0.0004	0.4761	0.9302	0.0079
#(+/-)	1/3	13/28	12/9	3/4	0/1	26/35
$p(+/-)$	0.625	0.0275	0.6636	1.0000	1.0000	0.3057
$p(B,H(c))$	1.000	0.175	0.953	0.583	1.000	0.165
adjusted <i>E</i>						
Σz^2	0	48.14	37.38	6.25	0	89.42
<i>df</i>	0	38	23	4	0	59
$p(\chi^2)$	1.0000	0.1255	0.0297	0.1810	1.0000	0.0065
#(+/-)	1/0	16/23	10/14	3/2	1/0	30/30
$p(+/-)$	1.0000	0.3368	0.5413	1.0000	1.0000	1.0000
$p(B,H(c))$	1.000	0.028	0.129	0.615	1.000	0.038

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 2.3. Males, individual policies, 1991-98, Standard* experience, recoveries, Occupational class = C.M.I. Class 3

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	42	1,695	400	69	15	2,221
Expected (<i>E</i>)	83.3	1,819.4	366.3	76.1	14.1	2,359.3
100 <i>A/E</i>	by Duration					
1-2 weeks	4	-	-	-	-	4
2-4 weeks	50	-	-	-	-	50
4-8 weeks	<i>81</i>	88	-	-	-	88
8-13 weeks	<i>86</i>	97	-	-	-	96
13-17 weeks	↑	85	119	-	-	90
17-26 weeks	↑	95	87	-	-	92
26-30 weeks	↑	97	124	↓	-	98
30-39 weeks	↑	113	123	<i>65</i>	-	113
39 wks-1 yr	↑	106	114	↑	-	106
1-2 years	↑	91	125	<i>113</i>	↓	105
2-5 years	↑	118	117	<i>114</i>	↓	127
5+ years	↑	31	↑	↑	<i>106</i>	49
100 <i>A/E</i>	by Age					
up to 24	-	112	↓	↓	<i>106</i>	111
25-29	-	86	93	↓	↑	86
30-34	-	77	84	↓	↑	79
35-39	-	89	107	88	↑	91
40-44	↓	91	102	<i>105</i>	↑	93
45-49	28	98	130	<i>100</i>	↑	101
50-54	<i>57</i>	108	125	↓	↑	106
55-59	<i>54</i>	105	124	<i>76</i>	↑	101
60-64	<i>58</i>	109	↑	↑	↑	93
100 <i>A/E</i> all	50	93	109	91	<i>106</i>	94

Table 2.3 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	27.28	72.71	40.81	5.68	0.01	137.83
<i>df</i>	7	59	27	7	1	77
$p(\chi^2)$	0.0003	0.1083	0.0430	0.5772	0.9233	0.0000
#(+/-)	1/6	23/36	15/12	4/3	1/0	28/49
$p(+/-)$	0.1250	0.1175	0.7011	1.0000	1.0000	0.0220
$p(B,H(c))$	0.148	0.023	0.537	0.198	1.000	0.073
adjusted <i>E</i>						
Σz^2	10.9	68.34	36.47	5.8	0	138.52
<i>df</i>	3	57	28	4	0	75
$p(\chi^2)$	0.0123	0.1446	0.131	0.2145	1.0000	0.0000
#(+/-)	2/2	31/27	14/15	2/3	1/0	39/37
$p(+/-)$	1.0000	0.6940	1.0000	1.0000	1.0000	0.9088
$p(B,H(c))$	0.653	0.296	0.303	0.089	1.000	0.031

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 2.4. Males, individual policies, 1991-98, Standard* experience, recoveries, Occupational class = C.M.I. Class 4

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	5	1,178	394	68	8	1,653
Expected (<i>E</i>)	12.1	1,227.3	381.7	50.1	6.2	1,677.3
100 <i>A/E</i>						
by Duration						
1-8 weeks	↓	85	-	-	-	83
8-13 weeks	↓	99	-	-	-	99
13-17 weeks	↓	83	80	-	-	83
17-26 weeks	↓	106	85	-	-	97
26-30 weeks	↓	135	199	↓	-	161
30-39 weeks	↓	89	108	↓	-	99
39 wks-1 yr	↓	109	128	127	-	117
1-2 years	↓	121	134	↑	↓	126
2-5 years	↓	100	70	157	↓	120
5+ years	41	↑	↑	↑	<i>129</i>	50
100 <i>A/E</i>						
by Age						
up to 24	41	87	↓	-	<i>129</i>	90
25-29	↑	95	99	↓	↑	98
30-34	↑	89	101	↓	↑	94
35-39	↑	89	101	<i>117</i>	↑	92
40-44	↑	93	97	↓	↑	94
45-49	↑	108	130	148	↑	117
50-54	↑	99	86	↑	↑	99
55-59	↑	120	105	↑	↑	106
60-64	↑	↑	↑	↑	↑	<i>100</i>
100 <i>A/E</i> all	41	96	103	136	<i>129</i>	99

Table 2.4 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	3.56	54.97	56.45	6.42	0.28	103.2
<i>df</i>	1	51	30	3	1	66
$p(\chi^2)$	0.0590	0.3267	0.0024	0.0930	0.5953	0.0023
#(+/-)	0/1	21/30	13/17	3/0	1/0	37/29
$p(+/-)$	1.0000	0.2624	0.5847	0.2500	1.0000	0.3891
$p(B,H(c))$	1.000	0.221	0.788	1.000	1.000	0.001
adjusted <i>E</i>						
Σz^2	0	55.38	58.56	4.78	0	104.24
<i>df</i>	0	50	29	4	0	65
$p(\chi^2)$	1.0000	0.2789	0.0009	0.3101	1.0000	0.0014
#(+/-)	1/0	26/25	13/17	2/3	1/0	37/29
$p(+/-)$	1.0000	1.0000	0.5847	1.000	1.0000	0.3891
$p(B,H(c))$	1.000	0.085	0.636	1.000	1.000	0.003

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 2.5. Males, individual policies, 1991-98, Standard* experience, recoveries, Occupational class =Unknown

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	9	309	496	126	35	975
Expected (<i>E</i>)	27	293.7	346.5	90.5	12.6	770.3
100 <i>A/E</i>	by Duration					
1-8 weeks	33	92	-	-	-	78
8-13 weeks	↑	134	-	-	-	129
13-17 weeks	↑	104	104	-	-	103
17-26 weeks	↑	111	113	-	-	113
26-30 weeks	↑	↑	198	↓	-	150
30-39 weeks	↑	<i>104</i>	149	83	-	130
39 wks - 1 yr	↑	↑	175	162	-	155
1-2 years	↑	55	182	141	↓	154
2-5 years	↑	↑	171	190	↓	187
5+ years	↑	↑	↑	↑	279	126
100 <i>A/E</i>	by Age					
up to 29	↓	159	151	↓	279	146
30-34	↓	↓	103	↓	↑	110
35-39	↓	139	125	75	↑	126
40-44	↓	87	131	166	↑	122
45-49	↓	98	166	168	↑	142
50-54	↓	94	169	173	↑	131
55-59	33	105	144	↓	↑	121
60-64	↑	<i>91</i>	↑	<i>123</i>	↑	84
100 <i>A/E</i> all	33	105	143	139	279	127

