

Continuous Mortality Investigation

Working Paper 42

CMI Life Office Mortality Experience 2003-2006

Contents

| Section | | Page |
|---------|--|------|
| 1 | The Mortality of Holders of Permanent (Whole Life and Endowment) Policies of Assurance 2003-2006 | 1 |
| 2 | The Mortality of Holders of Temporary Assurances Issued In The United Kingdom, 2003-2006 | 23 |
| 3 | The Mortality of Immediate Annuitants, Holders of Retirement Annuity Policies, and Holders of Personal Pension Plans 2003-2006 | 30 |
| 4 | The Mortality of Pensioners in Insured Group Pension Schemes 2003-2006 | 50 |
| 5 | The Mortality of Smokers and Non-Smokers 2003-2006 | 70 |

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Continuous Mortality Investigation

Working Paper 42

CMI Life Office Mortality Experience 2003-2006

1 THE MORTALITY OF HOLDERS OF PERMANENT (WHOLE LIFE AND ENDOWMENT) POLICIES OF ASSURANCE 2003-2006

This report follows the format of part 1 of *C.M.I.R. 21*, which reported on the experience of 1999-2002. In particular, in order to allow easy cross referencing to that report, most table, section and paragraph numbers follow the numbering used in *C.M.I.R. 21*. This report contains commentaries on two sets of data. Section 1.1 covers the male holders of permanent (whole life and endowment) policies issued in the United Kingdom. The policies are divided into six sub-sets relating to the type of product, the degree of underwriting and whether they were issued on a single or a joint life basis. Section 1.2 covers female policyholders, similarly subdivided into six sub-sets. In contrast to the report in *C.M.I.R. 21*, however, this report does not cover policies written in the Republic of Ireland as a consequence of the very low volumes of data received for this business.

The exposed to risk and deaths over the last four quadrennia are shown for each sub-group in Table ASS 0.1. This, and subsequent tables relating to the text, will be found on pp 8 to 22. The effect of smoking on mortality for this class of business is covered in a separate report on pp 70 to 103.

The term “standard medical evidence” relates to policies where the life assured has undergone a full medical examination or has completed a comprehensive health questionnaire, with or without a Medical Attendant’s Report. “Minimum medical evidence” relates to policies issued after the completion of a short proposal form containing a small number of questions. “Guaranteed acceptance” relates to policies issued with no medical evidence at all. All policies are accepted at standard premium rates.

This report was based on data submitted in the traditional ‘scheduled’ format. Instructions on the submission of the data were provided to contributing offices in a document entitled *Consolidated Rules of the CMI Bureau*. A major exercise to switch to ‘per policy’ data submissions is currently under way.

1.1 MALE LIVES COVERED BY POLICIES ISSUED IN THE UNITED KINGDOM

The six experiences included in this section are:

- 1.1.1 Non-linked assurances on single lives, based on standard medical evidence.
- 1.1.2 Unit-linked assurances on single lives, based on standard medical evidence.
- 1.1.3 Joint life first death assurances, based on standard medical evidence.
- 1.1.4 Assurances on single lives based on minimum medical evidence.
- 1.1.5 Assurances on joint lives first death based on minimum medical evidence.
- 1.1.6 Guaranteed acceptance assurances on single lives.

Each of the experiences is compared against both the AM92 and AMC00 tables. Using a standard comparison basis throughout the report helps demonstrate the differences between the experiences. On this occasion the “00” Series of mortality tables is available for the first time for use in a report on the

experience of a quadrennium. Both the AM92 and AMC00 tables have been used as comparison bases in order to provide a “bridge” between future and past comparisons. The AM92 table was used as the comparison basis in part 1 of *C.M.I.R. 21*, which reported on the mortality experience of 1999-2002, the previous quadrennium.

The summary table, ASS 1.0, shows for each investigation the number of actual deaths at durations 2 and over as a percentage of the number expected according to the AMC00 table. The relative differences between the experiences are similar to those observed at the last quadrennium: the standard medical evidence experiences exhibit broadly similar mortality to each other, the mortality of the minimum medical evidence experiences is a little higher and the experience of the guaranteed acceptance group is very different to the other groups, being very much higher at ages over 50. Furthermore, mortality has improved at many age groups compared to the previous quadrennium (see Table ASS 1.0.1 in *C.M.I.R. 21*) for these groups.

As well as the detailed reports covering recent experience, Section 2.1.1 also contains a note showing a longer term perspective detailing trends back to the 1959-1962 quadrennium.

1.1.1 Non-linked assurances on single lives, based on standard medical evidence

This investigation (together with that into the mortality of immediate annuitants) is the longest running of those carried out by the CMI. It has also historically been, in terms of the number of policies covered, one of the largest. However, as can be seen from Table ASS 0.1, the long term fall in the exposed to risk, noted in *C.M.I.R. 14*, *C.M.I.R. 16*, *C.M.I.R. 19* and *C.M.I.R. 21*, has continued into the 2003-2006 quadrennium. Indeed, the decline appears to have accelerated, with the total exposed to risk being less than half of the level of the previous quadrennium.

The decline is due to insufficient new business to replace that going out of the experience through deaths, maturities, surrenders and lapses, as can be seen by the particularly low volumes at the earlier durations, and, particularly in more recent years, a fall in the number of offices contributing data to the investigation. During the previous two quadrennia (1995-1998 and 1999-2002) the number of contributing offices was generally stable, at around 25-30 in any one year. However, in the most recent quadrennium this has fallen to around 15-20 offices.

The decline in data volumes has been a major cause of concern to the CMI. It is hoped that the decision to switch to ‘per policy’ (rather than ‘scheduled’) data submission will not only arrest this decline but actually yield increased volumes of data which will also be more amenable to further and more detailed analyses than is possible at present.

In addition to the decline in the exposed to risk the global crude mortality rate has increased during a period that mortality rates have been improving. This, together with the exposure weighted average age, shows that the experience is ageing as it declines.

| Quadrennium | Crude Mortality Rate | Exposure Weighted Average Age |
|-------------|----------------------|-------------------------------|
| 1991-1994 | 0.004248 | 46.9 |
| 1995-1998 | 0.004519 | 48.4 |
| 1999-2002 | 0.005189 | 50.4 |
| 2003-2006 | 0.006720 | 53.6 |

Table ASS 1.1.1 shows for the whole data the actual deaths in 2003-2006 and the ratio of the actual deaths to those expected using the AMC00 table and the AM92 table. Corresponding ratios for 1999-2002 and 1995-1998 are also shown, though only the AM92 table is used as the comparison basis for

1995-1998. At durations 2 and over it can be seen from the table that the mortality experienced by policyholders has continued to fall at all ages over 30 (below this age the pattern is mixed, though data volumes are much lower). This is now a long established trend. In most age groups the number of actual deaths is around 70% of the number expected according to the AM92 table; this compares with figures of around 80% only four years ago and 90% four years before that.

At durations 0 and 1 data volumes have fallen to such low levels that it is difficult to draw conclusions.

Table ASS 1.1.2 shows, by age group and for each quadrennium going back to 1959-1962, percentage ratios of actual deaths to those which would be expected using as a comparison basis the AMC00 table. For quadrennia prior to 1991-1994 these have been calculated using 'bridging factors' derived from previous reports. The report for the 1995-1998 quadrennium (*C.M.I.R.* 19) showed 100A/E ratios using both the AM92 and AM80 mortality tables as comparison bases. Similarly the report for the 1983-1986 quadrennium (*C.M.I.R.* 11) showed 100A/E ratios using both the AM80 and A1967-70 mortality tables as comparison bases, and the report for the 1971-1974 quadrennium (*C.M.I.R.* 3) showed 100A/E ratios using both the A1967-70 and the A1949-52 mortality tables as comparison bases. Although there is necessarily an element of approximation in these calculations, it is likely that the errors are small. The results at very high ages should obviously be interpreted with caution.

From the tables the steady improvement in mortality can be clearly seen. Between ages 45 and 70 the observed mortality rates in 2003-2006 are only about 35% of those observed in 1959-1962. Outside these ages the improvement is not quite so pronounced, but is still substantial. Looking at the trend for all ages it can be seen that the improvements in mortality since 1979-1982 have been greater than in previous quadrennia. Up to 1979-1982 the 100A/E ratio improved by about 5½% between each quadrennium but has improved by about 11% between quadrennia since that time, with the greatest improvement being experienced in the two most recent quadrennia. The 100A/E values for the 96-100 age group remain very low compared with the AMC00 table. However, it should be noted that due to a suspicion of under-recording of deaths at these very old ages the comparison table was not fitted to actual data in this age range.

1.1.2 Unit-linked assurances on single lives, based on standard medical evidence

Table ASS 1.2.1 shows, for the whole data, the deaths in 2003-2006 and the ratios of actual deaths to those expected using the AMC00 and AM92 tables, together with corresponding ratios for 1995-1998 and 1999-2002 (but based only on the AM92 table for 1995-1998).

For duration 0, the overall level of mortality recorded in 2003-2006 was lower than that recorded in 1999-2002, more than reversing the slight increase since 1995-1998 that was observed in *C.M.I.R.* 21. For duration 1, by contrast, there was an overall increase in the value of the 100A/E compared with the previous quadrennium. However, for both these durations it is notable that the numbers of deaths in 2003-2006 (78 at duration 0 and 117 at duration 1) have fallen sharply since 1999-2002 (187 at duration 0 and 324 at duration 1).

For durations 2 and over, the ratio of actual to expected deaths, based on the AM92 table, in 2003-2006 for all ages is significantly lower than for 1999-2002, and there was a fall for all ages above 30. The comparison with the AMC00 table shows that the 2003-2006 experience is of a different shape to that mortality table. Despite this, the overall, the mortality for this group is similar to that of the non-linked section of the data, which was also the case with the 1999-2002 experience, as noted in *C.M.I.R.* 21.

1.1.3 Joint life first death assurances, based on standard medical evidence

The policies included in this investigation are those where payment is made on the occurrence of the first death only. It is also limited to policies set up with one male and one female life. When the first death is recorded the remaining life is treated as a withdrawal from the in force and removed from the investigation. In the case of both lives dying simultaneously (e.g. in a road accident) each death should be included in the appropriate return of deaths. As time has passed, in some cases, it is possible that one of the lives has been deleted from the policy, the other life remaining in the experience on a single life basis.

Table ASS 1.3.1 shows the analyses for this group. As in the non-linked experience, the changes in the level of mortality recorded for durations 2 and over vary according to age and over time. In general there is a continuing fall in the mortality recorded over the three most recent quadrennia. The overall level of mortality of those in the joint life investigation in 2003-2006 was similar to both the non-linked investigation and the linked investigation, though the pattern of mortality was slightly different. This investigation demonstrates slightly lighter mortality than that of the AMC00 table.

At durations 0 and 1 there are too few deaths to draw firm conclusions.

1.1.4 Assurances on single lives, based on minimum medical evidence

The analyses for this group are shown in Table ASS 1.4.1. Data volumes have increased a little since the previous quadrennium. Overall the level of mortality experienced by this group at durations 2 and over has, over time, been consistently above that observed in the fully underwritten, single life experience, and this feature continues to hold true in the 2003-2006 quadrennium. This difference has varied by age but in all age groups, above 30, the mortality experience of 2003-2006 was above that of the fully underwritten group. The greatest difference observed was between the ages 66 to 70, as was also observed in *C.M.I.R.* 21 for the 1999-2002 quadrennium. While there are fluctuations by age, the overall experience has improved a little since 1999-2002. It can also be seen that overall, and in most age groups, the experience in 2003-2006 is heavier than the AMC00 table.

At durations 0 and 1 the mortality experience is much heavier than both the AMC00 and AM92 tables, particularly at ages above 50.

1.1.5 Assurances on joint lives first death, based on minimum medical evidence

The experience for this group is to be found in Table ASS 1.5.1.

At durations 2 and over the mortality recorded in this group is somewhat heavier than that recorded in the joint life fully underwritten group, though the pattern by age group is a little mixed. The level of mortality is below that found in the corresponding single life investigation, particularly above age 50.

No deaths were recorded at durations 0 and 1.

1.1.6 Guaranteed acceptance assurances written on single lives

The experience for this group is shown in Table ASS 1.6.1. Data volumes remain high following the extremely large increase recorded in the 1999-2002 quadrennium. In view of this significant change in the data set, direct comparisons with quadrennia prior to 1999-2002 should be treated with caution.

At durations 0 and 1, the ratio of actual to expected deaths in 2003-2006 has improved significantly at virtually all age groups compared with the previous quadrennium. Similar improvements are also seen for durations 2 and over at ages above 55.

For ages above 50, the level of mortality observed in 2003-2006 is well above that recorded in both the fully medically underwritten and the minimum evidence investigations.

1.2 FEMALE LIVES COVERED BY POLICIES ISSUED IN THE UNITED KINGDOM

This section covers six different experiences, corresponding to those for male lives reviewed in Section 1. The experiences are:

- 1.2.1 Non-linked assurances on single lives, based on standard medical evidence.
- 1.2.2 Unit-linked assurances on single lives, based on standard medical evidence.
- 1.2.3 Joint life first death assurances, based on standard medical evidence.
- 1.2.4 Assurances on single lives, based on minimum medical evidence.
- 1.2.5 Assurances on joint lives first death, based on minimum medical evidence.
- 1.2.6 Guaranteed acceptance assurances on single lives.

Each of the experiences is compared against the AFC00 and AF92 tables. As with the males, this provides a ‘bridge’ between future and past comparisons.

The summary table, ASS 2.0, shows for each investigation the number of actual deaths at durations 2 and over as a percentage of the number expected according to the AFC00 table. The non-linked and linked standard medical evidence groups display similar experience overall, but the pattern across age groups is different. For these two groups, overall experience is heavier than the joint life standard medical evidence group. The experience of the single life minimum medical evidence group is notably heavier than the standard medical evidence groups, whereas the joint life minimum medical evidence group’s experience is similar to that of the single life minimum medical evidence group. As with males, the guaranteed acceptance group above age 50 exhibits much higher mortality than the other groups.

As well as the detailed reports covering recent experience, Section 1.2.1 also contains a note showing a longer term perspective detailing trends back to the quadrennium 1975-1978, the first quadrennium for which data on female policyholders are available. As data volumes were lower and increasing in the earlier quadrennia, the changes observed may be less reliable.

1.2.1 Non-linked assurances on single lives, based on standard medical evidence

As with the male experience, though not quite to the same extent, the amount of exposed to risk has been reducing over recent quadrennia – particularly so in 2003-2006. Furthermore, the same feature of an increasing global crude mortality rate, and hence ageing experience, has been observed.

| Quadrennium | Crude Mortality Rate | Exposure Weighted Average Age |
|-------------|----------------------|-------------------------------|
| 1991-1994 | 0.002156 | 43.5 |
| 1995-1998 | 0.002488 | 45.4 |
| 1999-2002 | 0.003268 | 47.7 |
| 2003-2006 | 0.004828 | 51.1 |

Table ASS 2.1.1 shows for the whole data the actual deaths in 2003-2006 and the ratio of the actual deaths to those expected using the AFC00 and AF92 tables. Corresponding ratios are also shown for 1999-2002 and 1995-1998 though only the AF92 table is used for 1995-1998.

From the table it can be seen that, at durations 2 and over, the overall mortality recorded in this investigation has remained at a similar level to the previous two quadrennia. Closer inspection shows relatively modest improvements at most ages. The comparison with the AFC00 table shows that this mortality table is a reasonably good fit to the experience.

The numbers of deaths at durations 0 and 1 have fallen to such low levels that it is difficult to draw conclusions.

Table ASS 2.1.2 shows, by age group and for each quadrennium going back to 1975-1978, percentage ratios of actual deaths to those that would be expected using the AFC00 table as a comparison basis.

Overall observed mortality over the eight quadrennia shown continues to improve, however the rate of improvement has slowed in more recent quadrennia. Mortality in 2003-2006 was a little under two-thirds of the level observed in 1975-1978 (compared with a little under half for males over the same period). Improvements are generally greater below age 65 than they are above that age.

Comparing table ASS 2.1.2 with table ASS 1.1.2, it can be seen that female mortality has not improved as quickly as male mortality. This feature is particularly apparent over the last three quadrennia.

1.2.2 Unit-linked assurances on single lives, standard medical evidence

The experience for 2003-2006 is shown in Table ASS 2.2.1. At durations 2 and over the overall level of mortality observed is similar to that of the non-linked experience, as was also the case in 1999-2002. The heavier mortality seen in 1995-1998 is no longer apparent. However the pattern across age groups differs.

At durations 0 and 1 there is too little data for meaningful conclusions to be drawn.

1.2.3 Joint life assurances, standard medical evidence

As was noted in Section 1.1.3, the commentary on the corresponding experience of male lives, the policies included in this investigation are those where payment is made on the occurrence of the first death only and are restricted to policies set up with one male and one female life.

The experience for 2003-2006 is shown in Table ASS 2.3.1. At durations 2 and over the overall mortality observed has fallen over each of the last two quadrennia, though the pattern by age is mixed. In the three quadrennia shown, mortality is well below that observed in both the linked and the non-linked single life investigations.

At durations 0 and 1 the joint life experience has almost always been well below that of the corresponding single life experiences. However, data volumes are very low so it is difficult to draw firm conclusions.

1.2.4 Assurances on single lives, based on minimum medical evidence

The experience for this group is shown in Table ASS 2.4.1.

At durations 2 and over the level of mortality recorded in the minimum evidence experience for 2003-2006 is, for all age groups, above that found in the standard experience. This would logically be expected and the same feature is observed in the other quadrennia shown. The experience has also worsened a little since 1999-2002, though not to the same extent as the deterioration between 1995-1998 and 1999-2002 that was observed in *C.M.I.R.* **21**.

At durations 0 and 1 the mortality experience is much heavier than the AFC00 and AF92 tables.

1.2.5 Assurances on joint lives first death, based on minimum medical evidence

The experience is shown in Table ASS 2.5.1.

At durations 2 and over the joint life experience is lighter than the corresponding single life experience. This is true for ages between 40 and 65. Mortality has improved since the last quadrennium to an overall level similar to that of the standard medical joint life experience.

There were no deaths recorded at durations 0 and 1, as in the corresponding male experience.

1.2.6 Guaranteed acceptance assurances issued on single lives

As was noted for the male experience in Section 1.1.6, there were substantial changes in the data submitted to this investigation in 1999-2002. Care is therefore required when comparing with quadrennia prior to that.

The ratio of actual to expected deaths in 2003-2006 has improved significantly at all age groups for duration 0 compared with the previous quadrennium. Similar improvements are also seen for duration 1 and for durations 2 and over at all except the highest ages.

For ages above 50, the level of mortality observed in 2003-2006 is well above that recorded in both the fully medically underwritten and the minimum evidence investigations.

1.3 CONCLUSION

The reports on the permanent assurance investigations cover a wide range of experiences. Each has its own peculiarities and, from time to time, it is suggested that an investigation be closed or certain investigations be amalgamated. However, with the exception of one or two very small investigations, each provides useful information on a particular facet of the insurance market. The CMI hopes that this continues to be of value to those involved in the day-to-day operation of the business.