Table 2.5 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	11.37	40.41	121.56	40.35	38.28	185.78
<i>df</i>	1	20	25	7	1	50
$p(\chi^2)$	0.0007	0.0044	0.0000	0.0000	0.0000	0.0000
#(+/-)	0/1	12/8	20/5	4/3	1/0	35/15
$p(+/-)$	1	0.5034	0.0041	1	1	0.0066
$p(B,H(c))$	1	0.387	0.516	0.661	1	0.069
adjusted <i>E</i>						
Σz^2	0	37.18	49.44	20.61	0.66	109.62
<i>df</i>	0	19	35	8	1	60
$p(\chi^2)$	1.0000	0.0075	0.0536	0.0082	0.4163	0.0001
#(+/-)	1/0	11/9	20/16	3/6	1/1	29/32
$p(+/-)$	1.0000	0.8238	0.6177	0.5078	1.0000	0.7982
$p(B,H(c))$	1.000	0.088	0.134	0.262	1.000	0

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 2.6. Males, individual policies, 1991-98, Standard* experience, recoveries, Occupational class = All classes

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	8,376	6,071	2,294	680	138	17,559
Expected (<i>E</i>)	8,352.7	6,240.9	2,030.9	638.8	112.9	17,376.1
100 <i>A/E</i>	by Duration					
1-2 weeks	97	-	-	-	-	97
2-3 weeks	104	-	-	-	-	104
3-4 weeks	104	-	-	-	-	104
4-8 weeks	102	93	-	-	-	97
8-13 weeks	102	100	-	-	-	100
13-17 weeks	116	88	97	-	-	93
17-26 weeks	87	104	93	-	-	98
26-30 weeks	149	112	157	69	-	122
30-39 weeks	101	104	121	91	-	107
39 wks - 1 yr	87	102	134	109	-	113
1-2 years	103	101	135	118	100	115
2-5 years	103	101	127	133	148	119
5-10 years	89	64	90	101	↑	87
10+ years	↑	57	52	↑	↑	67
100 <i>A/E</i>	by Age					
up to 24	88	108	133	↓	↓	111
25-29	89	95	110	110	↓	96
30-34	101	86	99	111	↓	95
35-39	104	90	103	93	132	98
40-44	99	91	107	112	120	98
45-49	99	101	122	115	141	103
50-54	98	102	117	116	113	102
55-59	96	108	120	83	↓	101
60-64	118	132	134	99	94	122
100 <i>A/E</i> all	100	97	113	106	122	101

Table 2.6 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	154.37	181.16	173.16	44.89	14.90	352.79
<i>df</i>	71	79	60	33	9	116
$p(\chi^2)$	0.0000	0.0000	0.0000	0.0811	0.0937	0.0000
#(+/-)	35/36	31/48	40/20	19/14	6/3	63/53
$p(+/-)$	1.0000	0.0712	0.0135	0.4869	0.5078	0.4035
$p(B,H(c))$	0.161	0.001	0.009	0.007	0.238	0.000
adjusted <i>E</i>						
Σz^2	153.87	181.85	123.98	41.48	7.72	347.25
<i>df</i>	70	78	61	33	8	115
$p(\chi^2)$	0.0000	0.0000	0.0000	0.1478	0.4614	0.0000
#(+/-)	34/37	34/45	35/27	17/17	3/6	57/59
$p(+/-)$	0.8126	0.2604	0.3742	1.0000	0.5078	0.9261
$p(B,H(c))$	0.368	0.000	0.000	0.001	0.182	0.000

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

3. RECOVERIES OF FEMALES

3.1 In Table 3.1 we show a summary for individual, females, recoveries for each occupational class and each deferred period in the same format as for males. Details for Classes 1, 2 and all classes are shown in Tables 3.2 to 3.4. The number of recoveries for Classes 3, 4 and Unknown are small.

3.2 In Class 1 females show rather similar levels of recovery rates to those for males. DP1 is a bit low, with a ratio of 91, whereas the other deferred periods are a bit high with ratios of 101, 105, 102 and 108. These are not significant, given the smallish numbers of events. Within DP1 there are high recovery rates above duration 8 weeks, and also above age 55. Indeed for all deferred periods the ratio for ages 55-59 and 60-64 are 121 and **174**. This is similar to what was shown for males at ages 60-64, a rise in recoveries above what might have been expected, which might be attributable to benefits ceasing for reasons unconnected with health.

3.3 In Class 2 the recovery rates are below those expected, with a ratio of 87 (for males it is 95). The overall pattern is consistent with the graduated rates, but at a lower level. Classes 3, 4 and Unknown have small volumes of data, but the overall rates show a similar pattern to those for males, with ratios of 81, 87 and 136, two below expected and one well above. The data for all occupations is dominated by Class 1 even more than for males, and the overall ratios are quite similar.

Table 3.1. Summary by occupational class for individual, females, recoveries.

	DP1	DP4	DP13	DP26	DP52	All DP
<i>Class 1</i>						
Actual recoveries	1,481	794	282	167	38	2,762
100A/E	91	101	105	102	108	96
+/- and bonds	OK	OK	OK	OK	OK	No
<i>Class 2</i>						
Actual recoveries	4	230	100	43	5	382
100A/E	45	86	90	102	53	87
+/- and bonds	OK	OK	OK	OK	OK	No
<i>Class 3</i>						
Actual recoveries	-	55	24	13	3	95
100A/E	-	74	104	88	62	81
+/- and bonds	-	OK	OK	OK	OK	OK
<i>Class 4</i>						
Actual recoveries	-	2	6	5	0	13
100A/E	-	48	125	92	0	87
+/- and bonds	-	OK	OK	OK	OK	OK
<i>Class Unknown</i>						
Actual recoveries	2	21	75	38	10	146
100A/E	91	111	138	134	250	136
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>All classes</i>						
Actual recoveries	1,487	1,102	487	266	56	3,398
100A/E	91	96	105	104	104	96
+/- and bonds	OK	No	No	OK	OK	No

Table 3.2. Females, individual policies, 1991-98, Standard* experience, recoveries, Occupational class = C.M.I. Class 1

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	1,481	794	282	167	38	2,762
Expected (<i>E</i>)	1,622.4	782.8	268.9	163.7	35.1	2,873.0
100 <i>A/E</i>	by Duration					
1-2 weeks	78	-	-	-	-	78
2-3 weeks	94	-	-	-	-	94
3-4 weeks	102	-	-	-	-	102
4-8 weeks	102	95	-	-	-	98
8-13 weeks	121	101	-	-	-	106
13-17 weeks	154	100	79	-	-	103
17-26 weeks	168	106	98	-	-	107
26-30 weeks	↑	<i>118</i>	<i>146</i>	<i>51</i>	-	114
30-39 weeks	↑	89	109	111	-	106
39 wks - 1 yr	153	138	<i>117</i>	137	-	131
1-2 years	↑	114	120	94	87	107
2-5 years	↑	96	98	105	<i>136</i>	112
5+ years	↑	↑	↑	↑	↑	98
100 <i>A/E</i>	by Age					
up to 24	85	133	↓	↓	↓	105
25-29	81	104	84	<i>105</i>	↓	90
30-34	79	77	73	<i>118</i>	↓	81
35-39	81	83	119	128	↓	89
40-44	85	92	117	129	108	93
45-49	94	116	130	<i>86</i>	↑	102
50-54	97	132	110	<i>53</i>	↑	100
55-59	120	145	↑	↑	↑	121
60-64	159	↑	↑	↑	↑	174
65+	-	↑	↑	↑	↑	-
100 <i>A/E</i> all	91	101	105	102	108	96

Table 3.2 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	121.08	65.90	18.44	20.81	1.85	194.94
<i>df</i>	42	39	21	14	2	86
$p(\chi^2)$	0.0000	0.0045	0.6210	0.1065	0.3962	0.0000
#(+/-)	17/25	22/17	11/10	6/8	1/1	43/43
$p(+/-)$	0.2800	0.5224	1.0000	0.7905	1.0000	1.0000
$p(B,H(c))$	0.083	0.044	0.040	0.461	1.000	0.006
adjusted <i>E</i>						
Σz^2	119.4	64.88	16.92	28.46	3.12	197.54
<i>df</i>	41	38	22	14	2	84
$p(\chi^2)$	0.0000	0.0042	0.7678	0.0124	0.2106	0.0000
#(+/-)	22/20	22/17	12/11	6/9	2/1	45/40
$p(+/-)$	0.8776	0.5224	1.0000	0.6072	1.0000	0.6646
$p(B,H(c))$	0.032	0.063	0.008	0.595	1.000	0.008

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 3.3. Females, individual policies, 1991-98, Standard* experience recoveries, Occupational class = C.M.I. Class 2

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	4	230	100	43	5	382
Expected (<i>E</i>)	8.9	268.8	110.7	42.3	9.5	440.3
100 <i>A/E</i>						
by Duration						
1-8 weeks	↓	58	-	-	-	56
8-13 weeks	↓	83	-	-	-	83
13-17 weeks	↓	84	↓	-	-	81
17-26 weeks	↓	104	80	-	-	78
26-30 weeks	↓	↑	↑	↓	-	141
30-39 weeks	↓	102	93	126	-	132
39 wks - 1 yr	↓	↑	↑	↑	-	89
1-2 years	↓	125	111	76	↓	107
2+ years	45	↑	↑	↑	53	90
100 <i>A/E</i>						
by Age						
up to 24	45	71	↓	↓	53	67
25-29	↑	78	80	↓	↑	82
30-34	↑	82	42	↓	↑	68
35-39	↑	79	72	82	↑	74
40-44	↑	82	74	↓	↑	87
45-49	↑	89	↓	116	↑	106
50-64	↑	132	164	↑	↑	127
100 <i>A/E</i> all	45	86	90	102	53	87
<i>E</i>						
Σz^2	2.18	23.68	20.42	2.89	1.69	49.37
<i>df</i>	1	20	9	4	1	33
$p(\chi^2)$	0.1397	0.2567	0.0155	0.5771	0.1941	0.0334
#(+/-)	0/1	6/14	3/6	2/2	0/1	9/24
$p(+/-)$	1.0000	0.1153	0.5078	1.0000	1.0000	0.0135
$p(B,H(c))$	1.0000	0.143	0.125	0.703	1.000	0.012

Table 3.3 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
adjusted E						
Σz^2	0.00	21.60	12.02	2.83	0.00	45.62
df	0	18	6	3	0	29
$p(\chi^2)$	1.0000	0.2502	0.0615	0.4183	1.0000	0.0256
#(+/-)	1/0	12/7	3/4	2/2	0/1	14/16
$p(+/-)$	1.0000	0.3593	1.0000	1.0000	1.0000	0.8555
$p(B,H(c))$	1.000	0.592	0.402	0.671	1.000	0.125

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 3.4. Females, individual policies, 1991-98, Standard* experience, recoveries,
Occupational class = All classes

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	1,487	1,102	487	266	56	3,398
Expected (<i>E</i>)	1,633.5	1,149.3	461.6	254.6	53.9	3,552.9
100 <i>A/E</i>	by Duration					
1-2 weeks	77	-	-	-	-	77
2-3 weeks	94	-	-	-	-	94
3-4 weeks	101	-	-	-	-	101
4-8 weeks	103	82	-	-	-	90
8-13 weeks	120	96	-	-	-	100
13-17 weeks	157	99	86	-	-	101
17-26 weeks	171	99	87	-	-	97
26-30 weeks	↑	131	140	42	-	111
30-39 weeks	↑	92	122	115	-	112
39 wks - 1 yr	<i>148</i>	135	113	139	-	129
1-2 years	↑	106	134	99	<i>94</i>	111
2-5 years	↑	105	103	99	<i>116</i>	112
5+ years	↑	↑	↑	<i>136</i>	↑	99
100 <i>A/E</i>	by Age					
up to 24	85	107	↓	↓	↓	98
25-29	80	95	89	112	↓	89
30-34	79	76	72	106	↓	80
35-39	81	81	103	134	<i>122</i>	89
40-44	85	88	112	118	↓	92
45-49	93	108	143	102	<i>91</i>	104
50-54	97	132	123	58	↑	103
55-59	120	135	<i>116</i>	↑	↑	119
60-64	159	↑	↑	↑	↑	172
100 <i>A/E</i> all	91	96	105	104	104	96

Table 3.4 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	124.29	85.05	52.03	51.49	1.32	226.20
<i>df</i>	42	47	33	22	4	90
$p(\chi^2)$	0.0000	0.0006	0.0187	0.0004	0.8574	0.0000
#(+/-)	17/25	23/24	18/15	12/10	3/1	42/48
$p(+/-)$	0.2800	1.0000	0.7283	0.8318	0.6250	0.5984
$p(B,H(c))$	0.076	0.000	0.007	0.327	1.000	0.000
adjusted <i>E</i>						
Σz^2	122.42	86.15	48.39	48.45	1.27	229.17
<i>df</i>	41	45	33	22	3	88
$p(\chi^2)$	0.0000	0.0002	0.0409	0.0009	0.7369	0.0000
#(+/-)	23/19	25/21	18/16	11/12	3/1	51/38
$p(+/-)$	0.6440	0.6587	0.8642	1.0000	0.6250	0.2031
$p(B,H(c))$	0.008	0.000	0.057	0.077	1.000	0.000

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

4. RECOVERIES, GROUP

4.1 Tables 4.1 and 4.2 show overall summaries for the group business for males and females respectively. The volume of DP1 group business is very small, and DP4 is also low. Most of the data for these years fall into Class Unknown as explained in paragraph 1.5. Details are shown in Tables 4.3 to 4.8 for males and females, Class 1, Class Unknown and all classes.