Table ASS 0.1. Permanent (whole life and endowment) assurances, combined, all durations: exposed to risk and deaths.

| Investigation | 2003-2006 | | 1999-2002 | |
|---|--------------------------|----------------|--------------------------|----------------|
| | Exposed to risk (000) | Actual deaths | Exposed to risk (000) | Actual deaths |
| <i>Males, UK</i> | | | | |
| Non-linked, standard evidence | 3,953 | 26,568 | 8,316 | 43,155 |
| Linked, standard evidence | 1,311 | 5,842 | 1,764 | 7,321 |
| Joint life first death, standard evidence | 1,219 | 3,148 | 2,324 | 5,111 |
| Minimum evidence | 2,489 | 27,877 | 2,903 | 24,986 |
| Joint life first death, minimum evidence | 1,251 | 3,367 | 1,750 | 3,524 |
| Guaranteed acceptance business | 1,489 | 61,516 | 1,033 | 41,240 |
| Total | 11,712 | 128,318 | 18,090 | 125,337 |
| <i>Females, UK</i> | | | | |
| Non-linked, standard evidence | 2,040 | 9,847 | 4,393 | 14,357 |
| Linked, standard evidence | 897 | 3,413 | 1,263 | 4,470 |
| Joint life first death, standard evidence | 1,204 | 1,668 | 2,304 | 2,665 |
| Minimum evidence | 2,224 | 19,148 | 1,981 | 13,473 |
| Joint life first death, minimum evidence | 1,251 | 1,718 | 1,751 | 2,101 |
| Guaranteed acceptance business | 1,707 | 45,850 | 1,078 | 26,601 |
| Total | 9,323 | 81,644 | 12,770 | 63,667 |
| <hr/> | | | | |
| Investigation | 1995-1998 | | 1991-1994 | |
| | Exposed to risk (000) | Actual deaths | Exposed to risk (000) | Actual deaths |
| <i>Males, UK</i> | | | | |
| Non-linked, standard evidence | 11,394 | 51,487 | 15,191 | 64,536 |
| Linked, standard evidence | 1,624 | 5,889 | 1,771 | 7,184 |
| Joint life first death, standard evidence | 3,019 | 5,303 | 2,810 | 4,292 |
| Minimum evidence | 2,096 | 4,101 | 2,126 | 2,920 |
| Joint life first death, minimum evidence | 2,023 | 3,142 | 1,664 | 1,877 |
| Guaranteed acceptance business | 136 | 1,125 | 177 | 431 |
| Total | 20,292 | 71,047 | 23,739 | 81,240 |
| <i>Females, UK</i> | | | | |
| Non-linked, standard evidence | 5,208 | 12,956 | 5,587 | 12,047 |
| Linked, standard evidence | 1,155 | 3,011 | 1,077 | 2,964 |
| Joint life first death, standard evidence | 2,994 | 2,883 | 2,766 | 2,139 |
| Minimum evidence | 765 | 1,147 | 665 | 612 |
| Joint life first death, minimum evidence | 2,021 | 1,687 | 1,657 | 999 |
| Guaranteed acceptance business | 61 | 467 | 60 | 100 |
| Total | 12,204 | 22,151 | 11,812 | 18,861 |

Table ASS 1.0. Permanent assurances, males, 2003-2006, combined, durations 2 and over: actual deaths as a percentage of those expected using the AMC00 table.

| Age group (nearest ages) | Standard medical evidence | | | Minimum medical evidence | | Guaranteed acceptance |
|-----------------------------|------------------------------|--------|------------|-----------------------------|------------|--------------------------|
| | Non-linked | Linked | Joint life | Single life | Joint life | |
| 26-30 | 101 | 98 | - | 69 | - | } 99* |
| 31-35 | 88 | 93 | 65 | 93 | 88* | |
| 36-40 | 80 | 77 | 91 | 101 | 80 | |
| 41-45 | 85 | 79 | 95 | 93 | 93 | 55* |
| 46-50 | 90 | 103 | 100 | 109 | 117 | 115 |
| 51-55 | 90 | 95 | 85 | 120 | 105 | 383 |
| 56-60 | 88 | 92 | 90 | 119 | 104 | 321 |
| 61-65 | 86 | 85 | 104 | 128 | 108 | 270 |
| 66-70 | 86 | 87 | 89 | 138 | 110 | 220 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 1.1.1. Permanent assurances (non-linked), males, 2003-2006, standard medical evidence, all data: actual deaths and ratios of actual deaths to those expected using the AMC00 table, together with comparisons of 1999-2002 using the AMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AMC00) | 100A/E 2003-2006 (using AM92) | 100A/E 1999-2002 (using AMC00) | 100A/E 1999-2002 (using AM92) | 100A/E 1995-1998 (using AM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| All ages | 19 | 169 | 138 | 101 | 79 | 98 |
| Duration 1 | | | | | | |
| All ages | 13 | 82 | 66 | 100 | 81 | 92 |
| Durations 2+ | | | | | | |
| 16-25 | 10 | 113 | 93 | 147 | 122 | 110 |
| 26-30 | 26 | 101 | 89 | 92 | 81 | 90 |
| 31-35 | 80 | 88 | 80 | 96 | 87 | 91 |
| 36-40 | 186 | 80 | 71 | 97 | 87 | 94 |
| 41-45 | 381 | 85 | 72 | 105 | 89 | 94 |
| 46-50 | 731 | 90 | 72 | 101 | 81 | 91 |
| 51-55 | 1,532 | 90 | 69 | 100 | 77 | 90 |
| 56-60 | 3,191 | 88 | 67 | 103 | 78 | 89 |
| 61-65 | 3,324 | 86 | 65 | 97 | 74 | 88 |
| 66-70 | 2,268 | 86 | 67 | 98 | 75 | 91 |
| 71-75 | 2,947 | 87 | 69 | 100 | 79 | 92 |
| 76-80 | 3,583 | 92 | 75 | 101 | 83 | 92 |
| 81-85 | 3,867 | 94 | 80 | 104 | 88 | 96 |
| 86-90 | 2,643 | 91 | 80 | 97 | 85 | 95 |
| 91-95 | 1,399 | 72 | 66 | 77 | 70 | 83 |
| 16-95 | 26,168 | 88 | 71 | 99 | 79 | 91 |

Table ASS 1.1.2. Permanent assurances (non-linked), males, single life, standard medical evidence, all data, durations 2 and over: actual deaths 1959-2006 as a percentage of those expected using the AMC00 table.

| Age group (nearest ages) | Quadrennium | | | | | |
|-----------------------------|-------------|-----------|-----------|-----------|-----------|-----------|
| | 1959-1962 | 1963-1966 | 1967-1970 | 1971-1974 | 1975-1978 | 1979-1982 |
| 21-25 | 210 | 181 | 170 | 152 | 142 | 146 |
| 26-30 | 139 | 145 | 129 | 132 | 115 | 111 |
| 31-35 | 149 | 143 | 127 | 121 | 115 | 110 |
| 36-40 | 176 | 176 | 158 | 150 | 145 | 127 |
| 41-45 | 214 | 219 | 205 | 187 | 173 | 157 |
| 46-50 | 244 | 244 | 239 | 224 | 201 | 184 |
| 51-55 | 264 | 258 | 246 | 236 | 222 | 202 |
| 56-60 | 266 | 258 | 244 | 224 | 208 | 198 |
| 61-65 | 259 | 256 | 233 | 216 | 203 | 189 |
| 66-70 | 228 | 226 | 214 | 196 | 183 | 169 |
| 71-75 | 203 | 205 | 202 | 192 | 177 | 167 |
| 76-80 | 196 | 189 | 180 | 176 | 174 | 163 |
| 81-85 | 181 | 172 | 164 | 161 | 154 | 151 |
| 86-90 | 165 | 162 | 149 | 149 | 145 | 131 |
| 91-95 | 148 | 141 | 130 | 123 | 131 | 114 |
| 96-100 | 119 | 104 | 114 | 104 | 92 | 67 |
| All ages ⁺ | 234 | 228 | 216 | 202 | 189 | 177 |
| No. of deaths ⁺ | 91,297 | 96,973 | 94,271 | 93,008 | 91,884 | 90,941 |

| Age group (nearest ages) | Quadrennium | | | | | |
|-----------------------------|-------------|-----------|-----------|-----------|-----------|-----------|
| | 1983-1986 | 1987-1990 | 1991-1994 | 1995-1998 | 1999-2002 | 2003-2006 |
| 21-25 | 125 | 136 | 129 | 136 | 135 | 106 |
| 26-30 | 115 | 100 | 104 | 102 | 92 | 101 |
| 31-35 | 108 | 112 | 116 | 100 | 96 | 88 |
| 36-40 | 121 | 112 | 118 | 105 | 97 | 80 |
| 41-45 | 142 | 128 | 117 | 111 | 105 | 85 |
| 46-50 | 167 | 147 | 126 | 113 | 101 | 90 |
| 51-55 | 172 | 148 | 130 | 117 | 100 | 90 |
| 56-60 | 176 | 150 | 128 | 118 | 103 | 88 |
| 61-65 | 178 | 155 | 136 | 115 | 97 | 86 |
| 66-70 | 155 | 140 | 129 | 119 | 98 | 86 |
| 71-75 | 145 | 137 | 127 | 116 | 100 | 87 |
| 76-80 | 145 | 134 | 122 | 112 | 101 | 92 |
| 81-85 | 141 | 128 | 122 | 113 | 104 | 94 |
| 86-90 | 128 | 117 | 112 | 108 | 97 | 91 |
| 91-95 | 109 | 96 | 100 | 91 | 77 | 72 |
| 96-100 | 70 | 57 | 44 | 47 | 32 | 34 |
| All ages ⁺ | 159 | 142 | 126 | 113 | 98 | 86 |
| No. of deaths ⁺ | 88,442 | 75,095 | 61,806 | 50,069 | 42,644 | 26,536 |

⁺ Figures contain a small number of deaths recorded at ages under 21 or over 100.

Table ASS 1.2.1. Linked contracts of life assurance, males, 2003-2006, standard medical evidence, all data: actual deaths and ratios of actual deaths to those expected using the AMC00 table, together with comparisons of 1999-2002 using the AMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AMC00) | 100A/E 2003-2006 (using AM92) | 100A/E 1999-2002 (using AMC00) | 100A/E 1999-2002 (using AM92) | 100A/E 1995-1998 (using AM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| 21-35 | 6 | 152* | 109* | 140 | 100 | 79 |
| 36-50 | 16 | 88 | 70 | 100 | 79 | 41 |
| 51-65 | 28 | 88 | 68 | 99 | 77 | 99 |
| 66-80 | 17 | 60 | 49 | 73 | 60 | 47* |
| 81-95 | 11 | 90 | 92 | 94 | 95 | 380* |
| 21-95 | 78 | 83 | 67 | 91 | 74 | 71 |
| Duration 1 | | | | | | |
| 21-35 | 5 | 97* | 80* | 92 | 76 | 82 |
| 36-50 | 17 | 71 | 62 | 95 | 83 | 80 |
| 51-65 | 34 | 78 | 59 | 87 | 66 | 99 |
| 66-80 | 38 | 108 | 89 | 84 | 70 | 84 |
| 81-95 | 23 | 160 | 189 | 94 | 108 | 236* |
| 21-95 | 117 | 96 | 80 | 88 | 75 | 89 |
| Durations 2+ | | | | | | |
| 16-25 | 6 | 161* | 132* | 150 | 123 | 101 |
| 26-30 | 10 | 98 | 87 | 47 | 42 | 86 |
| 31-35 | 38 | 93 | 84 | 107 | 97 | 83 |
| 36-40 | 82 | 77 | 68 | 90 | 81 | 111 |
| 41-45 | 144 | 79 | 67 | 107 | 91 | 132 |
| 46-50 | 290 | 103 | 82 | 126 | 101 | 119 |
| 51-55 | 463 | 95 | 73 | 107 | 82 | 121 |
| 56-60 | 768 | 92 | 69 | 110 | 83 | 114 |
| 61-65 | 729 | 85 | 64 | 106 | 81 | 106 |
| 66-70 | 706 | 87 | 67 | 101 | 78 | 100 |
| 71-75 | 712 | 84 | 66 | 86 | 68 | 94 |
| 76-80 | 659 | 79 | 65 | 88 | 72 | 83 |
| 81-85 | 594 | 89 | 75 | 101 | 85 | 94 |
| 86-90 | 308 | 93 | 81 | 104 | 91 | 71 |
| 91-95 | 123 | 101 | 92 | 105 | 96 | 90 |
| 16-95 | 5,632 | 88 | 70 | 101 | 80 | 106 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 1.3.1. Joint life first death assurances, males, 2003-2006, standard medical evidence, all data: actual deaths and ratios of actual deaths to those expected using the AMC00 table, together with comparisons of 1999-2002 using the AMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AMC00) | 100A/E 2003-2006 (using AM92) | 100A/E 1999-2002 (using AMC00) | 100A/E 1999-2002 (using AM92) | 100A/E 1995-1998 (using AM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| All ages | 18 | 43 | 33 | 74 | 58 | 59 |
| Duration 1 | | | | | | |
| All ages | 29 | 59 | 49 | 78 | 64 | 65 |
| Durations 2+ | | | | | | |
| 21-35 | 16 | 55 | 50 | 90 | 81 | 70 |
| 36-40 | 70 | 91 | 81 | 86 | 76 | 78 |
| 41-45 | 197 | 95 | 80 | 87 | 74 | 85 |
| 46-50 | 393 | 100 | 80 | 99 | 79 | 86 |
| 51-55 | 488 | 85 | 65 | 110 | 85 | 90 |
| 56-60 | 674 | 90 | 68 | 102 | 77 | 93 |
| 61-65 | 637 | 104 | 79 | 100 | 76 | 92 |
| 66-70 | 350 | 89 | 68 | 112 | 86 | 83 |
| 71-75 | 187 | 96 | 76 | 105 | 83 | 71 |
| 76-80 | 46 | 71 | 58 | 103 | 84 | 76 |
| 21-80 | 3,058 | 93 | 72 | 101 | 80 | 87 |

Table ASS 1.4.1. Minimum evidence assurances written on one life only, males, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the AMC00 table, together with comparisons of 1999-2002 using the AMC00 table and 2003-2006, 1999-2001 and 1995-1998 using the AM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AMC00) | 100A/E 2003-2006 (using AM92) | 100A/E 1999-2002 (using AMC00) | 100A/E 1999-2002 (using AM92) | 100A/E 1995-1998 (using AM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| 21-35 | 14 | 143 | 102 | 80 | 56 | |
| 36-40 | 12 | 149 | 117 | 120 | 94 | |
| 41-45 | 19 | 177 | 141 | 122 | 97 | |
| 46-50 | 11 | 81 | 64 | 98 | 77 | |
| 51-55 | 29 | 190 | 148 | 127 | 100 | |
| 56-60 | 42 | 257 | 199 | 153 | 118 | |
| 61-65 | 52 | 229 | 175 | 195 | 149 | |
| 66-70 | 54 | 222 | 170 | } 131 | } 102 | |
| 71-75 | 47 | 181 | 146 | | | |
| 21-75 | 280 | 191 | 148 | 126 | 97 | 77* |
| Duration 1 | | | | | | |
| 21-35 | 13 | 97 | 79 | 99 | 81 | |
| 36-40 | 11 | 97 | 88 | 113 | 103 | |
| 41-45 | 11 | 70 | 62 | 89 | 79 | |
| 46-50 | 24 | 118 | 98 | 143 | 118 | |
| 51-55 | 44 | 178 | 141 | 135 | 107 | |
| 56-60 | 54 | 218 | 166 | 166 | 126 | |
| 61-65 | 65 | 216 | 160 | 167 | 124 | |
| 66-70 | 55 | 164 | 124 | } 153 | } 117 | |
| 71-75 | 57 | 176 | 144 | | | |
| 21-75 | 334 | 162 | 129 | 132 | 107 | 127 |
| Durations 2+ | | | | | | |
| 21-30 | 25 | 78 | 68 | 89 | 79 | 89 |
| 31-35 | 70 | 93 | 85 | 85 | 77 | 87 |
| 36-40 | 236 | 101 | 90 | 96 | 86 | 103 |
| 41-45 | 424 | 93 | 79 | 117 | 99 | 117 |
| 46-50 | 614 | 109 | 87 | 127 | 102 | 105 |
| 51-55 | 894 | 120 | 92 | 124 | 96 | 100 |
| 56-60 | 1,202 | 119 | 90 | 122 | 92 | 97 |
| 61-65 | 1,083 | 128 | 97 | 145 | 110 | 92 |
| 66-70 | 1,126 | 138 | 106 | 148 | 114 | 96 |
| 71-75 | 1,993 | 128 | 101 | 140 | 111 | 108 |
| 76-80 | 4,021 | 119 | 97 | 125 | 102 | 105 |
| 81-85 | 6,474 | 111 | 94 | 116 | 98 | 103 |
| 86-90 | 5,643 | 109 | 96 | 113 | 100 | 111 |
| 91-95 | 2,968 | 108 | 99 | 99 | 90 | |
| 21-95 | 26,773 | 114 | 96 | 121 | 100 | 101 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 1.5.1. Minimum evidence assurances written on one male life and one female life, males, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the AMC00 table, together with comparisons of 1999-2002 using the AMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AMC00) | 100A/E 2003-2006 (using AM92) | 100A/E 1999-2002 (using AMC00) | 100A/E 1999-2002 (using AM92) | 100A/E 1995-1998 (using AM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| All ages | - | - | - | 0* | 0* | 141* |
| Duration 1 | | | | | | |
| All ages | - | - | - | 0* | 0* | 86 |
| Durations 2+ | | | | | | |
| 31-35 | 7 | 88* | 80* | 84 | 76 | 87 |
| 36-40 | 66 | 80 | 71 | 93 | 83 | 81 |
| 41-45 | 250 | 93 | 79 | 94 | 80 | 98 |
| 46-50 | 541 | 117 | 94 | 101 | 81 | 98 |
| 51-55 | 717 | 105 | 81 | 112 | 87 | 104 |
| 56-60 | 934 | 104 | 78 | 117 | 89 | 96 |
| 61-65 | 665 | 108 | 82 | 109 | 83 | 84 |
| 66-70 | 159 | 110 | 85 | } 112 | } 87 | } 111 |
| 71-75 | 21 | 131 | 104 | | | |
| 31-75 | 3,360 | 106 | 82 | 107 | 84 | 96 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 1.6.1. Guaranteed acceptance assurances, males, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the AMC00 table, together with comparisons of 1999-2002 using the AMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AMC00) | 100A/E 2003-2006 (using AM92) | 100A/E 1999-2002 (using AMC00) | 100A/E 1999-2002 (using AM92) | 100A/E 1995-1998 (using AM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| 51-55 | 252 | 451 | 353 | 613 | 480 | } 436 |
| 56-60 | 442 | 392 | 302 | 448 | 346 | |
| 61-65 | 577 | 292 | 223 | 355 | 271 | 295 |
| 66-70 | 781 | 242 | 186 | 295 | 227 | 222 |
| 71-75 | 714 | 196 | 157 | 237 | 191 | 176 |
| 76-80 | 614 | 149 | 134 | 184 | 166 | 193 |
| 81-85 | 91 | 129 | 126 | 140 | 137 | 129* |
| 51-85 | 3,471 | 226 | 185 | 265 | 219 | 207 |
| Duration 1 | | | | | | |
| 51-55 | 230 | 463 | 364 | 475 | 373 | } 333* |
| 56-60 | 398 | 345 | 261 | 386 | 292 | |
| 61-65 | 569 | 261 | 194 | 329 | 244 | 263 |
| 66-70 | 889 | 218 | 165 | 253 | 191 | 164 |
| 71-75 | 862 | 183 | 150 | 197 | 161 | 119 |
| 76-80 | 798 | 145 | 137 | 165 | 157 | 113 |
| 81-85 | 298 | 130 | 140 | 116 | 125 | 94* |
| 51-85 | 4,044 | 198 | 167 | 217 | 185 | 138 |
| Durations 2+ | | | | | | |
| 41-45 | 9 | 55* | 46* | 80 | 68 | 112 |
| 46-50 | 32 | 115 | 92 | 109 | 87 | 87 |
| 51-55 | 435 | 383 | 294 | 366 | 281 | 89 |
| 56-60 | 2,011 | 321 | 243 | 342 | 259 | 120 |
| 61-65 | 4,078 | 270 | 205 | 288 | 219 | 111 |
| 66-70 | 7,260 | 220 | 170 | 243 | 187 | 155 |
| 71-75 | 10,162 | 179 | 142 | 197 | 156 | 139 |
| 76-80 | 12,041 | 153 | 125 | 165 | 135 | 117 |
| 81-85 | 12,090 | 134 | 113 | 136 | 115 | 103 |
| 86-90 | 5,091 | 122 | 107 | 129 | 113 | - |
| 91-95 | 769 | 113 | 103 | 131 | 118 | - |
| 41-95 | 53,978 | 164 | 134 | 179 | 146 | 117 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 2.0. Permanent assurances, females, 2003-2006, combined, durations 2 and over: actual deaths as a percentage of those expected using the AFC00 table.

| Age group (nearest ages) | Standard medical evidence | | | Minimum medical evidence | | Guaranteed acceptance |
|-----------------------------|------------------------------|--------|------------|-----------------------------|------------|--------------------------|
| | Non-linked | Linked | Joint life | Single life | Joint life | |
| 26-30 | 60* | 44* | - | 163 | } 125 | - |
| 31-35 | 66 | 104 | 35* | 91 | | - |
| 36-40 | 84 | 88 | 85 | 99 | } 96 | 55 |
| 41-45 | 102 | 100 | 92 | 118 | | |
| 46-50 | 109 | 93 | 101 | 122 | 84 | 299 |
| 51-55 | 100 | 104 | 76 | 118 | 89 | |
| 56-60 | 94 | 104 | 81 | 115 | 90 | 278 |
| 61-65 | 87 | 87 | 77 | 120 | 74 | 232 |
| 66-70 | 90 | 77 | 81 | 138 | 95 | 202 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 2.1.1. Permanent assurances (non-linked), females, 2003-2006, standard medical evidence, all data: actual deaths and ratios of actual deaths to those expected using the AFC00 table, together with comparisons of 1999-2002 using the AFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AFC00) | 100A/E 2003-2006 (using AF92) | 100A/E 1999-2002 (using AFC00) | 100A/E 1999-2002 (using AF92) | 100A/E 1995-1998 (using AF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| All ages | 6 | 128* | 106* | 99 | 84 | 121 |
| Duration 1 | | | | | | |
| All ages | 14 | 112 | 118 | 102 | 112 | 113 |
| Durations 2+ | | | | | | |
| 16-30 | 9 | 59* | 54* | 101 | 92 | 82 |
| 31-35 | 29 | 66 | 55 | 90 | 76 | 85 |
| 36-40 | 98 | 84 | 69 | 91 | 74 | 91 |
| 41-45 | 226 | 102 | 82 | 107 | 87 | 92 |
| 46-50 | 391 | 109 | 89 | 114 | 93 | 96 |
| 51-55 | 621 | 100 | 84 | 107 | 90 | 94 |
| 56-60 | 949 | 94 | 81 | 100 | 86 | 90 |
| 61-65 | 783 | 87 | 77 | 91 | 82 | 89 |
| 66-70 | 859 | 90 | 84 | 93 | 87 | 87 |
| 71-75 | 1,125 | 95 | 93 | 103 | 100 | 95 |
| 76-80 | 1,317 | 98 | 99 | 101 | 102 | 103 |
| 81-85 | 1,475 | 100 | 106 | 101 | 107 | 112 |
| 86-90 | 1,037 | 99 | 109 | 105 | 115 | 114 |
| 91-95 | 717 | 99 | 114 | 106 | 121 | 110 |
| 16-95 | 9,636 | 96 | 93 | 101 | 94 | 95 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 2.1.2. Permanent assurances (non-linked), females, single life, standard medical evidence, all data, durations 2 and over: actual deaths 1975-2006 as a percentage of those expected using the AFC00 table.

| Age group (nearest ages) | Quadrennium | | | |
|----------------------------|-------------|-----------|-----------|-----------|
| | 1975-1978 | 1979-1982 | 1983-1986 | 1987-1990 |
| 21-25 | 137 | 120 | 111 | 109 |
| 26-30 | 155 | 121 | 107 | 112 |
| 31-35 | 139 | 126 | 113 | 119 |
| 36-40 | 161 | 125 | 125 | 138 |
| 41-45 | 186 | 142 | 139 | 144 |
| 46-50 | 191 | 156 | 156 | 142 |
| 51-55 | 173 | 165 | 136 | 127 |
| 56-60 | 155 | 149 | 130 | 130 |
| 61-65 | 146 | 129 | 129 | 115 |
| 66-70 | 131 | 121 | 106 | 111 |
| 71-75 | 137 | 120 | 104 | 102 |
| 76-80 | 154 | 117 | 105 | 105 |
| 81-85 | 144 | 159 | 130 | 108 |
| 86-90 | 135 | 131 | 151 | 106 |
| 91-95 | | | | 89 |
| All ages ⁺ | 150 | 133 | 122 | 116 |
| No. of deaths ⁺ | 4,666 | 6,368 | 8,571 | 9,610 |

| Age group (nearest ages) | Quadrennium | | | |
|----------------------------|-------------|-----------|-----------|-----------|
| | 1991-1994 | 1995-1998 | 1999-2002 | 2003-2006 |
| 21-25 | 91 | 66 | 59 | 35 |
| 26-30 | 100 | 99 | 109 | 60 |
| 31-35 | 117 | 101 | 90 | 66 |
| 36-40 | 127 | 112 | 91 | 84 |
| 41-45 | 129 | 113 | 107 | 102 |
| 46-50 | 131 | 118 | 114 | 109 |
| 51-55 | 120 | 112 | 107 | 100 |
| 56-60 | 114 | 105 | 100 | 94 |
| 61-65 | 105 | 99 | 91 | 87 |
| 66-70 | 100 | 93 | 93 | 90 |
| 71-75 | 105 | 98 | 103 | 95 |
| 76-80 | 97 | 102 | 101 | 98 |
| 81-85 | 101 | 106 | 101 | 100 |
| 86-90 | 91 | 104 | 105 | 99 |
| 91-95 | 91 | 96 | 106 | 99 |
| All ages ⁺ | 106 | 101 | 100 | 96 |
| No. of deaths ⁺ | 10,830 | 12,066 | 14,023 | 9,827 |

⁺ Figures contain a small number of deaths recorded at ages under 21 or over 95.