4.2 The experience for group, for both sexes and all occupational classes, is not enormously different from the graduated rates, but there are some significant variations. Class Unknown is high, even as compared with individual Class Unknown, with overall ratios for males and females of 141 and 144 as compared with 127 and 136. For males, Classes 1, 3 and 4 are lowish, with ratios of 97, 97 and 96, whereas Class 2 is highish with a ratio of 108. For females, only Class 3 is low, with a ratio of 89, whereas Classes 1, 2 and 4 are high with ratios of 107, 126 and 114.

4.3 For Class 1 both sexes show very high recovery rates for DP52, with ratios of **150** and **209**, significant even though the numbers are small.

4.4 For Class Unknown, and for all classes, which is very similar, the bulk of the data lies in DP13, DP26 and DP52, and all these show recovery rates, for both sexes, well above those expected. This is spread across most ages and durations, but ages above 40 for females, and DP52 for both sexes show particularly high ratios. One cannot easily replicate the experience by multiplying all the graduated rates by a constant ratio. The pattern is more irregular.

Table 4.1. Summary for group, males, recoveries.

	DP1	DP4	DP13	DP26	DP52	All DP
<i>Class 1</i>						
Actual recoveries	18	15	134	175	39	381
100A/E	91	78	110	86	150	97
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 2</i>						
Actual recoveries	5	9	59	126	17	216
100A/E	89	81	110	112	97	108
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 3</i>						
Actual recoveries	0	61	46	89	24	220
100A/E	0	90	106	89	188	97
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 4</i>						
Actual recoveries	0	15	22	119	26	182
100A/E	0	87	63	98	166	96
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class Unknown</i>						
Actual recoveries	4	9	446	1,126	209	1,794
100A/E	84	34	131	141	208	141
+/- and bonds	OK	OK	No	No	No	No
<i>All classes</i>						
Actual recoveries	27	109	707	1,635	315	2,793
100A/E	83	77	119	122	183	123
+/- and bonds	OK	No	OK	No	No	No

Table 4.2. Summary for group, females, recoveries.

	DP1	DP4	DP13	DP26	DP52	All DP
<i>Class 1</i>						
Actual recoveries	1	3	120	217	54	395
100A/E	21	78	110	97	209	107
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 2</i>						
Actual recoveries	0	4	15	85	10	114
100A/E	0	82	119	132	115	126
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 3</i>						
Actual recoveries	-	0	10	22	4	36
100A/E	-	0	104	81	127	89
+/- and bonds	-	OK	OK	OK	OK	OK
<i>Class 4</i>						
Actual recoveries	0	-	6	45	3	54
100A/E	0	-	145	119	60	114
+/- and bonds	OK	-	OK	OK	OK	OK
<i>Class Unknown</i>						
Actual recoveries	-	2	352	632	123	1,109
100A/E	-	20	147	138	196	144
+/- and bonds	-	OK	No	No	OK	No
<i>All classes</i>						
Actual recoveries	1	9	503	1,001	194	1,708
100A/E	18	47	134	123	184	130
+/- and bonds	OK	OK	No	No	No	No

Table 4.3. Males, group policies, 1991-98, Standard* experience, recoveries, Occupational class = C.M.I. Class 1

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	18	15	134	175	39	381
Expected (<i>E</i>)	19.7	19.3	121.7	204.2	26	391
100 <i>A/E</i>	by Duration					
1-13 weeks	91	78	-	-	-	88
13-17 weeks	↑	↑	84	-	-	83
17-26 weeks	↑	↑	116	-	-	111
26-30 weeks	↑	↑	↑	32	-	64
30-39 weeks	↑	↑	122	76	-	91
39 wks - 1 yr	↑	↑	↑	78	-	84
1-2 years	↑	↑	107	118	150	122
2-5 years	↑	↑	↑	96	↑	107
5+ years	↑	↑	↑	78	↑	80
100 <i>A/E</i>	by Age					
up to 29	-	-	↓	76	↓	100
30-34	-	-	144	84	↓	109
35-39	↓	↓	70	82	↓	82
40-44	↓	↓	113	77	↓	96
45-49	↓	↓	110	117	150	114
50-54	↓	78	86	63	↑	71
55-59	91	↑	↓	101	↑	110
60-64	↑	↑	130	↑	↑	130
100 <i>A/E</i> all	91	78	110	86	150	97

Table 4.3 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	0.07	0.76	8.83	23.59	5.97	35.14
<i>df</i>	1	1	11	16	1	33
$p(\chi^2)$	0.7903	0.3819	0.6378	0.0988	0.0145	0.3670
#(+/-)	0/1	0/1	6/5	4/12	1/0	15/18
$p(+/-)$	1.0000	1.0000	1.0000	0.0768	1.0000	0.7283
$p(B,H(c))$	1.000	1.000	0.405	0.742	1.000	0.243
adjusted <i>E</i>						
Σz^2	0	0	6.75	23.36	1.33	33.93
<i>df</i>	0	0	10	15	3	31
$p(\chi^2)$	1.0000	1.0000	0.7486	0.0768	0.7215	0.3281
#(+/-)	1/0	1/0	4/7	8/8	2/2	17/15
$p(+/-)$	1.0000	1.0000	0.5488	1.0000	1.0000	0.8601
$p(B,H(c))$	1.000	1.000	0.252	0.452	1.000	0.438

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 4.4. Males, group policies, 1991-98, Standard* experience, recoveries, Occupational class = Unknown

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	4	9	446	1,126	209	1,794
Expected (<i>E</i>)	4.8	26.7	340.8	797.5	100.3	1,270.2
100 <i>A/E</i>	by Duration					
1-13 weeks	↓	↓	-	-	-	27
13-17 weeks	↓	34	101	-	-	99
17-26 weeks	↓	↑	103	-	-	102
26-30 weeks	↓	↑	190	50	-	83
30-39 weeks	↓	↑	170	90	-	107
39 wks-1 yr	↓	↑	127	142	-	138
1-2 years	↓	↑	192	162	186	170
2-5 years	↓	↑	115	199	234	199
5-10 years	↓	↑	↑	164	↑	159
10+ years	84	↑	↑	121	↑	113
100 <i>A/E</i>	by Age					
up to 24	84	-	164	<i>102</i>	↓	131
25-29	↑	↓	176	148	↓	158
30-34	↑	↓	105	115	<i>138</i>	110
35-39	↑	↓	116	108	↓	113
40-44	↑	↓	113	143	187	139
45-49	↑	34	152	152	267	154
50-54	↑	↑	101	183	222	163
55-59	↑	↑	171	154	↓	166
60-64	↑	↑	<i>102</i>	121	256	121
100 <i>A/E</i> all	84	34	131	141	208	141
<i>E</i>						
Σz^2	0.02	11.11	97.24	426.68	142.49	587.66
<i>df</i>	1	1	26	46	7	63
$p(\chi^2)$	0.8992	0.0009	0.0000	0.0000	0.0000	0.0000
#(+/-)	0/1	0/1	20/6	31/15	7/0	46/17
$p(+/-)$	1.0000	1.0000	0.0094	0.0259	0.0156	0.0003
$p(B,H(c))$	1.000	1.000	0.932	0.000	1.000	0.008