Table ASS 2.2.1. Linked contracts of life assurance, females, 2003-2006, standard medical evidence, all data: actual deaths and ratios of actual deaths to those expected using the AFC00 table, together with comparisons of 1999-2002 using the AFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AFC00) | 100A/E 2003-2006 (using AF92) | 100A/E 1999-2002 (using AFC00) | 100A/E 1999-2002 (using AF92) | 100A/E 1995-1998 (using AF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| 36-60 | 13 | 86 | 64 | 105 | 80 | 89 |
| 61-75 | 17 | 81 | 79 | 54 | 53 | 77* |
| 76-90 | 48 | 138 | 159 | 108 | 123 | 161* |
| 36-90 | 78 | 110 | 108 | 88 | 87 | 92 |
| Duration 1 | | | | | | |
| 36-60 | 26 | 101 | 94 | 96 | 90 | 159 |
| 61-75 | 32 | 106 | 131 | 65 | 81 | 115 |
| 76-90 | 95 | 209 | 320 | 95 | 144 | 102* |
| 36-90 | 153 | 151 | 187 | 84 | 107 | 144 |
| Durations 2+ | | | | | | |
| 31-35 | 22 | 104 | 87 | 84 | 71 | 101 |
| 36-40 | 52 | 88 | 72 | 106 | 86 | 144 |
| 41-45 | 106 | 100 | 80 | 138 | 111 | 144 |
| 46-50 | 145 | 93 | 76 | 127 | 103 | 148 |
| 51-55 | 235 | 104 | 87 | 117 | 97 | 136 |
| 56-60 | 330 | 104 | 90 | 99 | 85 | 103 |
| 61-65 | 260 | 87 | 78 | 87 | 78 | 84 |
| 66-70 | 242 | 77 | 72 | 77 | 72 | 86 |
| 71-75 | 303 | 79 | 77 | 87 | 84 | 95 |
| 76-80 | 360 | 82 | 83 | 94 | 95 | 96 |
| 81-85 | 445 | 93 | 99 | 100 | 106 | 127 |
| 86-90 | 386 | 115 | 126 | 108 | 119 | 148 |
| 91-95 | 229 | 121 | 139 | 121 | 138 | 144 |
| 31-95 | 3,115 | 94 | 90 | 99 | 94 | 109 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 2.3.1. Joint life first death assurances, females, 2003-2006, standard medical evidence, all data: actual deaths and ratios of actual deaths to those expected using the AFC00 table, together with comparisons of 1999-2002 using the AFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AFC00) | 100A/E 2003-2006 (using AF92) | 100A/E 1999-2002 (using AFC00) | 100A/E 1999-2002 (using AF92) | 100A/E 1995-1998 (using AF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| All ages | 16 | 109 | 71 | 83 | 56 | 51 |
| Duration 1 | | | | | | |
| All ages | 14 | 60 | 52 | 53 | 47 | 91 |
| Durations 2+ | | | | | | |
| 31-35 | 7 | 35* | 30* | 86 | 72 | 84 |
| 36-40 | 61 | 85 | 69 | 78 | 64 | 85 |
| 41-45 | 174 | 92 | 74 | 85 | 68 | 84 |
| 46-50 | 309 | 101 | 82 | 94 | 76 | 87 |
| 51-55 | 296 | 76 | 64 | 105 | 87 | 86 |
| 56-60 | 347 | 81 | 69 | 87 | 75 | 77 |
| 61-65 | 211 | 77 | 69 | 95 | 85 | 90 |
| 66-70 | 136 | 81 | 75 | 86 | 80 | 92 |
| 71-75 | 64 | 93 | 90 | 91 | 88 | 62 |
| 76-80 | 24 | 107 | 108 | 64 | 65 | 27* |
| 31-80 | 1,629 | 84 | 72 | 92 | 78 | 85 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 2.4.1. Minimum evidence assurances written on one life only, females, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the AFC00 table, together with comparisons of 1999-2002 using the AFC00 table and 2003-2006, 1999-2001 and 1995-1998 using the AF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AFC00) | 100A/E 2003-2006 (using AF92) | 100A/E 1999-2002 (using AFC00) | 100A/E 1999-2002 (using AF92) | 100A/E 1995-1998 (using AF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| 21-35 | 14 | 347 | 163 | 247 | 115 | |
| 36-40 | 11 | 270 | 152 | 187 | 105 | |
| 41-45 | 9 | 144* | 92* | 125 | 80 | |
| 46-50 | 13 | 155 | 111 | 125 | 90 | |
| 51-55 | 23 | 267 | 210 | 147 | 115 | |
| 56-60 | 17 | 177 | 152 | 118 | 101 | |
| 61-65 | 32 | 217 | 200 | 104 | 96 | |
| 66-70 | 26 | 190 | 186 | | | |
| 71-75 | 26 | 174 | 180 | } 95* | } 98* | |
| 76-80 | 26 | 185 | 204 | | | |
| 21-80 | 197 | 200 | 169 | 138 | 100 | 72* |
| Duration 1 | | | | | | |
| 21-35 | 11 | 130 | 93 | 128 | 92 | |
| 36-40 | 20 | 238 | 181 | 89 | 67 | |
| 41-45 | 18 | 140 | 115 | 97 | 79 | |
| 46-50 | 22 | 126 | 112 | 134 | 120 | |
| 51-55 | 30 | 160 | 155 | 129 | 124 | |
| 56-60 | 40 | 227 | 239 | 62 | 65* | |
| 61-65 | 40 | 161 | 184 | 66 | 76 | |
| 66-70 | 49 | 217 | 266 | | | |
| 71-75 | 38 | 173 | 230 | } 60* | } 76* | |
| 76-80 | 33 | 144 | 207 | | | |
| 21-80 | 301 | 171 | 180 | 102 | 93 | 139* |
| Durations 2+ | | | | | | |
| 21-30 | 35 | 139 | 126 | 108 | 97 | 103 |
| 31-35 | 55 | 91 | 77 | 108 | 91 | 88 |
| 36-40 | 138 | 99 | 80 | 100 | 82 | 103 |
| 41-45 | 292 | 118 | 96 | 133 | 108 | 107 |
| 46-50 | 422 | 122 | 99 | 125 | 102 | 99 |
| 51-55 | 574 | 118 | 98 | 119 | 99 | 100 |
| 56-60 | 632 | 115 | 99 | 108 | 93 | 83 |
| 61-65 | 491 | 120 | 107 | 126 | 112 | 97 |
| 66-70 | 813 | 138 | 129 | 134 | 125 | 97 |
| 71-75 | 1,432 | 124 | 121 | 128 | 125 | 95 |
| 76-80 | 2,671 | 116 | 118 | 112 | 114 | 110 |
| 81-85 | 4,286 | 119 | 126 | 111 | 117 | 143 |
| 86-90 | 3,809 | 113 | 124 | 108 | 119 | 94 |
| 91-95 | 2,543 | 111 | 127 | 112 | 128 | - |
| 21-95 | 18,193 | 117 | 119 | 115 | 116 | 100 |

* Ratio based on fewer than 10 actual deaths.

Table ASS 2.5.1. Minimum evidence assurances written on one male life and one female life, females, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the AFC00 table, together with comparisons of 1999-2002 using the AFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AFC00) | 100A/E 2003-2006 (using AF92) | 100A/E 1999-2002 (using AFC00) | 100A/E 1999-2002 (using AF92) | 100A/E 1995-1998 (using AF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| All ages | - | - | - | 0* | 0* | 97* |
| Duration 1 | | | | | | |
| All ages | - | - | - | 0* | 0* | 28* |
| Durations 2+ | | | | | | |
| 31-35 | 13 | 118 | 99 | 94 | 79 | 67 |
| 36-40 | 85 | 96 | 78 | 103 | 84 | 88 |
| 41-45 | 200 | 84 | 68 | 97 | 79 | 80 |
| 46-50 | 301 | 84 | 68 | 112 | 91 | 85 |
| 51-55 | 418 | 89 | 74 | 108 | 90 | 90 |
| 56-60 | 459 | 90 | 77 | 98 | 84 | 83 |
| 61-65 | 185 | 74 | 66 | 76 | 68 | 107 |
| 66-70 | 52 | 95 | 88 | 115 | 107 | 70* |
| 31-70 | 1,713 | 86 | 73 | 102 | 85 | 84 |

* Ratio based on fewer than 10 actual deaths.

Table 2.6.1. Guaranteed acceptance assurances, females, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the AFC00 table, together with comparisons of 1999-2002 using the AFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the AF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using AFC00) | 100A/E 2003-2006 (using AF92) | 100A/E 1999-2002 (using AFC00) | 100A/E 1999-2002 (using AF92) | 100A/E 1995-1998 (using AF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| 51-55 | 198 | 504 | 399 | 559 | 443 | |
| 56-60 | 301 | 384 | 331 | 468 | 404 | } 313 |
| 61-65 | 365 | 286 | 264 | 330 | 305 | |
| 66-70 | 424 | 245 | 240 | 300 | 295 | 212 |
| 71-75 | 438 | 201 | 209 | 251 | 261 | 211 |
| 76-80 | 384 | 167 | 184 | 188 | 208 | } 179 |
| 81-85 | 56 | 154 | 176 | 173 | 198 | |
| 51-85 | 2,166 | 240 | 239 | 273 | 276 | 215 |
| Duration 1 | | | | | | |
| 51-55 | 171 | 377 | 369 | 476 | 466 | |
| 56-60 | 306 | 302 | 320 | 349 | 369 | } 263 |
| 61-65 | 451 | 250 | 286 | 268 | 307 | |
| 66-70 | 535 | 215 | 266 | 244 | 301 | 314 |
| 71-75 | 589 | 180 | 240 | 183 | 243 | 228 |
| 76-80 | 547 | 149 | 214 | 148 | 213 | } 123 |
| 81-85 | 193 | 138 | 209 | 111 | 168 | |
| 51-85 | 2,792 | 198 | 255 | 202 | 263 | 206 |
| Durations 2+ | | | | | | |
| 36-50 | 15 | 55 | 45 | 73 | 60 | 136 |
| 51-55 | 308 | 299 | 251 | 328 | 275 | 115 |
| 56-60 | 1,713 | 278 | 240 | 303 | 261 | 138 |
| 61-65 | 3,288 | 232 | 208 | 238 | 213 | 150 |
| 66-70 | 5,198 | 202 | 188 | 214 | 199 | 144 |
| 71-75 | 6,971 | 176 | 171 | 183 | 178 | 126 |
| 76-80 | 8,599 | 153 | 156 | 152 | 155 | 93 |
| 81-85 | 9,422 | 133 | 141 | 132 | 139 | 85 |
| 86-90 | 4,534 | 121 | 133 | 124 | 136 | - |
| 91-95 | 837 | 114 | 130 | 112 | 127 | - |
| 36-95 | 40,885 | 158 | 160 | 166 | 166 | 118 |

2 THE MORTALITY OF HOLDERS OF TEMPORARY ASSURANCES ISSUED IN THE UNITED KINGDOM, 2003-2006

This report contains commentaries on the mortality experiences of holders of traditional, standalone temporary assurance policies for both males and females. It includes brief reports on the mortality of holders of temporary assurance policies effected in conjunction with personal pension policies under Section 637(1) of the ICTA 1988.

The exposed to risk and deaths over the last four quadrennia are shown for each sub-group in Table TEMP 0.1. This, and subsequent tables relating to the text, will be found on pp 25 to 29. The effect of smoking on mortality for this class of business is covered in a separate report on pp 70 to 103.

It can be seen from Table TEMP 0.1 that, in contrast to the permanent assurance investigations, data volumes have remained relatively stable over recent quadrennia.

2.1 TEMPORARY ASSURANCES ON MALE LIVES

2.1.1 *Traditional standalone policies written on standard medical evidence*

The policies included in this group are those issued after a full medical examination and those issued after the completion of a comprehensive medical questionnaire, with or without a medical attendant's report. The analyses for this group are shown in table TEMP 1.1.1. For 2003-2006 and 1999-2002 the comparison bases are the TMC00 and the TM92 tables. The results for 1995-1998 are given using the TM92 table only as the comparison basis.

Looking at the duration 0 experience detailed in TEMP 1.1.1, overall there has been a significant improvement in the level of mortality recorded over the three quadrennia shown. This feature is also apparent when considering each age group individually, and the experience now exhibits mortality at about two-thirds of the level of the TMC00 table.

At durations 1 to 4 there has been an improvement in the mortality recorded in 2003-2006 at all ages. The deterioration in mortality at ages 31-40 noted in *C.M.I.R.* 21 for the preceding quadrennium is not apparent in 2003-2006. The overall fall in the value of 100A/E between 1999-2002 and 2003-2006 is of broadly similar magnitude to the value of the fall seen between 1995-1998 and 1999-2002. As noted at duration 0, the experience in 2003-2006 exhibited significantly lighter mortality than the relevant "00" Series table, being about three-quarters of the level of the TMC00 table.

At durations 5 and over there has also been an improvement in mortality at nearly all ages over the three quadrennia shown. Higher mortality was recorded in 2003-2006 than in 1999-2002 for ages above 75 and, to a lesser extent, below 35. Again, the overall fall in the value of 100A/E between 1999-2002 and 2003-2006 was similar to the value of the fall seen between 1995-1998 and 1999-2002. The overall mortality recorded in 2003-2006 is lighter than the TMC00 table, though not to the same extent as that observed at shorter durations.

The comparison bases used in table TEMP 1.1.2 are AMC00 and AM92 for 2003-2006 and AM92 for 1999-2002. From this table it can be seen that at durations 0 and 1 temporary assurance mortality experience is well below that of standard evidence permanent assurances.

At durations 2 and over, the temporary assurance 100A/E ratios are below those for the permanent assurance experience at all ages except for 76-80 in 2003-2006. The differences are greatest for ages below 40 and also for the 66-70 age group. A similar feature was observed in the 1999-2002 experience, as reported in *C.M.I.R.* 21.

2.1.2 Assurances effected in conjunction with personal pensions under Section 637(1) of the ICTA 1988

The experience is shown in table TEMP 1.2.1. For duration 0 and durations 1 to 4 the total number of deaths is too small to allow firm conclusions to be drawn. At durations 5 and over the experience continues to exhibit lower mortality than that of the standalone category, though the pattern by age group is a little more mixed than in previous quadrennia.

2.2 TEMPORARY ASSURANCES ON FEMALE LIVES

2.2.1 Traditional standalone policies written on standard medical evidence

The experience is shown in table TEMP 2.1.1.

At duration 0 a consistent overall improvement in the level of mortality experienced has been recorded. However, the number of deaths is small and too much should not be read into this.

At durations 1 to 4 the 2003-2006 experience shows an improvement in mortality in all age groups above 30 and below 70. The experience is lighter than the TFC00 mortality at all age groups and overall is about three-quarters of the level of that table.

At durations 5 and over there has been an improvement in mortality over the three quadrennia for ages below 70. The overall improvement has slowed somewhat in 2003-2006, though this reflects improvements below age 70 being offset by deteriorations above this age. Between ages 40 and 65 (where most of the deaths are recorded), the 2003-2006 experience follows a similar pattern to the TFC00 table but the actual number of deaths recorded is some 10% lower than expected from this table. At younger ages the experience is significantly lower than this level and above age 65 it is significantly higher – higher in fact than the TFC00 table.

Table TEMP 2.1.2 compares the experience of the temporary assurance data with that of the permanent assurances. As for males, at durations 0 and 1 the temporary assurance mortality experience is well below that of standard evidence permanent assurances.

At durations 2 and over the temporary assurance mortality experience is lower at ages above 25 and below 70, and overall the experience is significantly lower.

2.2.2 Assurances effected in conjunction with personal pensions under Section 637(1) of the ICTA 1988

The experience is shown in table TEMP 2.2.1. The number of deaths is too small for any significant conclusions to be drawn. However for durations 5 and over it can be noted that the overall experience recorded was lower than that of the TFC00 table and, as with the male experience, was lower than that of the standalone category.

Table TEMP 0.1. Temporary assurances, combined, all durations: exposed to risk and deaths.

| Investigation | 2003-2006 | | 1999-2002 | |
|---|--------------------------|---------------|--------------------------|---------------|
| | Exposed to risk (000) | Actual deaths | Exposed to risk (000) | Actual deaths |
| <i>Males, UK</i> | | | | |
| Temporary assurances | 3,569 | 5,477 | 3,289 | 6,564 |
| Temporary assurances – 637(1) of ICTA 1988 | 415 | 875 | 712 | 1,224 |
| Total | 3,984 | 6,352 | 4,001 | 7,788 |
| <i>Females, UK</i> | | | | |
| Temporary assurances | 3,024 | 2,620 | 2,555 | 2,616 |
| Temporary assurances – 637(1) of ICTA 1988 | 116 | 148 | 216 | 205 |
| Total | 3,140 | 2,768 | 2,771 | 2,821 |

| Investigation | 1995-1998 | | 1991-1994 | |
|---|--------------------------|---------------|--------------------------|---------------|
| | Exposed to risk (000) | Actual deaths | Exposed to risk (000) | Actual deaths |
| <i>Males, UK</i> | | | | |
| Temporary assurances | 3,099 | 6,654 | 3,901 | 8,664 |
| Temporary assurances – 637(1) of ICTA 1988 | 495 | 550 | 253 | 275 |
| Total | 3,594 | 7,204 | 4,155 | 8,939 |
| <i>Females, UK</i> | | | | |
| Temporary assurances | 1,970 | 2,020 | 1,940 | 1,928 |
| Temporary assurances – 637(1) of ICTA 1988 | 167 | 124 | 88 | 39 |
| Total | 2,138 | 2,144 | 2,028 | 1,967 |

Table TEMP 1.1.1. Temporary assurances, males, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the TMC00 table, together with comparisons of 1999-2002 using the TMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the TM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using TMC00) | 100A/E 2003-2006 (using TM92) | 100A/E 1999-2002 (using TMC00) | 100A/E 1999-2002 (using TM92) | 100A/E 1995-1998 (using TM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| 16-30 | 12 | 62 | 25 | 115 | 47 | 70 |
| 31-45 | 97 | 77 | 44 | 88 | 50 | 77 |
| 46-60 | 120 | 66 | 36 | 105 | 57 | 57 |
| 61-75 | 39 | 66 | 33 | 97 | 48 | 77 |
| 16-75 | 268 | 70 | 37 | 99 | 53 | 67 |
| Durations 1-4 | | | | | | |
| 21-30 | 41 | 85 | 44 | 106 | 58 | 70 |
| 31-35 | 82 | 81 | 53 | 105 | 69 | 58 |
| 36-40 | 138 | 77 | 54 | 104 | 74 | 67 |
| 41-45 | 185 | 75 | 52 | 91 | 64 | 84 |
| 46-50 | 210 | 75 | 51 | 93 | 63 | 87 |
| 51-55 | 265 | 81 | 53 | 105 | 70 | 81 |
| 56-60 | 253 | 66 | 43 | 109 | 72 | 84 |
| 61-65 | 168 | 68 | 45 | 94 | 62 | 82 |
| 66-70 | 119 | 72 | 48 | 90 | 59 | 92 |
| 71-75 | 91 | 80 | 55 | 107 | 72 | 110 |
| 76-80 | 57 | 80 | 61 | 95 | 67 | 84 |
| 21-80 | 1,609 | 74 | 50 | 100 | 67 | 82 |
| Durations 5+ | | | | | | |
| 26-35 | 40 | 90 | 80 | 90 | 79 | 76 |
| 36-40 | 73 | 66 | 61 | 89 | 83 | 86 |
| 41-45 | 178 | 83 | 74 | 94 | 83 | 92 |
| 46-50 | 339 | 92 | 76 | 102 | 84 | 82 |
| 51-55 | 492 | 84 | 67 | 97 | 77 | 93 |
| 56-60 | 771 | 84 | 66 | 100 | 78 | 85 |
| 61-65 | 589 | 84 | 66 | 100 | 79 | 85 |
| 66-70 | 271 | 79 | 63 | 92 | 73 | 88 |
| 71-75 | 299 | 89 | 72 | 107 | 87 | 108 |
| 76-80 | 382 | 111 | 91 | 107 | 88 | 96 |
| 81-85 | 119 | 95 | 78 | 80 | 66 | 69 |
| 26-85 | 3,553 | 87 | 70 | 99 | 79 | 88 |

Table TEMP 1.1.2. Temporary assurances, males, 2003-2006, all data: comparison of temporary assurance mortality with that for permanent assurances using the AMC00 tables for both data sets, together with the 2003-2006 and 1999-2002 equivalents using the AM92 table.

| Age group (nearest ages) | 2003-2006 100A/E (AMC00) | | 2003-2006 100A/E (AM92) | | 1999-2002 100A/E (AM92) | |
|-----------------------------|-----------------------------|-----------|----------------------------|-----------|----------------------------|-----------|
| | Temporary | Permanent | Temporary | Permanent | Temporary | Permanent |
| Duration 0 | | | | | | |
| 21-80 | 42 | 144 | 33 | 114 | 46 | 79 |
| Duration 1 | | | | | | |
| 21-80 | 46 | 85 | 37 | 68 | 47 | 81 |
| Durations 2+ | | | | | | |
| 21-25 | 76* | 106* | 63* | 89* | 49* | 112 |
| 26-30 | 48 | 101 | 42 | 89 | 71 | 81 |
| 31-35 | 67 | 88 | 60 | 80 | 75 | 87 |
| 36-40 | 60 | 80 | 53 | 71 | 77 | 87 |
| 41-45 | 72 | 85 | 61 | 72 | 75 | 89 |
| 46-50 | 79 | 90 | 63 | 72 | 77 | 81 |
| 51-55 | 76 | 90 | 59 | 69 | 73 | 77 |
| 56-60 | 73 | 88 | 56 | 67 | 73 | 78 |
| 61-65 | 75 | 86 | 57 | 65 | 71 | 74 |
| 66-70 | 66 | 86 | 51 | 67 | 63 | 75 |
| 71-75 | 77 | 87 | 61 | 69 | 77 | 79 |
| 76-80 | 97 | 92 | 80 | 75 | 78 | 83 |
| 21-80 | 75 | 88 | 59 | 69 | 73 | 78 |

* Ratio based on fewer than 10 actual deaths.

Table TEMP 1.2.1. Temporary assurances effected under section 637(1) of the ICTA 1988 (i.e. in conjunction with personal pensions), males, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the TMC00 table, together with comparisons of 1999-2002 using the TMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the TM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using TMC00) | 100A/E 2003-2006 (using TM92) | 100A/E 1999-2002 (using TMC00) | 100A/E 1999-2002 (using TM92) | 100A/E 1995-1998 (using TM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| All ages | 2 | 212* | 115* | 149 | 80 | 72 |
| Durations 1-4 | | | | | | |
| All ages | 31 | 91 | 68 | 115 | 80 | 84 |
| Durations 5+ | | | | | | |
| 21-35 | 14 | 157 | 140 | 65 | 58 | 69 |
| 36-40 | 20 | 68 | 63 | 77 | 71 | 77 |
| 41-45 | 57 | 83 | 73 | 92 | 81 | 57 |
| 46-50 | 100 | 80 | 66 | 103 | 85 | 76 |
| 51-55 | 194 | 93 | 74 | 93 | 74 | 59 |
| 56-60 | 278 | 88 | 68 | 96 | 75 | 70 |
| 61-65 | 152 | 68 | 53 | 90 | 71 | 60 |
| 66-70 | 21 | 59 | 47 | 54 | 43 | 75* |
| 21-70 | 836 | 82 | 66 | 92 | 74 | 67 |

* Ratio based on fewer than 10 actual deaths.

Table TEMP 2.1.1. Temporary assurances, females, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the TFC00 table, together with comparisons of 1999-2002 using the TFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the TF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using TFC00) | 100A/E 2003-2006 (using TF92) | 100A/E 1999-2002 (using TFC00) | 100A/E 1999-2002 (using TF92) | 100A/E 1995-1998 (using TF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 | | | | | | |
| All ages | 97 | 57 | 44 | 93 | 71 | 84 |
| Durations 1-4 | | | | | | |
| 21-30 | 16 | 91 | 37 | 73 | 31 | 55 |
| 31-35 | 39 | 91 | 41 | 109 | 52 | 54 |
| 36-40 | 65 | 72 | 38 | 94 | 50 | 73 |
| 41-45 | 87 | 65 | 38 | 94 | 57 | 72 |
| 46-50 | 109 | 71 | 47 | 103 | 71 | 93 |
| 51-55 | 103 | 65 | 47 | 95 | 71 | 95 |
| 56-60 | 100 | 77 | 59 | 110 | 87 | 87 |
| 61-65 | 52 | 74 | 58 | 137 | 110 | 102 |
| 66-70 | 34 | 81 | 60 | 110 | 83 | 117 |
| 71-75 | 21 | 81 | 58 | 79 | 57 | 93 |
| 76-80 | 21 | 89 | 67 | 40* | 30* | 66 |
| 21-80 | 647 | 73 | 47 | 100 | 66 | 83 |
| Durations 5+ | | | | | | |
| 26-35 | 22 | 62 | 50 | 73 | 59 | 93 |
| 36-40 | 71 | 71 | 58 | 105 | 86 | 87 |
| 41-45 | 185 | 93 | 78 | 105 | 88 | 81 |
| 46-50 | 263 | 94 | 81 | 99 | 85 | 95 |
| 51-55 | 266 | 85 | 75 | 93 | 82 | 100 |
| 56-60 | 254 | 85 | 77 | 97 | 88 | 102 |
| 61-65 | 135 | 88 | 81 | 87 | 81 | 107 |
| 66-70 | 101 | 102 | 98 | 110 | 105 | 123 |
| 71-75 | 178 | 122 | 120 | 113 | 111 | 94 |
| 76-80 | 273 | 119 | 119 | 96 | 95 | 111 |
| 81-85 | 93 | 112 | 114 | 74 | 75 | 41* |
| 26-85 | 1,841 | 95 | 86 | 99 | 88 | 96 |

* Ratio based on fewer than 10 actual deaths.

Table TEMP 2.1.2. Temporary assurances, females, 2003-2006, all data: comparison of temporary assurance mortality with that for permanent assurances using the AFC00 tables for both data sets, together with the 2003-2006 and 1999-2002 equivalents using the AF92 table.

| Age group (nearest ages) | 2003-2006 100A/E (AFC00) | | 2003-2006 100A/E (AF92) | | 1999-2002 100A/E (AF92) | |
|-----------------------------|-----------------------------|-----------|----------------------------|-----------|----------------------------|-----------|
| | Temporary | Permanent | Temporary | Permanent | Temporary | Permanent |
| Duration 0 21-80 | 50 | 118* | 35 | 95* | 57 | 82 |
| Duration 1 21-80 | 51 | 121 | 46 | 124 | 62 | 110 |
| Durations 2+ | | | | | | |
| 21-25 | 58* | 35* | 56* | 33* | - | 57* |
| 26-30 | 24* | 60* | 21* | 54* | 23* | 97 |
| 31-35 | 55 | 66 | 47 | 55 | 58 | 76 |
| 36-40 | 58 | 84 | 47 | 69 | 75 | 74 |
| 41-45 | 72 | 102 | 58 | 82 | 77 | 87 |
| 46-50 | 79 | 109 | 64 | 89 | 78 | 93 |
| 51-55 | 75 | 100 | 62 | 84 | 76 | 90 |
| 56-60 | 79 | 94 | 68 | 81 | 84 | 86 |
| 61-65 | 81 | 87 | 72 | 77 | 81 | 82 |
| 66-70 | 89 | 90 | 83 | 84 | 100 | 87 |
| 71-75 | 111 | 95 | 108 | 93 | 104 | 100 |
| 76-80 | 111 | 98 | 113 | 99 | 83 | 102 |
| 21-80 | 80 | 95 | 69 | 86 | 80 | 90 |

* Ratio based on fewer than 10 actual deaths.

Table TEMP 2.2.1. Temporary assurances effected under section 637(1) of the ICTA 1988 (i.e. in conjunction with personal pensions), females, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the TFC00 table, together with comparisons of 1999-2002 using the TFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the TF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using TFC00) | 100A/E 2003-2006 (using TF92) | 100A/E 1999-2002 (using TFC00) | 100A/E 1999-2002 (using TF92) | 100A/E 1995-1998 (using TF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| Duration 0 All ages | 0 | 0* | 0* | 57* | 46* | 114 |
| Durations 1-4 All ages | 12 | 164 | 122 | 122 | 83 | 107 |
| Durations 5+ All ages | 136 | 85 | 75 | 94 | 82 | 72 |

* Ratio based on fewer than 10 actual deaths.

3 THE MORTALITY OF IMMEDIATE ANNUITANTS, HOLDERS OF RETIREMENT ANNUITY POLICIES, AND HOLDERS OF PERSONAL PENSION PLANS 2003-2006

The first part of this report contains analyses of the mortality of immediate annuitants over the quadrennium 2003-2006. This is followed by commentaries on the experience of holders of retirement annuity contracts now written under Chapter III of Part XIV of the ICTA 1988 and of personal pension policies issued under Chapter IV of Part XIV of the same Act. The final part of the report, on pp 35 to 49, contains all the tables referred to in the earlier parts.

Table ANN 0.1 shows the development of these investigations over recent quadrennia for all ages and durations combined. It should be noted that the number of offices contributing data over this period has not been stable as offices join and leave the investigations. For example, of the nineteen offices that have contributed to the immediate annuitant investigation at some point over the twelve years from 1995 to 2006, only four have contributed data for the entire period. Similar patterns are apparent from the other investigations in this section.

In 2003-2006 there was a fall in the number of offices contributing to all of these investigations compared with earlier quadrennia, which may in part be due to consolidation in the life industry. This continued the decline for the immediate and retirement annuitants in deferment and reversed the increasing trend for the personal pension investigations that had been noted in *C.M.I.R.* 21.

The size of the in payment personal pensions investigation is growing rapidly despite the fall in the number of contributing offices and has now overtaken that of the retirement annuitants in payment even though that too has grown. Measured by amount of exposed to risk, it is now significantly larger than the immediate annuitant investigation – about thirty-five times for males. The in deferment section, although reduced from the previous quadrennium, is now more than 50% greater than the permanent assurances investigation.

3.1 MALE IMMEDIATE ANNUITANTS

Table ANN 1.1a shows the experience for 2003-2006, on the basis of lives, using the IML00 mortality table. Table ANN 1.1a also gives comparisons for 1999-2002 using the IML00 table and for 2003-2006, 1999-2002 and 1995-1998 using the IML92 table projected to 2020. Table ANN 1.1b shows similar information but for the mortality experiences measured by amounts. The comparison tables are IML00 and IMA92 projected to calendar year 2020.

At durations 1 and over, overall mortality in 2003-2006 improved quite markedly compared with 1999-2002, for both lives and amounts. Using a consistent “92” Series comparison basis, Table ANN 1.1a shows that the experience recorded for 2003-2006, based on lives, was lighter than that for 1999-2002 for all ages above 65. Similarly, Table ANN 1.1b shows that the experience recorded for 2003-2006, based on amounts, was lighter than that for 1999-2002 for all ages except those in the 76-85 range. It can also be seen that both the lives and amounts experience was lighter than the IML00 table at all ages above 65. Volumes at duration 0 are too low to draw conclusions.

Table ANN 1.2a compares the experience measured on a lives basis in each year from 1992 to 2006 at durations 1 and over with that expected according to the IML00 table. While one should bear in mind the changing mix of contributing offices, this shows a downward, albeit fluctuating, trend in the level of mortality recorded, though it appears that the pace of improvement has increased in more recent years. 1994, 1998 and 2000 are the only years in the fourteen-year period when there is not a year on year decrease in the overall level of mortality. The rate of mortality in 2006 is around 30% lower than that in 1992.

Table ANN 1.2b shows, for amounts, similar information to Table ANN 1.2a, again using the IML00 table as the comparison basis (since no amounts tables for immediate annuitants were graduated as part of the “00” Series). These results show a fairly level pattern of mortality over the period leading up to the current quadrennium, albeit with a greater fluctuation around the trend, but as with the lives experience there appears to have been greater improvements in more recent years.

3.2 FEMALE IMMEDIATE ANNUITANTS

The experience recorded for female annuitants for 2003-2006 is shown in Tables ANN 2.1a and ANN 2.1b (lives and amounts respectively) using as a comparison basis the IFL00 table. In addition the experiences of 2003-2006, 1999-2002 and 1995-1998 are shown using as comparison bases the IFL92 and IFA92 tables, for lives and amounts respectively, projected to calendar year 2020, together with the 1999-2002 experience using the IFL00 table.

At durations 1 and over a comparison of the levels of mortality between 1999-2002 and 2003-2006, using consistent “92” Series tables, shows that both the lives and amounts experiences have improved overall. This feature is observed for all age groups above age 75, where the majority of deaths have been recorded. Volumes at duration 0 are too low to draw conclusions.

Table ANN 2.2a compares the experience at durations 1 and over on a lives basis for each year from 1992 to 2006 with that expected according to the IFL00 table. The table shows a general improvement in mortality over the period although this feature varies year by year and between age groups, and as observed in the male experience appears to have accelerated in more recent years. Table ANN 2.2b shows similar information for the amounts experience, again using the IFL00 table as the comparison basis. This experience is more volatile, though the mortality was particularly high for the years 1999 and 2000 and has improved somewhat in more recent years. As with the male experience, the changing mix of contributing offices should be borne in mind.

3.3 MALE HOLDERS OF RETIREMENT ANNUITY CONTRACTS

The experience of male holders of retirement annuity contracts in 2003-2006 is shown in Tables ANN 3.1a and ANN 3.1b for policies in deferment and in payment respectively. The ‘in deferment’ mortality is compared against the RMD00 table. The ‘in payment’ mortality is compared against the RMV00 table. The 2003-2006, 1999-2002 and 1995-1998 experiences are also shown using the ultimate rates of the AM92 table for the in deferment section and the projected rates for the calendar year 2020 from the RMV92 table for the in payment section. In addition, the 1999-2002 experience is shown using the RMD00 and RMV00 tables as comparison bases for the in deferment and in payment sections respectively.

The combined experience of policies in deferment and policies in payment, compared with the RMC00 table, is shown in Table ANN 3.2. In addition, for 2003-2006, 1999-2002 and 1995-1998, there is a comparison against the projected rates for 2020 from the RMV00 table and a comparison of the 1999-2002 experience against the RMC00 table.

Table ANN 3.1a shows that, overall, there has been a small improvement in mortality between 1999-2002 and 2003-2006 using the AM92 table as a comparison basis, though the pattern by age group is mixed. It can also be seen that below age 65 the mortality experience is heavier than that for assured lives (see Table ASS 1.1.1). This contrasts with the previous two quadrennia when it was noted that the experiences were fairly similar. However, at ages over 65 the retirement annuitant policyholders continue to experience much lighter mortality in deferment than assured lives, suggesting that the less healthy lives may have transferred to the in payment section. This feature was also noted for the

previous two quadrennia. The table also shows that the RMD00 table gives a reasonably close match to the data, both overall and at all age groups with significant volumes of data.

Table ANN 3.1b shows that the feature witnessed in previous quadrennia, where the mortality suffered by retirees at the younger ages is generally heavier than at the higher ages, appears to have disappeared. The actual to expected ratios are now relatively stable over the majority of the age range. This may be a result of greater improvements in mortality being experienced at the younger ages to bring them more into line with the older ages, where improvements have been generally less pronounced. The mortality is lighter than the RMV00 table, though it is of a similar shape over the majority of the age range.

The combined experience, detailed in Table ANN 3.2, shows some interesting features. Combining the in deferment and in payment sections suppresses the effect of any selective early retirement and gives a smooth progression of the 100A/E ratios through the age range. It should be noted that, below age 50, the mortality recorded was a little heavier than that of the RMC00 table, while above age 50 the mortality was just a little lighter than that table.

Comparisons of 2003-2006, 1999-2002 and 1995-1998 are also shown using a consistent comparison basis, the projected rate for 2020 from the RMV92 table. These show little change below age 60, but reasonably consistent improvements above that age. The apparent overall worsening in mortality is somewhat misleading since it is a consequence of fairly large falls in data volumes at the younger ages reducing the expected deaths to a much greater degree than the actual deaths from the overall totals.

3.4 FEMALE HOLDERS OF RETIREMENT ANNUITY CONTRACTS

The experience of female holders of retirement annuity contracts in 2003-2006 is shown in Tables ANN 4.1a and ANN 4.1b for policies in deferment and in payment respectively. The in deferment mortality is compared against the RFD00 table. The in payment mortality is compared against the RFV00 table. These tables are also used as comparison bases for the respective 1999-2002 experiences. In addition, corresponding ratios for 2003-2006, 1999-2002 and 1995-1998 are shown using the ultimate rates of the AF92 table for the in deferment section and the projected rates for 2020 from the RFV92 table for the in payment section.

From Table ANN 4.1a it can be seen that the overall mortality experienced by the in deferment section was little changed between 1999-2002 and 2003-2006, though the pattern by age group is very mixed. It can also be seen that the RFD00 table provides a better match to both the level and shape of the experience than the AF92 table.

From Table ANN 4.1b it can be seen that the particularly heavy mortality suffered by the retirees in the 56-60 age group in previous quadrennia has disappeared. Mortality has improved at all age groups compared with the previous quadrennium, though the improvements have generally tended to be greater at the younger ages. It can also be seen that, relative to the comparison basis, ages below 65 have experienced lighter mortality than the older age groups.

The combined 2003-2006 experience of the in deferment and the in payment policies, compared with the RFC00 table, is shown in Table ANN 4.2, with the 1999-2002 experience also shown using this table as the comparison basis. Comparative figures for 2003-2006, 1999-2002 and 1995-1998 are additionally shown using the projected rates for 2020 from the RFV92 table. As with the males, this shows that the dedicated mortality table, RFC00, is a much better measure of the experience than the projected RFV92 table.

3.5 MALE HOLDERS OF PERSONAL PENSION CONTRACTS

The experience of male holders of personal pension contracts is shown in Tables ANN 5.1a and ANN 5.1b for policies in deferment and in payment respectively. The in deferment mortality is compared against the PPMD00 table. The in payment mortality is compared against the PPMV00 table. These tables are also used as comparison bases for the respective 1999-2002 experiences. In addition, corresponding ratios for 2003-2006, 1999-2002 and 1995-1998 are shown using the ultimate rates from the AM92 table for the in deferment section and the projected rates for 2020 from the RMV92 table for the in payment section.

Table ANN 5.1a shows that in deferment the overall mortality experienced has improved marginally over the last two quadrennia, but the pattern by age group is very mixed. The mortality is a little heavier than that of retirement annuitants in deferment (see Table ANN 3.1a), but does seem to give a reasonable fit to the PPMD00 table. The rates are generally heavier than those found among assured lives at ages up to 65. Above that age the rates compared to assured lives (see Table ASS 1.1.1) are lighter.

Table ANN 5.1b shows that the in payment experience has been relatively stable over recent quadrennia, and again, as was the case in 1999-2002 and 1995-1998, the mortality recorded is well below that of retirement annuitants in payment (Table ANN 3.1b). The experience is lighter for each individual age group (except for 61-65 where it is the same). Apart from the youngest and oldest age groups, the experience is a very close match to the PPMV00 table.

The combined experience is shown in Table ANN 5.2. The comparison bases are the PPMC00 table for 2003-2006 and 1999-2002 and the RMV92 rates projected to 2020 for 2003-2006, 1999-2002 and 1995-1998. This table shows similar patterns to the combined retirement annuity experience (see Table ANN 3.2). The PPMC00 table closely fits the experience, whereas the projected RMV92 table is clearly a poor comparison basis, particularly at ages below 60.

3.6 FEMALE HOLDERS OF PERSONAL PENSION CONTRACTS

The experience of female holders of personal pension contracts is shown in Tables ANN 6.1a and ANN 6.1b for policies in deferment and in payment respectively. The in deferment mortality is compared against the PPFD00 table. The in payment mortality is compared against the PPFV00 table. These tables are also used as comparison bases for the respective 1999-2002 experiences and corresponding ratios for 2003-2006, 1999-2002 and 1995-1998 are shown using the ultimate rates from the AF92 table for the in deferment section and the projected rates for 2020 from the RFV92 table for the in payment section.

Table ANN 6.1a shows that the in deferment mortality experienced by personal pension contract holders has improved overall and at most age groups since the 1999-2002 quadrennium and currently exhibits broadly similar mortality to that observed among retirement annuity contract holders (see Table ANN 4.1a).