Table 4.4 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
adjusted E						
Σz^2	0	0	54.09	209.56	16.13	266.00
df	0	0	32	49	14	69
$p(\chi^2)$	1.0000	1.0000	0.0087	0.0000	0.3054	0.0000
#(+/-)	1/0	1/0	17/16	23/27	7/8	26/44
$p(+/-)$	1.0000	1.0000	1.0000	0.6718	1.0000	0.0414
$p(B,H(c))$	1.000	1.000	0.029	0.000	0.038	0.000

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 4.5. Males, group policies, 1991-98, Standard* experience, recoveries, Occupational class = All classes

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	27	109	707	1,635	315	2,793
Expected (<i>E</i>)	32.6	142.4	594.4	1,335.1	172.3	2,276.8
100 <i>A/E</i>	by Duration					
1-3 weeks	25	-	-	-	-	45
3-4 weeks	<i>138</i>	-	-	-	-	↑
4-8 weeks	↑	<i>70</i>	-	-	-	94
8-13 weeks	↑	<i>72</i>	-	-	-	74
13-17 weeks	↑	<i>82</i>	88	-	-	87
17-26 weeks	↑	<i>85</i>	103	-	-	102
26-30 weeks	↑	↑	177	43	-	76
30-39 weeks	↑	↑	154	87	-	101
39 wks - 1 yr	↑	↑	119	127	-	124
1-2 years	↑	<i>78</i>	156	140	175	147
2-5 years	↑	↑	109	167	209	165
5-10 years	↑	↑	76	141	150	134
10+ years	↑	↑	↑	96	↑	93
100 <i>A/E</i>	by Age					
up to 24	↓	↓	147	97	↓	120
25-29	↓	↓	152	111	↓	128
30-34	↓	<i>85</i>	109	113	137	110
35-39	↓	<i>80</i>	97	98	151	100
40-44	↓	<i>72</i>	105	116	182	116
45-49	↓	45	131	131	227	130
50-54	↓	<i>84</i>	104	149	182	134
55-59	<i>83</i>	<i>109</i>	146	136	217	141
60-64	↑	↑	108	124	↑	123
100 <i>A/E</i> all	83	77	119	122	183	123

Table 4.5 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	10.27	8.64	102.97	344.87	140.60	442.50
<i>df</i>	2	12	42	52	13	78
$p(\chi^2)$	0.0059	0.7335	0.0000	0.0000	0.0000	0.0000
#(+/-)	1/1	1/11	28/14	32/20	13/0	45/33
$p(+/-)$	1.0000	0.0063	0.0436	0.1263	0.0002	0.2127
$p(B,H(c))$	1.000	0.214	0.138	0.000	1.000	0.000
adjusted <i>E</i>						
Σz^2	0.00	1.6	73.20	227.51	16.27	264.41
<i>df</i>	0	8	47	53	17	80
$p(\chi^2)$	1.0000	0.9909	0.0086	0.0000	0.5049	0.0000
#(+/-)	1/0	4/5	22/26	26/28	8/10	29/52
$p(+/-)$	1.0000	1.0000	0.6655	0.8919	0.8145	0.0140
$p(B,H(c))$	1.000	0.896	0.031	0.000	0.254	0.000

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 4.6. Females, group policies, 1991-98, Standard* experience, recoveries, Occupational class = C.M.I. Class 1

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	1	3	120	217	54	395
Expected (<i>E</i>)	4.8	3.8	109.4	224.6	25.9	368.5
100 <i>A/E</i>						
by Duration						
1-17 weeks	↓	↓	86	-	-	74
17-26 weeks	↓	↓	84	-	-	67
26-30 weeks	↓	↓	↑	24	-	56
30-39 weeks	↓	↓	165	87	-	98
39 wks - 1 yr	↓	↓	↑	110	-	128
1-2 years	↓	↓	123	117	209	132
2-5 years	↓	↓	↑	99	↑	118
5+ years	21	78	↑	<i>119</i>	↑	<i>134</i>
100 <i>A/E</i>						
by Age						
up to 24	21	78	↓	↓	↓	<i>113</i>
25-29	↑	↑	88	100	↓	102
30-34	↑	↑	<i>111</i>	110	↓	113
35-39	↑	↑	↓	71	↓	94
40-44	↑	↑	119	99	209	109
45-49	↑	↑	76	112	↑	103
50-54	↑	↑	↓	94	↑	113
55-64	↑	↑	165	↑	↑	<i>143</i>
100 <i>A/E</i> all	21	78	110	97	209	107

Table 4.6 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	2.28	0.03	16.83	32.11	29.47	48.23
<i>df</i>	1	1	8	19	1	31
$p(\chi^2)$	0.1307	0.8611	0.0319	0.0304	0.0000	0.0250
#(+/-)	0/1	0/1	5/3	7/12	1/0	18/13
$p(+/-)$	1.0000	1.0000	0.7266	0.3593	1.0000	0.4731
$p(B,H(c))$	1.000	1.000	0.135	0.433	1.000	0.032
adjusted <i>E</i>						
Σz^2	0	0	28.34	30.22	3.42	44.20
<i>df</i>	0	0	9	17	3	31
$p(\chi^2)$	1.0000	1.0000	0.0008	0.0248	0.3314	0.0586
#(+/-)	0/1	1/0	4/6	9/9	3/1	17/15
$p(+/-)$	1.0000	1.0000	0.7539	1.0000	0.6250	0.8601
$p(B,H(c))$	1.000	1.000	1.000	0.521	1.000	0.306

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 4.7. Females, group policies, 1991-98, Standard* experience, recoveries, Occupational class = Unknown

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	-	2	352	632	123	1,109
Expected (<i>E</i>)	-	9.9	239	457.2	62.9	769
100 <i>A/E</i>						
by Duration						
1-17 weeks	-	↓	132	-	-	115
17-26 weeks	-	↓	119	-	-	117
26-30 weeks	-	↓	202	38	-	80
30-39 weeks	-	↓	224	101	-	127
39 wks - 1 yr	-	↓	215	140	-	155
1-2 years	-	↓	119	172	193	167
2-5 years	-	↓	134	181	199	179
5+ years	-	20	↑	157	↑	152
100 <i>A/E</i>						
by Age						
up to 24	-	20	↓	100	↓	159
25-29	-	↑	116	136	↓	112
30-34	-	↑	122	107	139	112
35-39	-	↑	137	132	↓	137
40-44	-	↑	156	112	207	134
45-49	-	↑	227	178	↓	188
50-54	-	↑	175	183	256	195
55-64	-	↑	↑	173	↑	163
100 <i>A/E</i> all	-	20	147	138	196	144
<i>E</i>						
Σz^2	-	5.54	126.68	240.35	67.80	370.4
<i>df</i>	-	1	19	32	5	49
$p(\chi^2)$	-	0.0185	0.0000	0.0000	0.0000	0.0000
#(+/-)	-	0/1	15/4	24/8	5/0	39/10
$p(+/-)$	-	1.0000	0.0192	0.007	0.0625	0.0000
$p(B,H(c))$	-	1.000	0.471	0.043	1.000	0.288