Overall, and at most age groups, the mortality recorded for personal pensions in payment (Table ANN 6.1b) is lighter than that recorded among the retirement annuitants (see Table ANN 4.1b) reflecting the pattern observed among their male counterparts. Overall there has been an improvement in experience compared to the previous quadrennium.

The combined experience is shown in Table ANN 6.2. The comparison bases are the PPFC00 table for 2003-2006 and 1999-2002 and the RFV00 rates projected to 2020 for 2003-2006, 1999-2002 and 1995-

1998. As was the case with males, similar patterns to the combined retirement annuity experience (see Tables ANN 4.2a and ANN 4.2b) are observed.

Table ANN 0.1. Immediate annuitants (lives), retirement annuitants and personal pensioners: all ages and durations combined: exposed to risk and deaths over recent quadrennia.

| | 2003-2006 | 1999-2002 | 1995-1998 | 1991-1994 |
|-----------------------------------|-----------|-----------|-----------|-----------|
| Males | | | | |
| Immediate annuitants | | | | |
| Exposed to risk (000) | 29 | 36 | 31 | 40 |
| Deaths | 1,954 | 2,591 | 2,263 | 2,990 |
| Crude death rate | 0.068 | 0.072 | 0.074 | 0.075 |
| Retirement annuities in deferment | | | | |
| Exposed to risk (000) | 2,423 | 3,880 | 3,795 | 4,511 |
| Deaths | 9,719 | 13,329 | 12,721 | 14,664 |
| Crude death rate | 0.004 | 0.003 | 0.003 | 0.003 |
| Retirement annuities in payment | | | | |
| Exposed to risk (000) | 976 | 893 | 638 | 641 |
| Deaths | 31,667 | 29,654 | 19,030 | 20,200 |
| Crude death rate | 0.032 | 0.033 | 0.030 | 0.032 |
| Personal pensions in deferment | | | | |
| Exposed to risk (000) | 6,244 | 8,563 | 6,043 | 3,831 |
| Deaths | 14,236 | 16,544 | 10,467 | 5,827 |
| Crude death rate | 0.002 | 0.002 | 0.002 | 0.002 |
| Personal pensions in payment | | | | |
| Exposed to risk (000) | 1,041 | 692 | 207 | 50 |
| Deaths | 15,843 | 9,775 | 2,420 | 564 |
| Crude death rate | 0.015 | 0.014 | 0.012 | 0.011 |
| Females | | | | |
| Immediate annuitants | | | | |
| Exposed to risk (000) | 45 | 53 | 52 | 74 |
| Deaths | 3,528 | 4,340 | 4,475 | 6,009 |
| Crude death rate | 0.078 | 0.082 | 0.086 | 0.082 |
| Retirement annuities in deferment | | | | |
| Exposed to risk (000) | 413 | 679 | 672 | 829 |
| Deaths | 1,120 | 1,644 | 1,590 | 1,671 |
| Crude death rate | 0.003 | 0.002 | 0.002 | 0.002 |
| Retirement annuities in payment | | | | |
| Exposed to risk (000) | 403 | 291 | 156 | 151 |
| Deaths | 5,752 | 4,716 | 2,535 | 2,695 |
| Crude death rate | 0.014 | 0.016 | 0.016 | 0.018 |
| Personal pensions in deferment | | | | |
| Exposed to risk (000) | 3,201 | 4,327 | 2,998 | 1,883 |
| Deaths | 3,842 | 4,507 | 2,774 | 1,251 |
| Crude death rate | 0.001 | 0.001 | 0.001 | 0.001 |
| Personal pensions in payment | | | | |
| Exposed to risk (000) | 543 | 294 | 84 | 20 |
| Deaths | 3,461 | 1,835 | 459 | 110 |
| Crude death rate | 0.006 | 0.006 | 0.005 | 0.006 |

Table ANN 1.1a. Immediate annuitants, males, lives, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the IML00 table, together with comparisons of 1999-2002 using the IML00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the IML92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using IML00) | 100A/E 2003-2006 (using IML92C20) | 100A/E 1999-2002 (using IML00) | 100A/E 1999-2002 (using IML92C20) | 100A/E 1995-1998 (using IML92C20) |
|-----------------------------|-------------------------------|--------------------------------------|--|--------------------------------------|--|--|
| Duration 0 | | | | | | |
| 61-90 | 4 | 36* | 57* | 109 | 171 | 134 |
| Durations 1+ | | | | | | |
| 61-65 | 12 | 134 | 211 | 56* | 87* | 152* |
| 66-70 | 22 | 71 | 85 | 110 | 132 | 168 |
| 71-75 | 82 | 83 | 91 | 106 | 117 | 156 |
| 76-80 | 192 | 87 | 96 | 98 | 108 | 126 |
| 81-85 | 414 | 95 | 110 | 99 | 115 | 120 |
| 86-90 | 515 | 86 | 105 | 103 | 126 | 120 |
| 91-95 | 479 | 85 | 108 | 97 | 123 | 118 |
| 96-100 | 202 | 84 | 107 | 100 | 127 | 96 |
| 61-100 | 1,918 | 87 | 105 | 100 | 120 | 122 |

* Ratio based on fewer than 10 actual deaths.

Table ANN 1.1b. Immediate annuitants, males, amounts, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the IML00 table, together with comparisons of 1999-2002 using the IML00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the IMA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using IML00) | 100A/E 2003-2006 (using IMA92C20) | 100A/E 1999-2002 (using IML00) | 100A/E 1999-2002 (using IMA92C20) | 100A/E 1995-1998 (using IMA92C20) |
|-----------------------------|--|--------------------------------------|--|--------------------------------------|--|--|
| Duration 0 | | | | | | |
| 61-90 | 9 | 13* | 19* | 100 | 149 | 124 |
| Durations 1+ | | | | | | |
| 61-65 | 30 | 145 | 239 | 13* | 21* | 153* |
| 66-70 | 61 | 80 | 101 | 129 | 163 | 182 |
| 71-75 | 149 | 58 | 67 | 115 | 132 | 118 |
| 76-80 | 553 | 89 | 103 | 89 | 103 | 109 |
| 81-85 | 1,092 | 84 | 102 | 83 | 100 | 110 |
| 86-90 | 1,883 | 90 | 114 | 99 | 126 | 135 |
| 91-95 | 1,609 | 89 | 116 | 107 | 141 | 130 |
| 96-100 | 436 | 78 | 104 | 96 | 128 | 94 |
| 61-100 | 5,814 | 86 | 108 | 97 | 122 | 123 |

* Ratio based on fewer than 10 actual deaths.

Table ANN 1.2a. Immediate annuitants, males, durations 1 and over, lives, 1992-2006: actual deaths for individual years expressed as a percentage of those expected using the base (2000) rates from the IML00 table.

| Age group (nearest ages) | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|-----------------------------|------|------|------|------|------|------|------|------|
| 61-65 | 305* | 157* | 53* | 43* | 91* | 185* | 62* | - |
| 66-70 | 161 | 124 | 125 | 143 | 136 | 146 | 116* | 103 |
| 71-75 | 132 | 101 | 128 | 131 | 174 | 88 | 169 | 99 |
| 76-80 | 116 | 132 | 130 | 135 | 119 | 98 | 79 | 96 |
| 81-85 | 108 | 100 | 118 | 116 | 108 | 83 | 97 | 88 |
| 86-90 | 95 | 96 | 102 | 88 | 101 | 102 | 100 | 111 |
| 91-95 | 116 | 96 | 89 | 100 | 82 | 78 | 112 | 103 |
| 96-100 | 95 | 94 | 104 | 72 | 83 | 61 | 81 | 95 |
| 61-100 | 109 | 102 | 108 | 105 | 103 | 90 | 102 | 101 |

| Age group (nearest ages) | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|-----------------------------|------|------|------|------|------|------|------|
| 61-65 | 118* | 15* | 163* | 114* | 79* | 128* | 411* |
| 66-70 | 107 | 110 | 119 | 61* | 82* | 80* | 72* |
| 71-75 | 110 | 108 | 107 | 74 | 88 | 100 | 75 |
| 76-80 | 124 | 82 | 94 | 97 | 81 | 109 | 54 |
| 81-85 | 101 | 111 | 97 | 108 | 102 | 82 | 82 |
| 86-90 | 91 | 109 | 102 | 95 | 81 | 90 | 73 |
| 91-95 | 108 | 95 | 88 | 94 | 86 | 78 | 81 |
| 96-100 | 99 | 98 | 104 | 80 | 95 | 74 | 87 |
| 61-100 | 103 | 101 | 97 | 94 | 89 | 86 | 77 |

* Ratio based on fewer than 10 actual deaths.

Table ANN 1.2b. Immediate annuitants, males, durations 1 and over, amounts, 1992-2006: actual deaths for individual years expressed as a percentage of those expected using the base (2000) rates from the IML00 table.

| Age group (nearest ages) | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|-----------------------------|------|------|------|------|------|------|------|------|
| 61-65 | 130* | 327* | 9* | 29* | 118* | 128* | 98* | - |
| 66-70 | 198 | 106 | 106 | 205 | 133 | 126 | 95* | 104 |
| 71-75 | 180 | 116 | 96 | 76 | 127 | 58 | 157 | 81 |
| 76-80 | 94 | 110 | 77 | 138 | 92 | 87 | 48 | 84 |
| 81-85 | 121 | 92 | 98 | 112 | 100 | 73 | 74 | 85 |
| 86-90 | 99 | 85 | 88 | 86 | 111 | 130 | 97 | 124 |
| 91-95 | 95 | 95 | 101 | 97 | 96 | 83 | 118 | 105 |
| 96-100 | 58 | 165 | 106 | 60 | 107 | 60 | 55 | 90 |
| 61-100 | 107 | 100 | 93 | 100 | 104 | 97 | 93 | 103 |

| Age group (nearest ages) | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|-----------------------------|------|------|------|------|------|------|------|
| 61-65 | 35* | 5* | 16* | 96* | 13* | 626* | 60* |
| 66-70 | 96 | 120 | 203 | 40* | 120* | 60* | 131* |
| 71-75 | 126 | 158 | 90 | 55 | 71 | 56 | 47 |
| 76-80 | 129 | 63 | 82 | 100 | 62 | 136 | 54 |
| 81-85 | 72 | 84 | 90 | 77 | 79 | 95 | 88 |
| 86-90 | 83 | 102 | 89 | 92 | 91 | 90 | 86 |
| 91-95 | 115 | 127 | 84 | 90 | 102 | 74 | 88 |
| 96-100 | 67 | 99 | 126 | 63 | 80 | 69 | 96 |
| 61-100 | 93 | 103 | 91 | 85 | 88 | 88 | 84 |

*Ratio based on fewer than 10 actual deaths.

Table ANN 2.1a. Immediate annuitants, females, lives, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the IFL00 table, together with comparisons of 1999-2002 using the IFL00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the IFL92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using IFL00) | 100A/E 2003-2006 (using IFL92C20) | 100A/E 1999-2002 (using IFL00) | 100A/E 1999-2002 (using IFL92C20) | 100A/E 1995-1998 (using IFL92C20) |
|-----------------------------|-------------------------------|--------------------------------------|--|--------------------------------------|--|--|
| Duration 0 | | | | | | |
| 71-100 | 26 | 52 | 71 | 98 | 134 | 111 |
| Durations 1+ | | | | | | |
| 61-65 | 4 | 78* | 118* | 115* | 175* | 387 |
| 66-70 | 15 | 107 | 117 | 95 | 103 | 179 |
| 71-75 | 48 | 103 | 105 | 98 | 99 | 174 |
| 76-80 | 126 | 81 | 87 | 108 | 117 | 130 |
| 81-85 | 423 | 84 | 99 | 98 | 114 | 125 |
| 86-90 | 911 | 92 | 113 | 97 | 118 | 123 |
| 91-95 | 1,158 | 90 | 109 | 103 | 124 | 118 |
| 96-100 | 646 | 94 | 107 | 100 | 114 | 114 |
| 61-100 | 3,331 | 91 | 107 | 100 | 119 | 122 |

* Ratio based on fewer than 10 actual deaths.

Table ANN 2.1b. Immediate annuitants, females, amounts, 2003-2006, all data: actual deaths and ratios of actual deaths to those expected using the IFL00 table, together with comparisons of 1999-2002 using the IFL00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the IFA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using IFL00) | 100A/E 2003-2006 (using IFA92C20) | 100A/E 1999-2002 (using IFL00) | 100A/E 1999-2002 (using IFA92C20) | 100A/E 1995-1998 (using IFA92C20) |
|-----------------------------|--|--------------------------------------|--|--------------------------------------|--|--|
| Duration 0 | | | | | | |
| 71-100 | 183 | 52 | 63 | 108 | 131 | 92 |
| Durations 1+ | | | | | | |
| 61-65 | 20 | 181* | 436* | 151* | 353* | 390 |
| 66-70 | 14 | 54 | 81 | 66 | 99 | 176 |
| 71-75 | 84 | 83 | 105 | 83 | 104 | 268 |
| 76-80 | 316 | 72 | 88 | 115 | 140 | 127 |
| 81-85 | 1,379 | 87 | 105 | 104 | 126 | 128 |
| 86-90 | 3,201 | 95 | 115 | 109 | 131 | 116 |
| 91-95 | 3,853 | 95 | 110 | 116 | 134 | 120 |
| 96-100 | 1,797 | 96 | 104 | 116 | 125 | 105 |
| 61-100 | 10,663 | 93 | 109 | 111 | 131 | 120 |

* Ratio based on fewer than 10 actual deaths.

Table ANN 2.2a. Immediate annuitants, females, durations 1 and over, lives, 1992-2006: actual deaths for individual years expressed as a percentage of those expected using the base (2000) rates from the IFLO0 table.

| Age group (nearest ages) | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|-----------------------------|------|------|------|------|------|------|------|------|
| 61-65 | 245* | 121* | 172* | 154* | 270* | 485* | 127* | 83* |
| 66-70 | 178* | 207 | 213* | 130* | 244 | 113* | 169* | 56* |
| 71-75 | 152 | 175 | 168 | 181 | 164 | 162 | 176 | 113 |
| 76-80 | 126 | 90 | 130 | 127 | 128 | 110 | 109 | 117 |
| 81-85 | 98 | 104 | 122 | 98 | 128 | 96 | 103 | 101 |
| 86-90 | 113 | 87 | 95 | 95 | 100 | 101 | 110 | 105 |
| 91-95 | 97 | 102 | 107 | 100 | 98 | 95 | 95 | 104 |
| 96-100 | 106 | 93 | 105 | 95 | 107 | 107 | 92 | 92 |
| 61-100 | 107 | 97 | 107 | 100 | 107 | 101 | 102 | 103 |

| Age group (nearest ages) | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|-----------------------------|------|------|------|------|------|------|------|
| 61-65 | 85* | 60* | 325* | 33* | - | 156* | 303* |
| 66-70 | 117* | 72* | 148* | 58* | 163* | 48* | 254* |
| 71-75 | 128 | 98 | 58* | 96 | 98 | 95* | 138 |
| 76-80 | 114 | 108 | 94 | 78 | 82 | 87 | 76 |
| 81-85 | 104 | 98 | 90 | 99 | 82 | 83 | 70 |
| 86-90 | 93 | 98 | 93 | 98 | 91 | 94 | 83 |
| 91-95 | 96 | 111 | 99 | 97 | 88 | 84 | 90 |
| 96-100 | 104 | 110 | 95 | 101 | 101 | 92 | 81 |
| 61-100 | 99 | 105 | 95 | 97 | 90 | 88 | 84 |

* Ratio based on fewer than 10 actual deaths.

Table ANN 2.2b. Immediate annuitants, females, durations 1 and over, amounts, 1992-2006: actual deaths for individual years expressed as a percentage of those expected using the base (2000) rates from the IFL00 table.

| Age group (nearest ages) | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|-----------------------------|------|------|------|------|------|------|------|------|
| 61-65 | 302* | 230* | 54* | 38* | 136* | 409* | 36* | 248* |
| 66-70 | 63* | 127 | 142* | 34* | 163 | 120* | 187* | 58* |
| 71-75 | 131 | 104 | 171 | 281 | 101 | 100 | 398 | 75 |
| 76-80 | 98 | 114 | 126 | 111 | 123 | 88 | 107 | 97 |
| 81-85 | 95 | 92 | 120 | 108 | 139 | 88 | 83 | 149 |
| 86-90 | 117 | 87 | 95 | 81 | 103 | 104 | 97 | 112 |
| 91-95 | 105 | 98 | 125 | 113 | 86 | 91 | 123 | 119 |
| 96-100 | 116 | 106 | 94 | 82 | 109 | 118 | 79 | 120 |
| 61-100 | 108 | 95 | 110 | 99 | 105 | 98 | 106 | 120 |

| Age group (nearest ages) | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|-----------------------------|------|------|------|------|------|------|------|
| 61-65 | 43* | 9* | 365* | 249* | - | 38* | 347* |
| 66-70 | 80* | 23* | 109* | 32* | 101* | 12* | 83* |
| 71-75 | 85 | 96 | 75* | 93 | 49 | 53* | 147 |
| 76-80 | 180 | 84 | 93 | 96 | 53 | 66 | 69 |
| 81-85 | 102 | 91 | 71 | 92 | 66 | 119 | 67 |
| 86-90 | 111 | 104 | 110 | 91 | 98 | 107 | 86 |
| 91-95 | 115 | 120 | 109 | 96 | 87 | 101 | 99 |
| 96-100 | 121 | 109 | 115 | 112 | 94 | 76 | 102 |
| 61-100 | 115 | 107 | 104 | 96 | 86 | 99 | 91 |

* Ratio based on fewer than 10 actual deaths.

Table ANN 3.1a. Retirement annuity policies in deferment, males, 2003-2006: actual deaths and ratios of actual deaths to those expected using the RMD00 table, together with comparisons of 1999-2002 using the RMD00 table and 2003-2006, 1999-2002 and 1995-1998 using the ultimate rates from the AM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using RMD00) | 100A/E 2003-2006 (using AM92) | 100A/E 1999-2002 (using RMD00) | 100A/E 1999-2002 (using AM92) | 100A/E 1995-1998 (using AM92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| 31-35 | 11 | 312 | 265 | 107 | 91 | 92 |
| 36-40 | 54 | 105 | 91 | 107 | 93 | 91 |
| 41-45 | 255 | 106 | 92 | 91 | 79 | 107 |
| 46-50 | 715 | 107 | 91 | 102 | 87 | 99 |
| 51-55 | 1,422 | 95 | 78 | 100 | 82 | 92 |
| 56-60 | 3,050 | 98 | 75 | 100 | 76 | 86 |
| 61-65 | 2,771 | 98 | 68 | 102 | 70 | 81 |
| 66-70 | 1,000 | 100 | 61 | 90 | 55 | 66 |
| 71-75 | 408 | 98 | 51 | 111 | 58 | 62 |
| 31-75 | 9,686 | 99 | 71 | 100 | 74 | 85 |

Table ANN 3.1b. Retirement annuity policies in payment, males, 2003-2006: actual deaths and ratios of actual deaths to those expected using the RMV00 table, together with comparisons of 1999-2002 using the RMV00 table and 2003-2006, 1999-2002 and 1995-1998 using the rates for the calendar year 2020 from the RMV92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using RMV00) | 100A/E 2003-2006 (using RMV92C20) | 100A/E 1999-2002 (using RMV00) | 100A/E 1999-2002 (using RMV92C20) | 100A/E 1995-1998 (using RMV92C20) |
|-----------------------------|-------------------------------|--------------------------------------|--|--------------------------------------|--|--|
| 51-55 | 103 | 61 | 91 | 96 | 141 | 166 |
| 56-60 | 304 | 89 | 130 | 115 | 167 | 255 |
| 61-65 | 1,244 | 84 | 118 | 97 | 137 | 186 |
| 66-70 | 3,428 | 86 | 121 | 99 | 139 | 160 |
| 71-75 | 5,700 | 93 | 128 | 102 | 141 | 154 |
| 76-80 | 7,477 | 93 | 124 | 99 | 132 | 141 |
| 81-85 | 7,305 | 94 | 125 | 96 | 128 | 131 |
| 86-90 | 4,126 | 96 | 127 | 107 | 141 | 124 |
| 91-95 | 1,696 | 95 | 127 | 96 | 128 | 104 |
| 96-100 | 239 | 68 | 93 | 76 | 103 | 75 |
| 51-100 | 31,622 | 92 | 124 | 100 | 135 | 147 |

Table ANN 3.2. Retirement annuity policies in deferment and in payment combined, males, 2003-2006: actual deaths and ratios of actual deaths to those expected using the rates from the RMC00 table, together with comparisons of 1999-2002 using the RMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the rates for the calendar year 2020 from the RMV92 table.

| Age group (nearest ages) | Actual deaths ^φ 2003-2006 | 100A/E 2003-2006 (using RMC00) | 100A/E 2003-2006 (using RMV92C20) | 100A/E 1999-2002 (using RMC00) | 100A/E 1999-2002 (using RMV92C20) | 100A/E 1995-1998 (using RMV92C20) |
|-----------------------------|--|--------------------------------------|--|--------------------------------------|--|--|
| 31-35 | 11 | 310 | 12 | 107 | 4 | 4 |
| 36-40 | 57 | 110 | 6 | 108 | 6 | 6 |
| 41-45 | 258 | 107 | 10 | 92 | 8 | 11 |
| 46-50 | 745 | 111 | 19 | 104 | 18 | 21 |
| 51-55 | 1,525 | 99 | 34 | 103 | 36 | 39 |
| 56-60 | 3,354 | 99 | 66 | 100 | 66 | 76 |
| 61-65 | 4,015 | 93 | 97 | 98 | 101 | 124 |
| 66-70 | 4,428 | 90 | 115 | 97 | 125 | 146 |
| 71-75 | 6,108 | 92 | 124 | 102 | 137 | 149 |
| 76-80 | 7,505 | 95 | 124 | 100 | 132 | 141 |
| 81-85 | 7,308 | 95 | 124 | 98 | 127 | 131 |
| 86-90 | 4,127 | 95 | 126 | 106 | 141 | 124 |
| 91-95 | 1,696 | 95 | 126 | 95 | 128 | 104 |
| 96-100 | 239 | 68 | 92 | 76 | 103 | 79 |
| 31-100 | 41,376 | 94 | 89 | 100 | 75 | 65 |

^φ Includes deaths among retirees at ages below 50. Note that this means that the total number of actual deaths is greater than the sum of those shown in tables ANN 3.1a and ANN 3.1b.

Table ANN 4.1a. Retirement annuity policies in deferment, females, 2003-2006: actual deaths and ratios of actual deaths to those expected using the RFD00 table, together with comparisons of 1999-2002 using the RFD00 table and 2003-2006, 1999-2002 and 1995-1998 using the ultimate rates from the AF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using RFD00) | 100A/E 2003-2006 (using AF92) | 100A/E 1999-2002 (using RFD00) | 100A/E 1999-2002 (using AF92) | 100A/E 1995-1998 (using AF92) |
|-----------------------------|-------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| 31-40 | 10 | 85 | 88 | 115 | 119 | 74 |
| 41-45 | 53 | 119 | 119 | 95 | 96 | 99 |
| 46-50 | 96 | 95 | 90 | 93 | 88 | 120 |
| 51-55 | 185 | 93 | 81 | 110 | 96 | 90 |
| 56-60 | 355 | 96 | 77 | 95 | 76 | 93 |
| 61-65 | 236 | 105 | 77 | 100 | 73 | 70 |
| 66-70 | 128 | 121 | 80 | 88 | 58 | 80 |
| 71-75 | 50 | 100 | 59 | 123 | 73 | 71 |
| 31-75 | 1,113 | 101 | 79 | 100 | 80 | 89 |

Table ANN 4.1b. Retirement annuity policies in payment, females, 2003-2006: actual deaths and ratios of actual deaths to those expected using the RFV00 table, together with comparisons of 1999-2002 using the RFV00 table and 2003-2006, 1999-2002 and 1995-1998 using the rates for the calendar year 2020 from the RFV92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using RFV00) | 100A/E 2003-2006 (using RFV92C20) | 100A/E 1999-2002 (using RFV00) | 100A/E 1999-2002 (using RFV92C20) | 100A/E 1995-1998 (using RFV92C20) |
|-----------------------------|-------------------------------|--------------------------------------|--|--------------------------------------|--|--|
| 51-55 | 34 | 75 | 97 | 90 | 115 | 225 |
| 56-60 | 96 | 69 | 91 | 123 | 162 | 246 |
| 61-65 | 424 | 72 | 90 | 95 | 118 | 150 |
| 66-70 | 635 | 87 | 103 | 101 | 119 | 154 |
| 71-75 | 915 | 94 | 110 | 100 | 116 | 147 |
| 76-80 | 1,205 | 96 | 114 | 103 | 122 | 135 |
| 81-85 | 1,182 | 94 | 114 | 98 | 119 | 124 |
| 86-90 | 748 | 92 | 111 | 93 | 113 | 115 |
| 91-95 | 411 | 98 | 117 | 109 | 131 | 114 |
| 96-100 | 88 | 89 | 104 | 93 | 109 | 102 |
| 51-100 | 5,738 | 91 | 109 | 100 | 119 | 139 |

Table ANN 4.2. Retirement annuity policies in deferment and in payment combined, females, 2003-2006: actual deaths and ratios of actual deaths to those expected using the rates from the RFC00 table, together with comparisons of 1999-2002 using the RFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the rates for the calendar year 2020 from the RFV92 table.

| Age group (nearest ages) | Actual deaths [¶] 2003-2006 | 100A/E 2003-2006 (using RFC00) | 100A/E 2003-2006 (using RFV92C20) | 100A/E 1999-2002 (using RFC00) | 100A/E 1999-2002 (using RFV92C20) | 100A/E 1995-1998 (using RFV92C20) |
|-----------------------------|--|--------------------------------------|--|--------------------------------------|--|--|
| 31-40 | 10 | 84 | 6 | 114 | 7 | 4 |
| 41-45 | 56 | 125 | 16 | 98 | 12 | 13 |
| 46-50 | 99 | 97 | 24 | 97 | 24 | 32 |
| 51-55 | 219 | 102 | 48 | 113 | 53 | 51 |
| 56-60 | 451 | 96 | 83 | 102 | 87 | 105 |
| 61-65 | 660 | 83 | 99 | 96 | 116 | 126 |
| 66-70 | 763 | 84 | 107 | 90 | 115 | 149 |
| 71-75 | 965 | 91 | 109 | 97 | 116 | 144 |
| 76-80 | 1,210 | 96 | 114 | 103 | 122 | 135 |
| 81-85 | 1,182 | 94 | 114 | 98 | 118 | 123 |
| 86-90 | 748 | 92 | 111 | 93 | 113 | 117 |
| 91-95 | 413 | 98 | 118 | 109 | 131 | 114 |
| 96-100 | 88 | 88 | 104 | 92 | 108 | 102 |
| 31-100 | 6,864 | 92 | 93 | 99 | 83 | 72 |

[¶] Includes deaths among retirees at ages below 50. Note that this means that the total number of actual deaths is greater than the sum of those shown in tables ANN 4.1a and ANN 4.1b.

Table ANN 5.1a. Personal pension policies in deferment, males, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PPMD00 table, together with comparisons of 1999-2002 using the PPMD00 table and 2003-2006, 1999-2002 and 1995-1998 using the ultimate rates from the AM92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PPMD00) | 100A/E 2003-2006 (using AM92) | 100A/E 1999-2002 (using PPMD00) | 100A/E 1999-2002 (using AM92) | 100A/E 1995-1998 (using AM92) |
|-----------------------------|-------------------------------|--|-------------------------------------|--|-------------------------------------|-------------------------------------|
| 21-25 | 34 | 116 | 92 | 127 | 101 | 91 |
| 26-30 | 101 | 87 | 75 | 97 | 83 | 96 |
| 31-35 | 414 | 108 | 100 | 102 | 95 | 80 |
| 36-40 | 822 | 100 | 97 | 97 | 95 | 95 |
| 41-45 | 1,303 | 99 | 98 | 95 | 94 | 102 |
| 46-50 | 1,715 | 92 | 89 | 104 | 100 | 101 |
| 51-55 | 2,654 | 100 | 90 | 102 | 92 | 91 |
| 56-60 | 3,732 | 97 | 79 | 99 | 81 | 87 |
| 61-65 | 2,593 | 101 | 73 | 99 | 71 | 75 |
| 66-70 | 581 | 97 | 59 | 95 | 58 | 56 |
| 71-75 | 281 | 109 | 55 | 113 | 57 | 56 |
| 21-75 | 14,230 | 98 | 82 | 100 | 84 | 87 |

Table ANN 5.1b. Personal pension policies in payment, males, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PPMV00 table, together with comparisons of 1999-2002 using the PPMV00 table and 2003-2006, 1999-2002 and 1995-1998 using the rates for the calendar year 2020 from the RMV92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PPMV00) | 100A/E 2003-2006 (using RMV92C20) | 100A/E 1999-2002 (using PPMV00) | 100A/E 1999-2002 (using RMV92C20) | 100A/E 1995-1998 (using RMV92C20) |
|-----------------------------|-------------------------------|--|--|--|--|--|
| 51-55 | 381 | 80 | 78 | 84 | 82 | 81 |
| 56-60 | 1,004 | 99 | 115 | 104 | 121 | 124 |
| 61-65 | 2,168 | 94 | 118 | 104 | 130 | 123 |
| 66-70 | 4,535 | 98 | 118 | 97 | 116 | 119 |
| 71-75 | 3,751 | 97 | 104 | 102 | 110 | 101 |
| 76-80 | 2,556 | 102 | 101 | 97 | 96 | 100 |
| 81-85 | 1,048 | 109 | 108 | 110 | 109 | 91 |
| 86-90 | 297 | 111 | 118 | 133 | 140 | - |
| 51-90 | 15,740 | 98 | 109 | 100 | 113 | 112 |

Table ANN 5.2. Personal pension policies in deferment and in payment combined, males, 2003-2006: actual deaths and ratios of actual deaths to those expected using the rates from the PPMC00 table, together with comparisons of 1999-2002 using the PPMC00 table and 2003-2006, 1999-2002 and 1995-1998 using the rates for the calendar year 2020 from the RMV92 table.

| Age group (nearest ages) | Actual deaths ^φ 2003-2006 | 100A/E 2003-2006 (using PPMC00) | 100A/E 2003-2006 (using RMV92C20) | 100A/E 1999-2002 (using PPMC00) | 100A/E 1999-2002 (using RMV92C20) | 100A/E 1995-1998 (using RMV92C20) |
|-----------------------------|--|--|--|--|--|--|
| 21-25 | 34 | 116 | 3 | 127 | 3 | 3 |
| 26-30 | 101 | 87 | 3 | 97 | 3 | 3 |
| 31-35 | 419 | 109 | 4 | 103 | 4 | 3 |
| 36-40 | 830 | 100 | 6 | 98 | 6 | 6 |
| 41-45 | 1,325 | 98 | 10 | 95 | 10 | 10 |
| 46-50 | 1,754 | 90 | 18 | 102 | 20 | 20 |
| 51-55 | 3,035 | 101 | 40 | 101 | 40 | 38 |
| 56-60 | 4,736 | 99 | 72 | 100 | 71 | 76 |
| 61-65 | 4,761 | 100 | 105 | 101 | 106 | 104 |
| 66-70 | 5,116 | 100 | 115 | 97 | 112 | 109 |
| 71-75 | 4,032 | 96 | 103 | 100 | 108 | 99 |
| 76-80 | 2,561 | 102 | 101 | 97 | 96 | 104 |
| 81-85 | 1,048 | 109 | 108 | 110 | 109 | } 112 |
| 86-90 | 297 | 111 | 118 | 133 | 140 | |
| 21-90 | 30,049 | 99 | 36 | 100 | 24 | 17 |

^φ Includes deaths among retirees at ages below 50. Note that this means that the total number of actual deaths is greater than the sum of those shown in tables ANN 5.1a and ANN 5.1b.

Table ANN 6.1a. Personal pension policies in deferment, females, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PPF00 table, together with comparisons of 1999-2002 using the PPF00 table and 2003-2006, 1999-2002 and 1995-1998 using the ultimate rates from the AF92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PPF00) | 100A/E 2003-2006 (using AF92) | 100A/E 1999-2002 (using PPF00) | 100A/E 1999-2002 (using AF92) | 100A/E 1995-1998 (using AF92) |
|-----------------------------|-------------------------------|---|-------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|
| 21-25 | 10 | 158 | 89 | 128 | 72 | 120 |
| 26-30 | 39 | 105 | 76 | 112 | 81 | 74 |
| 31-35 | 157 | 94 | 80 | 99 | 83 | 88 |
| 36-40 | 369 | 98 | 91 | 96 | 90 | 102 |
| 41-45 | 461 | 88 | 85 | 99 | 96 | 104 |
| 46-50 | 659 | 101 | 95 | 103 | 98 | 101 |
| 51-55 | 806 | 95 | 84 | 99 | 88 | 81 |
| 56-60 | 866 | 92 | 74 | 98 | 79 | 91 |
| 61-65 | 296 | 94 | 66 | 102 | 71 | 80 |
| 66-70 | 121 | 106 | 63 | 94 | 56 | 47 |
| 71-75 | 58 | 108 | 52 | 124 | 61 | 63 |
| 21-75 | 3,842 | 95 | 80 | 100 | 86 | 90 |

Table ANN 6.1b. Personal pension policies in payment, females, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PPFV00 table, together with comparisons of 1999-2002 using the PPFV00 table and 2003-2006, 1999-2002 and 1995-1998 using the rates for the calendar year 2020 from the RFV92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PPFV00) | 100A/E 2003-2006 (using RFV92C20) | 100A/E 1999-2002 (using PPFV00) | 100A/E 1999-2002 (using RFV92C20) | 100A/E 1995-1998 (using RFV92C20) |
|-----------------------------|-------------------------------|--|--|---------------------------------------|--|--|
| 51-55 | 136 | 94 | 89 | 97 | 92 | 122 |
| 56-60 | 310 | 83 | 101 | 107 | 130 | 122 |
| 61-65 | 803 | 83 | 102 | 95 | 117 | 125 |
| 66-70 | 819 | 94 | 99 | 106 | 112 | 101 |
| 71-75 | 687 | 96 | 89 | 94 | 87 | 89 |
| 76-80 | 429 | 93 | 85 | 111 | 101 | 72 |
| 81-85 | 175 | 106 | 105 | 88 | 87 | 75* |
| 86-90 | 53 | 94 | 104 | 101 | 111 | - |
| 51-90 | 3,412 | 91 | 96 | 100 | 108 | 112 |

* Ratio based on fewer than 10 actual deaths.

Table ANN 6.2. Personal pension policies in deferment and in payment combined, females, 2003-2006: actual deaths and ratios of actual deaths to those expected using the rates from the PPFC00 table, together with comparisons of 1999-2002 using the PPFC00 table and 2003-2006, 1999-2002 and 1995-1998 using the rates for the calendar year 2020 from the RFV92 table.

| Age group (nearest ages) | Actual deaths ^φ 2003-2006 | 100A/E 2003-2006 (using PPFC00) | 100A/E 2003-2006 (using RFV92C20) | 100A/E 1999-2002 (using PPFC00) | 100A/E 1999-2002 (using RFV92C20) | 100A/E 1995-1998 (using RFV92C20) |
|-----------------------------|--|--|--|---------------------------------------|--|--|
| 21-25 | 10 | 158 | 1 | 128 | 1 | 2 |
| 26-30 | 39 | 105 | 2 | 112 | 2 | 2 |
| 31-35 | 158 | 95 | 3 | 99 | 3 | 3 |
| 36-40 | 370 | 98 | 6 | 97 | 6 | 7 |
| 41-45 | 475 | 90 | 11 | 101 | 12 | 13 |
| 46-50 | 684 | 103 | 25 | 104 | 25 | 26 |
| 51-55 | 942 | 100 | 48 | 102 | 49 | 46 |
| 56-60 | 1,176 | 92 | 81 | 101 | 88 | 97 |
| 61-65 | 1,099 | 85 | 102 | 95 | 114 | 127 |
| 66-70 | 940 | 86 | 100 | 93 | 108 | 94 |
| 71-75 | 745 | 92 | 88 | 91 | 88 | 91 |
| 76-80 | 429 | 93 | 85 | 110 | 101 | |
| 81-85 | 175 | 106 | 105 | 88 | 87 | } 80 |
| 86-90 | 53 | 94 | 104 | 101 | 111 | |
| 21-90 | 7,295 | 92 | 25 | 100 | 16 | 11 |

^φ Includes deaths among retirees at ages below 50. Note that this means that the total number of actual deaths is greater than the sum of those shown in tables ANN 6.1a and ANN 6.1b.

4 THE MORTALITY OF PENSIONERS IN INSURED GROUP PENSION SCHEMES 2003-2006

This report contains commentaries on the experience recorded over 2003-2006 for male and female pensioners, and for widows and widowers of pensioners. The pensioners concerned are those covered by schemes under which the benefits are insured through life offices. The tables supporting the text can be found on pp 54 to 69.

When comparing results for the quadrennium 2003-2006 with those for earlier quadrennia, it should be noted that there have been material changes in the mix of offices contributing to these investigations. For the pensioner investigations, a total of fifteen offices contributed data at some point during the period 1995-2006; of these only five contributed data in all twelve of these years. The corresponding figures for widows/widowers are thirteen and three respectively.

The pensioner experiences are divided into those where the pensioner retired at or after the normal age (referred to for simplicity as ‘normal’ retirements) and those who retired before the normal age (referred to as ‘early’ retirements).

4.1 MALE PENSIONERS

Tables PEN 1.1a, PEN 1.2a and PEN 1.3a give the experience for the quadrennium 2003-2006 on the basis of lives for, respectively, normal retirements, early retirements and all retirements combined. Tables PEN 1.1b, PEN 1.2b and PEN 1.3b give the corresponding experience on the basis of amounts.

Each table uses as a comparison basis for 2003-2006 the “00” Series table most appropriate for the experience:

- Males, normal, lives – PNML00
- Males, normal, amounts – PNMA00
- Males, early, lives – PEML00
- Males, early, amounts – PEMA00
- Males, combined, lives – PCML00
- Males, combined, amounts – PCMA00

In addition, each table contains comparisons for 1999-2002 using the same “00” Series tables and for 2003-2006, 1999-2002 and 1995-1998 using the projected rates for 2020 from the PML92 and PMA92 mortality tables for the lives and amounts experiences respectively.

A comparison of the actual experience for normal retirements year by year from 1992, lives and amounts, against the PNML00 and PNMA00 mortality tables respectively, can be found in Tables PEN 1.4a and PEN 1.4b. Tables PEN 1.5a and PEN 1.5b show the size of the experiences together with the average pensions in payment.

From Tables PEN 1.1a and PEN 1.1b it can be seen that the fall in levels of male pensioner mortality, noted over previous quadrennia, has continued. There has been a significant overall improvement between 1999-2002 and 2003-2006, although Table PEN 1.1a shows that, on a lives basis, this is more pronounced at younger ages experience and it actually worsened slightly for the oldest age group. A similar feature appears in Table PEN 1.1b, for the amounts basis, though the worsening was in the 61-65 age group.

A comparison with the relevant “00” Series tables shows that the experience overall has improved by around 10% in the four years since the period underlying those tables, though below age 60 for lives and 65 for amounts mortality is significantly in excess of the relevant tables.

Just how far the experience has improved over the period from 1992 to 2006 can be seen in Tables PEN 1.4a and PEN 1.4b, where the actual deaths year by year (on a lives and an amounts basis respectively) are compared with those expected using the PNML00 or PNMA00 table as appropriate.

Although the ratios do not run smoothly, the overall trend of improving mortality in the experience of pensioners who are normal retirements, both overall and by age group, can be clearly seen in all these tables.

The experience of pensioners who retired before the normal age is shown in Tables PEN 1.2a and PEN 1.2b (lives and amounts respectively). As would be expected, the overall level of mortality is considerably heavier than that of pensioners retiring at or after the normal age, though on the lives basis the differential appears to be narrowing. Interestingly, this is not the case with the amounts experience. Comparing with the relevant “00” Series table, the 2003-2006 lives experience has significantly improved mortality overall and all age groups only four years after the period underlying that table. A lower level of improvement is seen for the amounts experience, and indeed two age groups exhibit heavier mortality than the relevant table.

The ratio of early to normal retirements has fallen overall for lives and increased for amounts compared with 1999-2002, though the pattern by age group is a little mixed.

Tables PEN 1.3a and PEN 1.3b (lives and amounts respectively) give the experience for all pensioners combined. These again show consistent improvements in mortality over the quadrennia considered, and the 2003-2006 experiences are around 10% lighter than the relevant “00” Series combined mortality table.

Tables PEN 1.5a and PEN 1.5b show the size of the data, on a normal retirements and an early retirements basis respectively, together with average pensions per annum. A long-standing feature, which can be seen by comparing across previous *C.M.I.R.s*, is the substantial rise in the amount of average pensions, quadrennium by quadrennium. This feature was evident in the all age normal retirement data for 2003-2006 (though not in age groups below 70 for the exposure and in the 56-60 age group for deaths) and in the early retirement data where the 2003-2006 experience shows higher average amounts for all age groups except 51-55 for the exposure and 56-60 for deaths.

In the previous report it was noted that while average pensions for normal retirees were, in most cases, greater than those for early retirees, there were some age groups for which the converse was true. For the current quadrennium, more age groups are displaying the feature of higher average pensions for early retirees. Consistent with observations in previous quadrennia, for virtually all age groups the average pensions among the exposed to risk were greater than those for pensioners in the same group who had died.

4.2 FEMALE PENSIONERS

Tables PEN 2.1a, PEN 2.2a and PEN 2.3a, respectively, give the experience for the quadrennium 2003-2006 on the basis of lives for normal retirements, early retirements and all retirements combined. Tables PEN 2.1b, PEN 2.2b and PEN 2.3b give the corresponding experience on the basis of amounts.

Each table uses as a comparison basis for 2003-2006 the “00” Series table most appropriate for the experience:

- Females, normal, lives – PNFL00
- Females, normal, amounts – PNFA00
- Females, early, lives – PEFL00
- Females, early, amounts – PEFA00

- Females, combined, lives – PCFL00
- Females, combined, amounts – PCFA00

In addition, each table contains comparisons for 1999-2002 using the same “00” Series tables and for 2003-2006, 1999-2002 and 1995-1998 using the projected rates for 2020 from the PFL92 and PFA92 mortality tables for the lives and amounts experiences respectively.

Tables PEN 2.4a and PEN 2.4b show, for the lives and amounts normal retirements experiences respectively, year by year comparisons against the PNFL00 or PNFA00 tables. Tables PEN 2.5a and PEN 2.5b show the size of the experiences together with the average pensions in payment.

In Tables PEN 2.1a and PEN 2.1b it can be seen that the improvement in mortality among those retiring at or above the normal age, which was noted over earlier quadrennia, has continued into the current quadrennium, and this is true for virtually all age groups. As was the case with the male experience, it can be seen that in the overall level of mortality in 2003-2006 was lighter than the relevant “00” Series table. The pattern by age group is similar, though the heavier mortality occurs below age 60, rather 65, and for the amounts experience there is a little more volatility.