Table 4.7 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
adjusted E						
Σz^2	-	0	65.11	128.19	12.88	159.71
df	-	0	25	39	9	56
$p(\chi^2)$	-	1.0000	0.0000	0.0000	0.1682	0.0000
#(+/-)	-	1/0	13/13	15/25	3/7	23/34
$p(+/-)$	-	1.0000	1.0000	0.1539	0.3438	0.1849
$p(B,H(c))$		1.000	0.345	0.004	0.428	0.003

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 4.8. Females, group policies, 1991-98, Standard* experience, recoveries, Occupational class = All classes

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	1	9	503	1,001	194	1,708
Expected (<i>E</i>)	5.6	19.1	374.9	810.8	105.6	1,316.0
100 <i>A/E</i>						
by Duration						
1-17 weeks	↓	47	123	-	-	108
17-26 weeks	↓	↑	103	-	-	101
26-30 weeks	↓	↑	188	28	-	65
30-39 weeks	↓	↑	188	97	-	115
39 wks - 1 yr	↓	↑	204	134	-	146
1-2 years	↓	↑	116	150	183	151
2-5 years	↓	↑	128	154	184	156
5-10 years	↓	↑	↑	152	↑	147
10+ years	18	↑	↑	<i>109</i>	↑	<i>118</i>
100 <i>A/E</i>						
by Age						
up to 24	18	-	196	102	↓	144
25-29	↑	↓	87	118	160	105
30-34	↑	↓	120	106	<i>117</i>	110
35-39	↑	↓	122	111	185	119
40-44	↑	↓	143	100	189	118
45-49	↑	↓	157	154	193	154
50-54	↑	47	185	158	↓	168
55-64	↑	↑	163	153	268	163
100 <i>A/E</i> all	18	47	134	123	184	130

Table 4.8 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
<i>E</i>						
Σz^2	3.02	4.85	127.54	272.36	94.13	379.77
<i>df</i>	1	1	26	42	10	57
$p(\chi^2)$	0.0823	0.0277	0.0000	0.0000	0.0000	0.0000
#(+/-)	0/1	0/1	20/6	29/13	10/0	41/16
$p(+/-)$	1.0000	1.0000	0.0094	0.0195	0.0020	0.0013
$p(B,H(c))$	1.000	1.000	0.530	0.013	1.000	0.002
adjusted <i>E</i>						
Σz^2	0	0	69.97	185.27	16.66	209.35
<i>df</i>	0	0	33	42	11	59
$p(\chi^2)$	1.0000	1.0000	0.0002	0.0000	0.1182	0.0000
#(+/-)	1/0	1/0	18/16	22/21	7/5	25/35
$p(+/-)$	1.0000	1.0000	0.8642	1.0000	0.7744	0.2451
$p(B,H(c))$	1.000	1.000	0.566	0.001	0.536	0.030

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

5. DEATHS BY OCCUPATIONAL CLASS

5.1 In Table 5.1 we show a summary for individual, males, deaths. The numbers of events are very much less than for recoveries, and our comments are necessarily less detailed, since it is difficult to identify significant differences. Details for Class 1, males, deaths, are given in Table 1.2. Details for all occupational classes are given in Table 5.2.

5.2 Overall death rates for males for Classes 2, 3 and 4 are below expected, with ratios of 84, 62 and 53 respectively. Class Unknown is a little higher than the graduated rates, with a ratio of 109. For single deferred periods, the ratios are sometimes very different from the overall figure, but this is always when there are very few cases, often in single digits. The effect is that for all occupational classes the ratios, for separate deferred periods, and overall, are all lower than 100, ranging from 77 (DP4) to 100 (DP1).

Table 5.1. Summary for individual, males, deaths.

	DP1	DP4	DP13	DP26	DP52	All DP
<i>Class 1</i>						
Actual deaths	112	153	188	170	66	689
100A/E	100	92	111	96	103	100
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 2</i>						
Actual deaths	2	43	46	22	6	119
100A/E	158	97	83	70	70	84
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 3</i>						
Actual deaths	2	46	51	26	4	129
100A/E	77	46	76	86	39	62
+/- and bonds	OK	OK	OK	OK	OK	No
<i>Class 4</i>						
Actual deaths	1	30	37	9	3	80
100A/E	219	50	55	51	71	53
+/- and bonds	OK	OK	OK	OK	OK	No
<i>Class Unknown</i>						
Actual deaths	0	33	70	46	17	166
100A/E	0	123	99	111	134	109
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>All classes</i>						
Actual deaths	117	305	392	273	96	1,183
100A/E	100	77	91	92	96	88
+/- and bonds	OK	No	OK	No	OK	No

Table 5.2. Males, individual policies, 1991-98, Standard* experience, deaths,
Occupational class = All classes

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	117	305	392	273	96	1183
Expected (<i>E</i>)	117	396.4	430.1	297.7	99.9	1341.1
100 <i>A/E</i>	by Duration					
1-8 weeks	↓	49	-	-	-	84
8-13 weeks	↓	80	-	-	-	85
13-17 weeks	126	64	98	-	-	83
17-26 weeks	↑	66	97	-	-	85
26-30 weeks	↑	78	63	70	-	73
30-39 weeks	92	72	85	78	-	83
39 wks - 1 yr	↑	75	92	86	-	83
1-2 years	81	79	97	94	100	91
2-5 years	74	82	87	81	84	83
5-10 years	114	107	95	125	112	105
10+ years	↑	↑	↑	↑	↑	127
100 <i>A/E</i>	by Age					
up to 29	↓	31	↓	↓	↓	44
30-34	↓	46	52	↓	↓	51
35-39	↓	51	60	90	↓	67
40-44	↓	70	96	115	↓	93
45-49	85	74	99	91	86	85
50-54	79	89	106	97	111	97
55-59	119	93	106	79	94	96
60-64	119	105	62	94	↑	91
100 <i>A/E</i> all	100	77	91	92	96	88
<i>E</i>						
Σz^2	9.73	54.10	27.04	30.88	2.09	82.39
<i>df</i>	9	31	30	20	7	58
$p(\chi^2)$	0.3724	0.0063	0.6211	0.0568	0.9549	0.0193
#(+/-)	4/5	7/24	13/17	4/16	3/4	19/39
$p(+/-)$	1.0000	0.0033	0.5847	0.0118	1.0000	0.0119
$p(B,H(c))$	0.577	0.434	0.156	0.414	0.835	0.012

Table 5.2 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
adjusted E						
Σz^2	9.74	37.68	25.08	22.61	2.01	73.02
df	8	22	28	18	6	55
$p(\chi^2)$	0.2839	0.0199	0.6235	0.2059	0.9186	0.0524
#(+/-)	4/5	10/13	15/14	8/11	4/3	30/26
$p(+/-)$	1.0000	0.6776	1.0000	0.6476	1.0000	0.6889
$p(B,H(c))$	0.591	0.274	0.007	0.555	0.497	0.000

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

6. DEATHS OF FEMALES

6.1 For females there are even fewer deaths than there are for males. A summary is shown in Table 6.1, but none of the sections is large enough for it to be worth showing details. The overall ratio, for all occupations and all deferred periods, is 57, and none of the subsections is greatly different from this, except where the number of claims is so small that there have been no deaths at all, as for the whole of Class 4, much of DP1, and parts of Class 3.