Tables PEN 2.4a and PEN 2.4b show that, overall, the mortality has improved for both the lives and amounts experiences, though not quite to the same extent as the male experiences. There is also a greater volatility in the level of mortality from one year to the next over the period considered, particularly broken down by age group.

The mortality experience of pensioners retiring before the normal age is shown in Tables PEN 2.2a and PEN 2.2b (lives and amounts respectively). The improvement in mortality for this group, noted over previous quadrennia, has continued. Even so, the mortality level is still considerably higher than that recorded for normal retirees, though the differential does appear to be narrowing. In previous quadrennia it had been noted that, on an age by age basis, the difference was greatest at the younger ages then tailed off as age increased before disappearing altogether at around the mid 70s. In 2003-2006 this feature remains, though the age at which the differential disappears has increased to around 80. For males, the convergence appears at about 10 years older. The experience in 2003-2006 is lighter than the relevant “00” Series early retirements table by about 10%, though the picture by age group is more volatile for the amounts section.

The level of mortality recorded for all pensioners combined is shown in Tables PEN 2.3a and PEN 2.3b (lives and amounts respectively). As with the males, it can be seen that there has been a consistent improvement in the mortality experiences over the quadrennia considered, which in 2003-2006 were lighter than the relevant “00” Series combined tables, with amounts exhibiting greater volatility than lives.

The exposed to risk and deaths, on the basis of both lives and amounts, are shown for normal retirements in Table PEN 2.5a and for early retirements in Table PEN 2.5b, both of which also give average pensions. As was seen in the male experience, average pensions have continued the rise over time that has been noted in earlier quadrennial, and this was the case in virtually every age group. They are, however, lower on average than those payable to their male counterparts. This almost certainly reflects the lower average salaries earned by women and a shorter than average period of qualifying service. Following the established pattern, average pensions paid to the normal and late retirees were, in most cases, age for age greater than those paid to the early retirees. Also, as has previously been reported, average pensions among the exposed to risk were generally greater than those for pensioners who had died.

4.3 WIDOWS OF PENSIONERS

Tables PEN 3.1a and PEN 3.1b show the mortality experience of pensioners' widows over the quadrennium 2003-2006 on the basis of lives, using as comparison bases the WL00 and PNFL00 tables respectively. Tables PEN 3.1c and PEN 3.1d show equivalent amounts experience, using as comparison bases the WA00 and PNFA00 tables respectively. Comparisons are also shown for 1999-2002 using the same "00" Series tables and for 2003-2006, 1999-2002 and 1995-1998 using the projected rates for 2020 from the WL92, PFL92, WA92 and PFA92 tables for these four tables respectively.

As can be seen from the tables, the mortality experienced by this group has worsened overall between 1999-2002 and 2003-2006. The extent of this is a little greater for lives than amounts, and is apparent for most age groups where there are reasonable data volumes. In contrast to the 1999-2002 experience, for all ages combined, on both a lives and an amounts basis, it is once again heavier than that experienced by women drawing pensions in their own right who retired at or after their normal age (see Tables PEN 2.1a and PEN 2.1b). However, the difference is age-related. For ages below 85 for lives and below 80 for amounts the mortality of widows is higher than that for women drawing pensions in their own right, with the opposite being the case above age these ages.

Overall both the respective widows' tables (WL00 and WA00) and pensioners' tables (PNFL00 and PNFA) give a reasonably close match to the 2003-2006 experience, though the widows' tables are a much better fit by age group.

From Table PEN 3.2 it can be seen that average pension amounts have increased since 1999-2002 in virtually all age groups. This is consistent with the observation made earlier in this part of the report about the pensioner experiences.

4.4 WIDOWERS OF PENSIONERS

The 2003-2006 experience for widowers is shown in Tables PEN 4.1a and PEN 4.1b. The PNML00 and PNMA00 mortality rates, as appropriate, are used as a comparison basis. Additionally, comparisons are shown for 1999-2002 using the same "00" Series tables and for 2003-2006, 1999-2002 and 1995-1998 using the projected rates for 2020 from the PML92 and PMA92 tables respectively. The experience is still very limited with only 352 deaths in total. On both the lives and amounts basis there seems to have been significant mortality deterioration in almost all age groups, reversing the large improvements seen in the previous quadrennium. However the experience is still too small to allow firm conclusions to be drawn.

Table PEN 1.1a. Pensioners, males, normal retirements, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PNML00 table, together with comparisons of 1999-2002 using the PNML00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PML92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PNML00) | 100A/E 2003-2006 (using PML92C20) | 100A/E 1999-2002 (using PNML00) | 100A/E 1999-2002 (using PML92C20) | 100A/E 1995-1998 (using PML92C20) |
|-----------------------------|-------------------------------|--|--|--|--|--|
| 51-55 | 11 | 172 | 290 | 272 | 460 | 339 |
| 56-60 | 48 | 141 | 231 | 188 | 308 | 220 |
| 61-65 | 355 | 94 | 139 | 115 | 171 | 166 |
| 66-70 | 2,348 | 85 | 108 | 97 | 123 | 139 |
| 71-75 | 4,162 | 86 | 102 | 102 | 119 | 140 |
| 76-80 | 6,484 | 86 | 99 | 99 | 115 | 126 |
| 81-85 | 8,918 | 88 | 99 | 100 | 113 | 121 |
| 86-90 | 8,418 | 98 | 106 | 100 | 107 | 116 |
| 91-95 | 5,170 | 96 | 102 | 98 | 104 | 114 |
| 96-100 | 1,153 | 89 | 94 | 84 | 89 | 107 |
| 51-100 | 37,067 | 91 | 102 | 100 | 113 | 124 |

Table PEN 1.1b. Pensioners, males, normal retirements, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PNMA0 table, together with comparisons of 1999-2002 using the PNMA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PMA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using PNMA00) | 100A/E 2003-2006 (using PMA92C20) | 100A/E 1999-2002 (using PNMA00) | 100A/E 1999-2002 (using PMA92C20) | 100A/E 1995-1998 (using PMA92C20) |
|-----------------------------|--|--|--|--|--|--|
| 51-55 | 19 | 217 | 608 | 225 | 627 | 426 |
| 56-60 | 62 | 104 | 244 | 232 | 553 | 572 |
| 61-65 | 900 | 111 | 206 | 102 | 191 | 182 |
| 66-70 | 5,087 | 93 | 132 | 98 | 140 | 166 |
| 71-75 | 9,744 | 88 | 105 | 101 | 121 | 144 |
| 76-80 | 17,213 | 83 | 95 | 100 | 114 | 133 |
| 81-85 | 24,162 | 83 | 94 | 99 | 112 | 117 |
| 86-90 | 16,439 | 96 | 107 | 102 | 114 | 117 |
| 91-95 | 5,946 | 89 | 98 | 98 | 108 | 110 |
| 96-100 | 1,170 | 95 | 102 | 96 | 103 | 116 |
| 51-100 | 80,743 | 88 | 101 | 101 | 119 | 132 |

Table PEN 1.2a. Pensioners, males, early retirements, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PEML00 table, together with comparisons of 1999-2002 using the PEML00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PML92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PEML00) | 100A/E 2003-2006 (using PML92C20) | 100A/E 1999-2002 (using PEML00) | 100A/E 1999-2002 (using PML92C20) | 100A/E 1995-1998 (using PML92C20) | Ratio Early/ Normal ^φ |
|-----------------------------|-------------------------------|--|--|--|--|--|--|
| 51-55 | 142 | 79 | 367 | 85 | 393 | 470 | 1.26 |
| 56-60 | 467 | 96 | 261 | 99 | 273 | 287 | 1.13 |
| 61-65 | 949 | 87 | 158 | 99 | 178 | 222 | 1.14 |
| 66-70 | 1,575 | 83 | 123 | 100 | 149 | 183 | 1.14 |
| 71-75 | 2,232 | 83 | 114 | 99 | 137 | 162 | 1.13 |
| 76-80 | 3,469 | 84 | 110 | 102 | 133 | 141 | 1.11 |
| 81-85 | 4,265 | 89 | 108 | 99 | 121 | 127 | 1.09 |
| 86-90 | 2,676 | 91 | 102 | 100 | 112 | 119 | 0.97 |
| 91-95 | 1,220 | 94 | 100 | 98 | 105 | 113 | 0.99 |
| 96-100 | 214 | 87 | 93 | 94 | 101 | 125 | 0.99 |
| 51-100 | 17,209 | 87 | 113 | 100 | 132 | 147 | 1.11 |

^φ Ratio of 100A/E for early retirements to 100A/E for normal retirements 2003-2006 using PML92C20 as the comparison basis

Table PEN 1.2b. Pensioners, males, early retirements, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PEMA00 table, together with comparisons of 1999-2002 using the PEMA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PMA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using PEMA00) | 100A/E 2003-2006 (using PMA92C20) | 100A/E 1999-2002 (using PEMA00) | 100A/E 1999-2002 (using PMA92C20) | 100A/E 1995-1998 (using PMA92C20) | Ratio Early/ Normal ^φ |
|-----------------------------|--|--|--|--|--|--|--|
| 51-55 | 187 | 91 | 611 | 90 | 596 | 1,090 | 1.01 |
| 56-60 | 839 | 95 | 352 | 106 | 399 | 343 | 1.44 |
| 61-65 | 2,147 | 82 | 188 | 88 | 200 | 252 | 0.91 |
| 66-70 | 4,801 | 87 | 144 | 102 | 167 | 189 | 1.09 |
| 71-75 | 8,303 | 93 | 123 | 103 | 137 | 145 | 1.17 |
| 76-80 | 13,062 | 101 | 121 | 100 | 120 | 137 | 1.28 |
| 81-85 | 10,367 | 98 | 112 | 96 | 110 | 128 | 1.19 |
| 86-90 | 4,140 | 92 | 103 | 107 | 120 | 116 | 0.96 |
| 91-95 | 1,425 | 109 | 121 | 91 | 100 | 106 | 1.24 |
| 96-100 | 119 | 87 | 95 | 104 | 113 | 121 | 0.93 |
| 51-100 | 45,389 | 95 | 123 | 100 | 135 | 152 | 1.22 |

^φ Ratio of 100A/E for early retirements to 100A/E for normal retirements 2003-2006 using PMA92C20 as the comparison basis.

Table PEN 1.3a. Pensioners, males, normal and early retirements combined, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PCML00 table, together with comparisons of 1999-2002 using the PCML00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PML92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PCML00) | 100A/E 2003-2006 (using PML92C20) | 100A/E 1999-2002 (using PCML00) | 100A/E 1999-2002 (using PML92C20) | 100A/E 1995-1998 (using PML92C20) |
|-----------------------------|-------------------------------|--|--|--|--|--|
| 51-55 | 153 | 77 | 360 | 89 | 416 | 447 |
| 56-60 | 515 | 95 | 258 | 104 | 283 | 273 |
| 61-65 | 1,304 | 90 | 152 | 104 | 175 | 199 |
| 66-70 | 3,923 | 85 | 114 | 97 | 131 | 154 |
| 71-75 | 6,394 | 85 | 106 | 101 | 125 | 148 |
| 76-80 | 9,953 | 86 | 103 | 100 | 120 | 131 |
| 81-85 | 13,183 | 89 | 102 | 100 | 115 | 122 |
| 86-90 | 11,094 | 97 | 105 | 100 | 108 | 117 |
| 91-95 | 6,390 | 95 | 101 | 98 | 104 | 114 |
| 96-100 | 1,367 | 89 | 94 | 85 | 90 | 108 |
| 51-100 | 54,276 | 90 | 105 | 100 | 118 | 130 |

Table PEN 1.3b. Pensioners, males, normal and early retirements combined, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PCMA00 table, together with comparisons of 1999-2002 using the PCMA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PMA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using PCMA00) | 100A/E 2003-2006 (using PMA92C20) | 100A/E 1999-2002 (using PCMA00) | 100A/E 1999-2002 (using PMA92C20) | 100A/E 1995-1998 (using PMA92C20) |
|-----------------------------|--|--|--|--|--|--|
| 51-55 | 206 | 91 | 611 | 91 | 608 | 915 |
| 56-60 | 900 | 92 | 342 | 121 | 454 | 417 |
| 61-65 | 3,046 | 91 | 193 | 92 | 195 | 219 |
| 66-70 | 9,889 | 92 | 137 | 100 | 149 | 176 |
| 71-75 | 18,047 | 91 | 113 | 101 | 126 | 144 |
| 76-80 | 30,275 | 90 | 105 | 100 | 116 | 134 |
| 81-85 | 34,529 | 87 | 99 | 98 | 111 | 120 |
| 86-90 | 20,579 | 95 | 106 | 103 | 115 | 117 |
| 91-95 | 7,371 | 92 | 101 | 97 | 107 | 109 |
| 96-100 | 1,289 | 94 | 101 | 96 | 104 | 116 |
| 51-100 | 126,132 | 91 | 108 | 100 | 123 | 138 |

Table PEN 1.4a. Pensioners, males, normal retirements, lives, 1992-2006: actual deaths for individual years expressed as a percentage of those expected using the base (2000) rates from the PNML00 table.

| Age group (nearest ages) | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|--------------------------------|------|------|------|------|------|------|------|------|
| 61-65 | 136 | 140 | 148 | 124 | 113 | 101 | 112 | 116 |
| 66-70 | 144 | 137 | 128 | 117 | 114 | 100 | 110 | 103 |
| 71-75 | 143 | 136 | 133 | 131 | 119 | 110 | 115 | 109 |
| 76-80 | 126 | 126 | 121 | 116 | 113 | 102 | 106 | 103 |
| 81-85 | 124 | 122 | 114 | 112 | 107 | 105 | 107 | 107 |
| 86-90 | 119 | 119 | 112 | 114 | 112 | 103 | 105 | 100 |
| 91-95 | 110 | 111 | 114 | 113 | 106 | 106 | 105 | 104 |
| 96-100 | 82 | 88 | 96 | 125 | 81 | 93 | 106 | 94 |
| 61-100 | 126 | 125 | 119 | 117 | 111 | 104 | 107 | 105 |

| Age group (nearest ages) | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|--------------------------------|------|------|------|------|------|------|------|
| 61-65 | 120 | 98 | 111 | 94 | 112 | 80 | 89 |
| 66-70 | 94 | 95 | 94 | 90 | 88 | 80 | 82 |
| 71-75 | 97 | 102 | 98 | 95 | 87 | 83 | 76 |
| 76-80 | 95 | 102 | 96 | 89 | 92 | 82 | 77 |
| 81-85 | 95 | 103 | 95 | 93 | 92 | 83 | 82 |
| 86-90 | 101 | 102 | 95 | 102 | 101 | 95 | 93 |
| 91-95 | 93 | 100 | 94 | 99 | 95 | 94 | 94 |
| 96-100 | 77 | 89 | 77 | 95 | 88 | 89 | 82 |
| 61-100 | 96 | 101 | 95 | 95 | 94 | 87 | 85 |

Table PEN 1.4b. Pensioners, males, normal retirements, amounts, 1992-2006: actual deaths for individual years expressed as a percentage of those expected using the base (2000) rates from the PNMA00 table.

| Age group (nearest ages) | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|--------------------------------|------|------|------|------|------|------|------|------|
| 61-65 | 118 | 126 | 123 | 113 | 99 | 93 | 68 | 105 |
| 66-70 | 132 | 120 | 115 | 124 | 118 | 119 | 100 | 106 |
| 71-75 | 139 | 128 | 139 | 142 | 115 | 109 | 113 | 95 |
| 76-80 | 121 | 122 | 109 | 125 | 117 | 107 | 118 | 94 |
| 81-85 | 116 | 113 | 110 | 105 | 110 | 102 | 102 | 105 |
| 86-90 | 140 | 124 | 109 | 122 | 103 | 98 | 102 | 110 |
| 91-95 | 133 | 98 | 103 | 109 | 108 | 107 | 86 | 95 |
| 96-100 | 94 | 69 | 95 | 145 | 79 | 112 | 101 | 103 |
| 61-100 | 128 | 121 | 117 | 123 | 112 | 106 | 106 | 101 |

| Age group (nearest ages) | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|--------------------------------|------|------|------|------|------|------|------|
| 61-65 | 102 | 93 | 99 | 113 | 132 | 111 | 85 |
| 66-70 | 93 | 94 | 100 | 91 | 90 | 98 | 97 |
| 71-75 | 107 | 104 | 96 | 86 | 94 | 89 | 85 |
| 76-80 | 91 | 109 | 108 | 82 | 90 | 80 | 80 |
| 81-85 | 100 | 102 | 89 | 83 | 90 | 74 | 87 |
| 86-90 | 96 | 103 | 101 | 102 | 93 | 97 | 93 |
| 91-95 | 105 | 98 | 95 | 107 | 87 | 87 | 79 |
| 96-100 | 111 | 76 | 95 | 80 | 142 | 106 | 57 |
| 61-100 | 98 | 103 | 98 | 88 | 92 | 84 | 86 |

Table PEN 1.5a. Pensioners, males, normal retirements, 2003-2006: exposed to risk, deaths and average pensions.

| Age group (nearest ages) | Exposed to risk | | | Deaths | | |
|-----------------------------|-----------------|----------------------|--------------------------|--------|----------------------|--------------------------|
| | Lives | Amounts (£000 pa) | Average Pension (£pa) | Lives | Amounts (£000 pa) | Average Pension (£pa) |
| 51-55 | 2,395 | 3,739 | 1,561 | 11 | 19 | 1,758 |
| 56-60 | 6,528 | 13,278 | 2,034 | 48 | 62 | 1,285 |
| 61-65 | 36,686 | 96,599 | 2,633 | 355 | 900 | 2,534 |
| 66-70 | 162,608 | 400,326 | 2,462 | 2,348 | 5,087 | 2,167 |
| 71-75 | 158,184 | 455,604 | 2,880 | 4,162 | 9,744 | 2,341 |
| 76-80 | 138,232 | 451,935 | 3,269 | 6,484 | 17,213 | 2,655 |
| 81-85 | 113,802 | 365,438 | 3,211 | 8,918 | 24,162 | 2,709 |
| 86-90 | 63,643 | 132,926 | 2,089 | 8,418 | 16,439 | 1,953 |
| 91-95 | 28,106 | 35,237 | 1,254 | 5,170 | 5,946 | 1,150 |
| 96-100 | 4,921 | 4,703 | 956 | 1,153 | 1,170 | 1,015 |
| 51-100 | 715,102 | 1,959,785 | 2,741 | 37,067 | 80,743 | 2,178 |

Table PEN 1.5b. Pensioners, males, early retirements, 2003-2006: exposed to risk, deaths and average pensions.

| Age group (nearest ages) | Exposed to risk | | | Deaths | | |
|-----------------------------|-----------------|----------------------|--------------------------|--------|----------------------|--------------------------|
| | Lives | Amounts (£000 pa) | Average Pension (£pa) | Lives | Amounts (£000 pa) | Average Pension (£pa) |
| 51-55 | 23,930 | 35,040 | 1,464 | 142 | 187 | 1,316 |
| 56-60 | 58,532 | 130,955 | 2,237 | 467 | 839 | 1,796 |
| 61-65 | 93,316 | 270,139 | 2,895 | 949 | 2,147 | 2,262 |
| 66-70 | 97,721 | 355,128 | 3,634 | 1,575 | 4,801 | 3,048 |
| 71-75 | 75,339 | 331,892 | 4,405 | 2,232 | 8,303 | 3,720 |
| 76-80 | 67,223 | 275,530 | 4,099 | 3,469 | 13,062 | 3,765 |
| 81-85 | 50,009 | 133,768 | 2,675 | 4,265 | 10,367 | 2,431 |
| 86-90 | 21,237 | 35,339 | 1,664 | 2,676 | 4,140 | 1,547 |
| 91-95 | 6,750 | 6,889 | 1,021 | 1,220 | 1,425 | 1,168 |
| 96-100 | 929 | 513 | 552 | 214 | 119 | 554 |
| 51-100 | 494,985 | 1,575,193 | 3,182 | 17,209 | 45,389 | 2,638 |

Table PEN 2.1a. Pensioners, females, normal retirements, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PNFL00 table, together with comparisons of 1999-2002 using the PNFL00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PFL92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PNFL00) | 100A/E 2003-2006 (using PFL92C20) | 100A/E 1999-2002 (using PNFL00) | 100A/E 1999-2002 (using PFL92C20) | 100A/E 1995-1998 (using PFL92C20) |
|-----------------------------|-------------------------------|--|--|---------------------------------------|--|--|
| 51-55 | 6 | 163* | 349* | 214 | 456 | 337* |
| 56-60 | 42 | 109 | 198 | 149 | 276 | 194 |
| 61-65 | 345 | 80 | 120 | 93 | 140 | 145 |
| 66-70 | 601 | 84 | 107 | 99 | 126 | 160 |
| 71-75 | 922 | 86 | 103 | 103 | 123 | 130 |
| 76-80 | 1,720 | 90 | 105 | 101 | 118 | 129 |
| 81-85 | 2,771 | 90 | 105 | 97 | 112 | 124 |
| 86-90 | 2,583 | 97 | 113 | 100 | 117 | 124 |
| 91-95 | 1,771 | 95 | 113 | 104 | 124 | 119 |
| 96-100 | 728 | 95 | 116 | 87 | 106 | 108 |
| 51-100 | 11,489 | 92 | 109 | 100 | 120 | 127 |

* Ratio based on fewer than 10 actual deaths.