Table 6.1. Summary for individual, females, deaths.

	DP1	DP4	DP13	DP26	DP52	All DP
<i>Class 1</i>						
Actual deaths	5	21	20	30	12	88
100A/E	50	56	49	61	62	56
+/- and bonds	OK	OK	OK	OK	OK	No
<i>Class 2</i>						
Actual deaths	0	4	8	8	1	21
100A/E	0	34	55	70	23	49
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 3</i>						
Actual deaths	-	1	4	0	0	5
100A/E	-	29	122	0	0	39
+/- and bonds	-	OK	OK	OK	OK	OK
<i>Class 4</i>						
Actual deaths	-	0	0	0	0	0
100A/E	-	0	0	0	0	0
+/- and bonds	-	OK	OK	OK	OK	OK
<i>Class Unknown</i>						
Actual deaths	-	1	7	8	3	19
100A/E	-	81	86	101	114	95
+/- and bonds	-	OK	OK	OK	OK	OK
<i>All classes</i>						
Actual deaths	5	27	39	46	16	133
100A/E	50	49	58	63	55	57
+/- and bonds	OK	OK	OK	OK	OK	No

7. DEATHS, GROUP

7.1 There are more deaths among males in group business than in the individual business, 1,280 against 1,183, and many more among females, 421 against 133. Summaries for males and females are shown in Tables 7.1 and 7.2. Details for males for Class Unknown and all occupations are shown in Tables 7.3 and 7.4 and for females for all occupations in Tables 7.5.

7.2 Overall the death rates for group business are much higher than for individual. The ratio for males for all occupations, all deferred periods, is 134 and for females is almost the same at 128. Most sections of the experience show ratios above 100, the exceptions being usually where there is a very small volume of data. However, for males, Classes 3 and 4 do show ratios of 99 and 81.

7.3 For Class Unknown, where the data is substantial for DP13, DP26 and DP52, the high ratios apply for males for all these deferred periods, the ratios being very uniform, at 149, 144 and 146 respectively. For Class Unknown females the corresponding ratios are 143, 141 and 142. The excess deaths are found at all ages and durations, but particularly for durations above one year.

Table 7.1. Summary for group, males, deaths.

	DP1	DP4	DP13	DP26	DP52	All DP
<i>Class 1</i>						
Actual deaths	1	1	37	138	30	207
100A/E	119	42	130	157	144	148
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 2</i>						
Actual deaths	0	0	12	66	15	93
100A/E	0	0	96	127	108	117
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 3</i>						
Actual deaths	0	1	10	60	11	82
100A/E	0	18	92	119	73	99
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 4</i>						
Actual deaths	0	0	5	51	12	68
100A/E	0	0	57	88	73	81
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class Unknown</i>						
Actual deaths	0	4	113	584	129	830
100A/E	0	186	149	144	146	145
+/- and bonds	OK	OK	OK	No	OK	No
<i>All classes</i>						
Actual deaths	1	6	177	899	197	1,280
100A/E	51	49	130	138	127	134
+/- and bonds	OK	OK	OK	OK	OK	OK

Table 7.2. Summary for group, females, deaths.

	DP1	DP4	DP13	DP26	DP52	All DP
<i>Class 1</i>						
Actual deaths	0	0	16	70	13	99
100A/E	0	0	<i>108</i>	120	<i>106</i>	116
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 2</i>						
Actual deaths	0	0	3	28	6	37
100A/E	0	0	<i>128</i>	<i>148</i>	<i>135</i>	141
+/- and bonds	OK	OK	OK	OK	OK	OK
<i>Class 3</i>						
Actual deaths	-	0	2	8	0	10
100A/E	-	0	<i>119</i>	<i>89</i>	0	<i>80</i>
+/- and bonds	-	OK	OK	OK	OK	OK
<i>Class 4</i>						
Actual deaths	0	-	0	3	2	5
100A/E	0	-	0	24	78	31
+/- and bonds	OK	-	OK	OK	OK	OK
<i>Class Unknown</i>						
Actual deaths	-	3	45	180	42	270
100A/E	-	314	143	141	142	142
+/- and bonds	-	OK	OK	OK	OK	OK
<i>All classes</i>						
Actual deaths	0	3	66	289	63	421
100A/E	0	160	128	128	125	128
+/- and bonds	OK	OK	OK	OK	OK	OK

Table 7.3. Males, group policies, 1991-98 Standard* experience, deaths,
Occupational class = Unknown

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	0	4	113	584	129	830
Expected (<i>E</i>)	0.2	2.1	75.8	404.7	88.3	571.1
100 <i>A/E</i>	by Duration					
0-26 weeks	↓	↓	↓	-	-	131
26-30 weeks	↓	↓	132	94	-	85
30-39 weeks	↓	↓	↑	143	-	149
39 wks - 1 yr	↓	↓	↑	136	-	139
1-2 years	↓	↓	130	137	149	139
2-5 years	↓	↓	183	137	136	140
5-10 years	↓	↓	↑	167	158	169
10+ years	0	186	↑	172	↑	169
100 <i>A/E</i>	by Age					
up to-29	0	186	↓	↓	↓	75
30-34	↑	↑	↓	100	↓	108
35-39	↑	↑	↓	139	↓	142
40-44	↑	↑	118	176	141	172
45-49	↑	↑	↓	143	↓	137
50-54	↑	↑	135	161	148	159
55-59	↑	↑	183	145	146	154
60-64	↑	↑	↑	123	↑	125
100 <i>A/E</i> all	0	186	149	144	146	145
<i>E</i>						
Σz^2	0.00	0.86	31.85	120.67	20.71	170.59
<i>df</i>	1	1	6	25	6	32
$p(\chi^2)$	1.0000	0.3550	0.0000	0.0000	0.0021	0.0000
#(+/-)	0/1	1/0	5/1	21/4	6/0	29/3
$p(+/-)$	1.0000	1.0000	0.2188	0.0009	0.0313	0.0000
$p(B,H(c))$	1.000	1.000	0.516	0.458	1.000	0.002

Table 7.3 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
adjusted E						
Σz^2	0.00	0.00	6.83	30.45	4.94	45.24
df	0	0	8	30	9	37
$p(\chi^2)$	1.0000	1.0000	0.5554	0.4430	0.8395	0.1658
#(+/-)	1/0	0/1	5/4	14/17	6/4	18/20
$p(+/-)$	1.0000	1.0000	1.0000	0.7201	0.7539	0.8714
$p(B,H(c))$	1.000	1.000	0.141	0.458	0.161	0.077

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 7.4. Males, group policies, 1991-98, Standard* experience, deaths,
Occupational class = All classes

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	1	6	177	899	197	1,280
Expected (<i>E</i>)	2	12.1	136.4	652.6	154.6	957.8
100 <i>A/E</i>						
by Duration						
1-26 weeks	↓	↓	106	-	-	112
26-30 weeks	↓	↓	↑	128	-	110
30-39 weeks	↓	↓	128	128	-	129
39 wks - 1 yr	↓	↓	↑	136	-	133
1-2 years	↓	↓	112	134	127	129
2-5 years	↓	↓	139	123	126	124
5-10 years	↓	↓	181	162	130	154
10+ years	51	49	↑	159	↑	163
100 <i>A/E</i>						
by Age						
up to-29	51	49	↓	111	↓	106
30-34	↑	↑	↓	152	↓	137
35-39	↑	↑	89	140	↓	134
40-44	↑	↑	↓	172	146	159
45-49	↑	↑	143	136	122	135
50-54	↑	↑	126	156	127	144
55-59	↑	↑	168	134	136	137
60-64	↑	↑	90	98	85	96
100 <i>A/E</i> all	51	49	130	138	127	134
<i>E</i>						
Σz^2	0.1	2.62	20.94	152.7	21.78	185.82
<i>df</i>	1	1	10	33	11	41
$p(\chi^2)$	0.747	0.1057	0.0215	0	0.0261	0
#(+/-)	0/1	0/1	8/2	29/4	8/3	36/5
$p(+/-)$	1	1	0.1094	0	0.2266	0
$p(B,H(c))$	1	1	0.156	0.605	0.103	0.005

Table 7.4 (continued)

	DP1	DP4	DP13	DP26	DP52	All DP
adjusted E						
Σz^2	0	0	11.41	51.09	7.5	60.64
df	0	0	12	37	12	43
$p(\chi^2)$	1	1	0.494	0.0615	0.8226	0.0392
#(+/-)	1/0	1/0	8/5	19/19	6/7	22/22
$p(+/-)$	1	1	0.5811	1	1	1
$p(B,H(c))$	1	1	0.082	0.22	0.514	0.028

Note: $100A/E$ is shown as *italic* if the actual number of events is less than 30. Any $100A/E$ ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 7.5. Females, group policies, 1991-98, Standard* experience, deaths,
Occupational class = Class Unknown

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	0	3	45	180	42	270
Expected (<i>E</i>)	0	1.0	31.7	127.2	29.6	189.6
100 <i>A/E</i>	by Duration					
1-30 weeks	-	↓	↓	-	-	<i>105</i>
30-39 weeks	-	↓	↓	126	-	<i>123</i>
39 wks - 1 yr	-	↓	142	<i>134</i>	-	<i>125</i>
1-2 years	-	↓	↑	150	142	150
2-5 years	-	↓	↑	161	↑	163
5+ years	-	314	↑	<i>125</i>	↑	151
100 <i>A/E</i>	by Age					
up to 29	-	314	↓	↓	↓	83
30-34	-	↑	↓	<i>105</i>	↓	<i>131</i>
35-39	-	↑	↓	↓	↓	<i>115</i>
40-44	-	↑	142	140	↓	146
45-49	-	↑	↑	170	142	165
50-54	-	↑	↑	130	↑	147
55-64	-	↑	↑	169	↑	174
100 <i>A/E</i> all	-	314	142	141	142	142
<i>E</i>						
Σz^2	0	2.49	5.12	36.68	4.78	68.33
<i>df</i>	0	1	1	10	1	16
$p(\chi^2)$	1	0.1146	0.0236	0.0001	0.0289	0
#(+/-)	0/0	1/0	1/0	8/2	1/0	11/5
$p(+/-)$	1	1	1	0.1094	1	0.2101
$p(B,H(c))$	1	1	1	0.756	1	0.085
adjusted <i>E</i>						
Σz^2	0	0	8.94	20.24	2.73	32.83
<i>df</i>	-1	0	2	15	2	21
$p(\chi^2)$	1	1	0.0114	0.1628	0.2555	0.0481
#(+/-)	0/0	1/0	1/2	9/7	1/2	12/10
$p(+/-)$	1	1	1	0.8036	1	0.8318
$p(B,H(c))$	1	1	0.648	0.435	1	0.018

Note: 100*A/E* is shown as *italic* if the actual number of events is less than 30. Any 100*A/E* ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.

Table 7.6. Females, group policies, 1991-98, Standard* experience, deaths,
Occupational class = All classes

	DP1	DP4	DP13	DP26	DP52	All DP
Actual (<i>A</i>)	0	3	66	289	63	421
Expected (<i>E</i>)	0.2	1.9	51.4	225.8	50.5	329.9
100 <i>A/E</i>	by Duration					
1-30 weeks	↓	↓	79	↓	-	98
30-39 weeks	↓	↓	↑	101	-	95
39 wks - 1 yr	↓	↓	↑	117	-	106
1-2 years	↓	↓	193	148	133	143
2-5 years	↓	↓	↑	141	<i>115</i>	139
5+ years	0	160	↑	113	↑	140
100 <i>A/E</i>	by Age					
up to 29	0	160	↓	<i>81</i>	↓	79
30-34	↑	↑	↓	<i>123</i>	↓	114
35-39	↑	↑	96	<i>103</i>	↓	103
40-44	↑	↑	↓	108	83	99
45-49	↑	↑	<i>142</i>	152	↓	157
50-54	↑	↑	↓	131	154	136
55-64	↑	↑	156	162	↑	164
100 <i>A/E</i> all	0	160	128	128	125	128
<i>E</i>						
Σz^2	0.00	0.21	21.86	57.99	8.72	85.06
<i>df</i>	1	1	4	18	4	25
$p(\chi^2)$	1.0000	0.6504	0.0002	0.000	0.0684	0.0000
#(+/-)	0/1	1/0	2/2	12/6	2/2	19/6
$p(+/-)$	1.0000	1.0000	1.0000	0.2379	1.0000	0.0146
$p(B,H(c))$	1.000	1.000	1.000	0.304	0.671	0.113
adjusted <i>E</i>						
Σz^2	0.00	0.00	14.96	34.53	2.80	48.87
<i>df</i>	0	0	4	23	4	28
$p(\chi^2)$	1.0000	1.0000	0.0048	0.0578	0.5926	0.0086
#(+/-)	1/0	1/0	3/2	9/15	3/2	10/19
$p(+/-)$	1.0000	1.0000	1.0000	0.3075	1.0000	0.136
$p(B,H(c))$	1.000	1.000	0.485	0.180	0.786	0.597

Note: 100*A/E* is shown as *italic* if the actual number of events is less than 30. Any 100*A/E* ratio of 150 or greater or 50 or less is shown as **bold**. Probability values are shown as **bold** if less than 0.025.