Table PEN 2.1b. Pensioners, females, normal retirements, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PNFA00 table, together with comparisons of 1999-2002 using the PNFA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PFA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using PNFA00) | 100A/E 2003-2006 (using PFA92C20) | 100A/E 1999-2002 (using PNFA00) | 100A/E 1999-2002 (using PFA92C20) | 100A/E 1995-1998 (using PFA92C20) |
|-----------------------------|--|--|--|--|--|--|
| 51-55 | 2 | 42* | 100* | 187 | 447 | 106* |
| 56-60 | 58 | 138 | 270 | 157 | 312 | 325 |
| 61-65 | 405 | 86 | 133 | 91 | 140 | 142 |
| 66-70 | 867 | 88 | 113 | 93 | 120 | 157 |
| 71-75 | 1,427 | 84 | 101 | 102 | 123 | 116 |
| 76-80 | 2,789 | 85 | 101 | 106 | 126 | 138 |
| 81-85 | 3,933 | 97 | 116 | 99 | 118 | 121 |
| 86-90 | 2,398 | 101 | 125 | 87 | 107 | 146 |
| 91-95 | 1,241 | 110 | 142 | 113 | 146 | 136 |
| 96-100 | 322 | 92 | 127 | 96 | 133 | 94 |
| 51-100 | 13,443 | 93 | 115 | 100 | 124 | 133 |

* Ratio based on fewer than 10 actual deaths.

Table PEN 2.2a. Pensioners, females, early retirements, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PEFL00 table, together with comparisons of 1999-2002 using the PEFL00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PFL92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PEFL00) | 100A/E 2003-2006 (using PFL92C20) | 100A/E 1999-2002 (using PEFL00) | 100A/E 1999-2002 (using PFL92C20) | 100A/E 1995-1998 (using PFL92C20) | Ratio Early/ Normal ^φ |
|-----------------------------|-------------------------------|--|--|--|--|--|--|
| 51-55 | 55 | 85 | 445 | 105 | 539 | 484 | 1.28 |
| 56-60 | 177 | 93 | 242 | 93 | 243 | 332 | 1.22 |
| 61-65 | 329 | 99 | 179 | 106 | 193 | 202 | 1.49 |
| 66-70 | 355 | 81 | 126 | 92 | 143 | 193 | 1.18 |
| 71-75 | 442 | 81 | 117 | 104 | 149 | 172 | 1.14 |
| 76-80 | 750 | 96 | 129 | 99 | 133 | 129 | 1.23 |
| 81-85 | 737 | 86 | 109 | 102 | 129 | 125 | 1.04 |
| 86-90 | 446 | 94 | 114 | 97 | 117 | 124 | 1.01 |
| 91-95 | 226 | 91 | 108 | 104 | 124 | 119 | 0.95 |
| 96-100 | 55 | 79 | 97 | 74 | 90 | 92 | 0.83 |
| 51-100 | 3,572 | 89 | 125 | 100 | 143 | 153 | 1.15 |

^φ Ratio of 100A/E for early retirements to 100A/E for normal retirements 2003-2006 using PFL92C20 as the comparison basis

Table PEN 2.2b. Pensioners, females, early retirements, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PEFA00 table, together with comparisons of 1999-2002 using the PEFA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PFA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using PEFA00) | 100A/E 2003-2006 (using PFA92C20) | 100A/E 1999-2002 (using PEFA00) | 100A/E 1999-2002 (using PFA92C20) | 100A/E 1995-1998 (using PFA92C20) | Ratio Early/ Normal ^φ |
|-----------------------------|--|--|--|--|--|--|--|
| 51-55 | 52 | 89 | 512 | 129 | 739 | 672 | 5.10 |
| 56-60 | 199 | 100 | 284 | 95 | 270 | 256 | 1.05 |
| 61-65 | 404 | 102 | 196 | 93 | 179 | 520 | 1.47 |
| 66-70 | 497 | 83 | 129 | 101 | 157 | 175 | 1.15 |
| 71-75 | 733 | 95 | 137 | 107 | 154 | 163 | 1.35 |
| 76-80 | 768 | 87 | 120 | 95 | 130 | 130 | 1.19 |
| 81-85 | 531 | 85 | 113 | 103 | 138 | 110 | 0.98 |
| 86-90 | 235 | 111 | 150 | 94 | 127 | 127 | 1.20 |
| 91-95 | 64 | 94 | 128 | 125 | 172 | 234 | 0.90 |
| 96-100 | 7 | 51 | 72 | 59 | 84 | 110 | 0.57 |
| 51-100 | 3,489 | 91 | 138 | 101 | 158 | 200 | 1.20 |

^φ Ratio of 100A/E for early retirements to 100A/E for normal retirements 2003-2006 using PFA92C20 as the comparison basis.

Table PEN 2.3a. Pensioners, females, normal and early retirements combined, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PCFL00 table, together with comparisons of 1999-2002 using the PCFL00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PFL92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PCFL00) | 100A/E 2003-2006 (using PFL92C20) | 100A/E 1999-2002 (using PCFL00) | 100A/E 1999-2002 (using PFL92C20) | 100A/E 1995-1998 (using PFL92C20) |
|-----------------------------|-------------------------------|--|--|---------------------------------------|--|--|
| 51-55 | 61 | 92 | 433 | 107 | 503 | 450 |
| 56-60 | 219 | 96 | 232 | 105 | 257 | 287 |
| 61-65 | 674 | 88 | 143 | 97 | 156 | 165 |
| 66-70 | 956 | 84 | 113 | 97 | 130 | 170 |
| 71-75 | 1,364 | 85 | 107 | 104 | 130 | 141 |
| 76-80 | 2,470 | 92 | 111 | 101 | 121 | 129 |
| 81-85 | 3,508 | 89 | 105 | 97 | 115 | 124 |
| 86-90 | 3,029 | 96 | 113 | 100 | 117 | 124 |
| 91-95 | 1,997 | 95 | 113 | 104 | 124 | 119 |
| 96-100 | 783 | 94 | 115 | 86 | 105 | 107 |
| 51-100 | 15,061 | 91 | 113 | 100 | 124 | 131 |

Table PEN 2.3b. Pensioners, females, normal and early retirements combined, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PCFA00 table, together with comparisons of 1999-2002 using the PCFA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PFA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using PCFA00) | 100A/E 2003-2006 (using PFA92C20) | 100A/E 1999-2002 (using PCFA00) | 100A/E 1999-2002 (using PFA92C20) | 100A/E 1995-1998 (using PFA92C20) |
|-----------------------------|--|--|--|---------------------------------------|--|--|
| 51-55 | 54 | 90 | 443 | 122 | 599 | 480 |
| 56-60 | 257 | 108 | 280 | 111 | 290 | 282 |
| 61-65 | 809 | 97 | 158 | 93 | 152 | 273 |
| 66-70 | 1,364 | 89 | 118 | 97 | 129 | 162 |
| 71-75 | 2,160 | 89 | 111 | 103 | 129 | 124 |
| 76-80 | 3,557 | 85 | 104 | 104 | 126 | 137 |
| 81-85 | 4,464 | 94 | 115 | 98 | 120 | 120 |
| 86-90 | 2,634 | 102 | 127 | 87 | 109 | 145 |
| 91-95 | 1,305 | 109 | 141 | 114 | 148 | 141 |
| 96-100 | 329 | 91 | 125 | 96 | 132 | 95 |
| 51-100 | 16,932 | 93 | 119 | 100 | 129 | 144 |

Table PEN 2.4a. Pensioners, females, normal retirements, lives, 1992-2006: actual deaths for individual years expressed as a percentage of those expected using the base (2000) rates from the PNFL00 table.

| Age group (nearest ages) | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|--------------------------------|------|------|------|------|------|------|------|------|
| 61-65 | 202 | 126 | 136 | 108 | 95 | 73 | 126 | 99 |
| 66-70 | 155 | 134 | 142 | 115 | 124 | 137 | 141 | 104 |
| 71-75 | 145 | 123 | 115 | 122 | 103 | 91 | 125 | 109 |
| 76-80 | 125 | 112 | 115 | 124 | 109 | 106 | 105 | 102 |
| 81-85 | 127 | 109 | 108 | 112 | 109 | 105 | 100 | 106 |
| 86-90 | 113 | 103 | 96 | 107 | 111 | 98 | 111 | 105 |
| 91-95 | 110 | 101 | 99 | 107 | 98 | 90 | 107 | 111 |
| 96-100 | 92 | 94 | 94 | 94 | 78 | 98 | 86 | 90 |
| 61-100 | 128 | 111 | 109 | 113 | 106 | 101 | 109 | 105 |

| Age group (nearest ages) | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|--------------------------------|------|------|------|------|------|------|------|
| 61-65 | 102 | 94 | 63 | 92 | 79 | 69 | 72 |
| 66-70 | 94 | 98 | 102 | 91 | 75 | 82 | 84 |
| 71-75 | 95 | 111 | 98 | 90 | 80 | 86 | 85 |
| 76-80 | 105 | 96 | 102 | 92 | 86 | 89 | 91 |
| 81-85 | 95 | 95 | 90 | 95 | 92 | 87 | 85 |
| 86-90 | 97 | 101 | 98 | 104 | 99 | 93 | 91 |
| 91-95 | 100 | 104 | 101 | 106 | 89 | 88 | 96 |
| 96-100 | 88 | 84 | 87 | 96 | 92 | 95 | 97 |
| 61-100 | 98 | 99 | 96 | 97 | 90 | 88 | 89 |

Table PEN 2.4b. Pensioners, females, normal retirements, amounts, 1992-2006: actual deaths for individual years expressed as a percentage of those expected using the base (2000) rates from the PNFA00 table.

| Age group (nearest ages) | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|--------------------------------|------|------|------|------|------|------|------|------|
| 61-65 | 178 | 137 | 186 | 97 | 106 | 61 | 143 | 87 |
| 66-70 | 183 | 104 | 104 | 95 | 120 | 135 | 157 | 81 |
| 71-75 | 156 | 143 | 141 | 116 | 96 | 75 | 103 | 93 |
| 76-80 | 94 | 102 | 102 | 126 | 118 | 100 | 132 | 115 |
| 81-85 | 114 | 84 | 125 | 105 | 100 | 91 | 110 | 99 |
| 86-90 | 115 | 98 | 92 | 98 | 144 | 126 | 104 | 84 |
| 91-95 | 112 | 114 | 100 | 131 | 97 | 92 | 105 | 98 |
| 96-100 | 122 | 70 | 73 | 86 | 81 | 78 | 45 | 85 |
| 61-100 | 137 | 111 | 120 | 110 | 111 | 98 | 117 | 97 |

| Age group (nearest ages) | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|--------------------------------|------|------|------|------|------|------|------|
| 61-65 | 93 | 100 | 79 | 124 | 61 | 71 | 59 |
| 66-70 | 70 | 112 | 129 | 100 | 64 | 97 | 80 |
| 71-75 | 85 | 113 | 124 | 86 | 80 | 82 | 89 |
| 76-80 | 98 | 112 | 101 | 80 | 83 | 84 | 95 |
| 81-85 | 93 | 101 | 103 | 105 | 99 | 102 | 82 |
| 86-90 | 79 | 95 | 88 | 97 | 126 | 89 | 96 |
| 91-95 | 104 | 136 | 109 | 111 | 103 | 99 | 123 |
| 96-100 | 99 | 79 | 122 | 65 | 106 | 101 | 94 |
| 61-100 | 89 | 108 | 105 | 95 | 94 | 92 | 91 |

Table PEN 2.5a. Pensioners, females, normal retirements, 2003-2006: exposed to risk, deaths and average pensions.

| Age group (nearest ages) | Exposed to risk | | | Deaths | | |
|-----------------------------|-----------------|----------------------|--------------------------|--------|----------------------|--------------------------|
| | Lives | Amounts (£000 pa) | Average Pension (£pa) | Lives | Amounts (£000 pa) | Average Pension (£pa) |
| 51-55 | 1,786 | 2,564 | 1,436 | 6 | 2 | 342 |
| 56-60 | 10,364 | 12,619 | 1,218 | 42 | 58 | 1,388 |
| 61-65 | 75,533 | 92,380 | 1,223 | 345 | 405 | 1,174 |
| 66-70 | 70,365 | 108,863 | 1,547 | 601 | 867 | 1,442 |
| 71-75 | 54,897 | 97,541 | 1,777 | 922 | 1,427 | 1,548 |
| 76-80 | 53,059 | 102,046 | 1,923 | 1,720 | 2,789 | 1,621 |
| 81-85 | 48,733 | 72,762 | 1,493 | 2,771 | 3,933 | 1,419 |
| 86-90 | 25,543 | 24,947 | 977 | 2,583 | 2,398 | 928 |
| 91-95 | 11,138 | 7,282 | 654 | 1,771 | 1,241 | 700 |
| 96-100 | 3,044 | 1,455 | 478 | 728 | 322 | 443 |
| 51-100 | 354,459 | 522,460 | 1,474 | 11,489 | 13,443 | 1,170 |

Table PEN 2.5b. Pensioners, females, early retirements, 2003-2006: exposed to risk, deaths and average pensions.

| Age group (nearest ages) | Exposed to risk | | | Deaths | | |
|-----------------------------|-----------------|----------------------|--------------------------|--------|----------------------|--------------------------|
| | Lives | Amounts (£000 pa) | Average Pension (£pa) | Lives | Amounts (£000 pa) | Average Pension (£pa) |
| 51-55 | 12,636 | 12,598 | 997 | 55 | 52 | 949 |
| 56-60 | 39,743 | 44,774 | 1,127 | 177 | 199 | 1,122 |
| 61-65 | 49,237 | 63,708 | 1,294 | 329 | 404 | 1,228 |
| 66-70 | 35,493 | 55,381 | 1,560 | 355 | 497 | 1,401 |
| 71-75 | 23,446 | 37,854 | 1,615 | 442 | 733 | 1,657 |
| 76-80 | 18,942 | 24,252 | 1,280 | 750 | 768 | 1,024 |
| 81-85 | 12,772 | 10,293 | 806 | 737 | 531 | 720 |
| 86-90 | 4,432 | 2,069 | 467 | 446 | 235 | 528 |
| 91-95 | 1,512 | 417 | 276 | 226 | 64 | 284 |
| 96-100 | 277 | 53 | 193 | 55 | 7 | 120 |
| 51-100 | 198,488 | 251,399 | 1,267 | 3,572 | 3,489 | 977 |

Table PEN 3.1a. Widows, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the WL00 table, together with comparisons of 1999-2002 using the WL00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the WL92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using WL00) | 100A/E 2003-2006 (using WL92C20) | 100A/E 1999-2002 (using WL00) | 100A/E 1999-2002 (using WL92C20) | 100A/E 1995-1998 (using WL92C20) |
|-----------------------------|-------------------------------|-------------------------------------|---|-------------------------------------|---|---|
| 41-50 | 10 | 56 | 207 | 93 | 346 | 161 |
| 51-55 | 17 | 65 | 166 | 115 | 295 | 199 |
| 56-60 | 85 | 123 | 258 | 100 | 209 | 201 |
| 61-65 | 193 | 129 | 221 | 97 | 165 | 142 |
| 66-70 | 363 | 99 | 141 | 93 | 133 | 173 |
| 71-75 | 849 | 93 | 119 | 103 | 132 | 140 |
| 76-80 | 1,984 | 101 | 121 | 100 | 120 | 137 |
| 81-85 | 3,297 | 105 | 123 | 99 | 116 | 131 |
| 86-90 | 2,871 | 107 | 125 | 100 | 117 | 129 |
| 91-95 | 1,604 | 103 | 125 | 102 | 123 | 133 |
| 96-100 | 359 | 88 | 113 | 55 | 72 | 103 |
| 41-100 | 11,632 | 103 | 125 | 98 | 120 | 136 |

Table PEN 3.1b. Widows, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PNFL00 table, together with comparisons of 1999-2002 using the PNFL00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PFL92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PNFL00) | 100A/E 2003-2006 (using PFL92C20) | 100A/E 1999-2002 (using PNFL00) | 100A/E 1999-2002 (using PFL92C20) | 100A/E 1995-1998 (using PFL92C20) |
|-----------------------------|-------------------------------|--|--|---------------------------------------|--|--|
| 41-50 | 10 | 260 | 671 | 436 | 1,127 | 518 |
| 51-55 | 17 | 187 | 400 | 332 | 710 | 485 |
| 56-60 | 85 | 262 | 489 | 213 | 397 | 381 |
| 61-65 | 193 | 226 | 336 | 169 | 249 | 215 |
| 66-70 | 363 | 141 | 178 | 133 | 167 | 217 |
| 71-75 | 849 | 108 | 129 | 120 | 143 | 152 |
| 76-80 | 1,984 | 101 | 118 | 100 | 117 | 134 |
| 81-85 | 3,297 | 97 | 112 | 91 | 106 | 120 |
| 86-90 | 2,871 | 95 | 111 | 89 | 104 | 115 |
| 91-95 | 1,604 | 94 | 112 | 93 | 110 | 119 |
| 96-100 | 359 | 86 | 105 | 55 | 67 | 95 |
| 41-100 | 11,632 | 100 | 117 | 97 | 114 | 133 |

Table PEN 3.1c. Widows, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the WA00 table, together with comparisons of 1999-2002 using the WA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the WA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using WA00) | 100A/E 2003-2006 (using WA92C20) | 100A/E 1999-2002 (using WA00) | 100A/E 1999-2002 (using WA92C20) | 100A/E 1995-1998 (using WA92C20) |
|-----------------------------|--|-------------------------------------|---|-------------------------------------|---|---|
| 41-50 | 25 | 74 | 254 | 84 | 295 | 147 |
| 51-55 | 37 | 82 | 193 | 119 | 277 | 140 |
| 56-60 | 169 | 131 | 248 | 98 | 186 | 120 |
| 61-65 | 405 | 144 | 221 | 97 | 149 | 167 |
| 66-70 | 733 | 104 | 135 | 96 | 124 | 148 |
| 71-75 | 1,608 | 85 | 101 | 96 | 115 | 129 |
| 76-80 | 3,665 | 89 | 104 | 101 | 117 | 137 |
| 81-85 | 6,372 | 101 | 120 | 105 | 124 | 138 |
| 86-90 | 5,115 | 104 | 127 | 94 | 115 | 156 |
| 91-95 | 2,803 | 110 | 141 | 104 | 134 | 137 |
| 96-100 | 417 | 83 | 113 | 50 | 68 | 87 |
| 41-100 | 21,349 | 99 | 121 | 98 | 119 | 140 |

Table PEN 3.1d. Widows, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PNFA00 table, together with comparisons of 1999-2002 using the PNFA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PFA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using PNFA00) | 100A/E 2003-2006 (using PFA92C20) | 100A/E 1999-2002 (using PNFA00) | 100A/E 1999-2002 (using PFA92C20) | 100A/E 1995-1998 (using PFA92C20) |
|-----------------------------|--|--|--|--|--|--|
| 41-50 | 25 | 281 | 850 | 328 | 1,000 | 493 |
| 51-55 | 37 | 199 | 477 | 287 | 685 | 351 |
| 56-60 | 169 | 238 | 476 | 179 | 360 | 231 |
| 61-65 | 405 | 221 | 339 | 149 | 228 | 257 |
| 66-70 | 733 | 134 | 171 | 123 | 157 | 189 |
| 71-75 | 1,608 | 93 | 112 | 105 | 127 | 142 |
| 76-80 | 3,665 | 88 | 104 | 99 | 117 | 137 |
| 81-85 | 6,372 | 95 | 114 | 99 | 118 | 131 |
| 86-90 | 5,115 | 97 | 120 | 88 | 108 | 147 |
| 91-95 | 2,803 | 106 | 137 | 100 | 130 | 132 |
| 96-100 | 417 | 85 | 116 | 52 | 72 | 89 |
| 41-100 | 21,349 | 98 | 120 | 98 | 120 | 144 |

Table PEN 3.2. Widows, 2003-2006: exposed to risk, deaths and average pensions.

| Age group (nearest ages) | Exposed to risk | | | Deaths | | |
|-----------------------------|-----------------|----------------------|--------------------------|--------|----------------------|--------------------------|
| | Lives | Amounts (£000 pa) | Average Pension (£pa) | Lives | Amounts (£000 pa) | Average Pension (£pa) |
| 41-50 | 3,540 | 8,764 | 2,476 | 10 | 25 | 2,518 |
| 51-55 | 4,463 | 10,016 | 2,245 | 17 | 37 | 2,203 |
| 56-60 | 9,481 | 22,878 | 2,413 | 85 | 169 | 1,989 |
| 61-65 | 14,709 | 35,756 | 2,431 | 193 | 405 | 2,097 |
| 66-70 | 24,337 | 58,817 | 2,417 | 363 | 733 | 2,021 |
| 71-75 | 39,214 | 97,159 | 2,478 | 849 | 1,608 | 1,893 |
| 76-80 | 53,729 | 129,271 | 2,406 | 1,984 | 3,665 | 1,847 |
| 81-85 | 53,970 | 117,761 | 2,182 | 3,297 | 6,372 | 1,933 |
| 86-90 | 28,914 | 54,969 | 1,901 | 2,871 | 5,115 | 1,782 |
| 91-95 | 10,446 | 17,235 | 1,650 | 1,604 | 2,803 | 1,747 |
| 96-100 | 1,683 | 2,070 | 1,230 | 359 | 417 | 1,160 |
| 41-100 | 244,483 | 554,698 | 2,269 | 11,632 | 21,349 | 1,835 |

Table PEN 4.1a. Widowers, lives, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PNML00 table, together with comparisons of 1999-2002 using the PNML00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PML92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 | 100A/E 2003-2006 (using PNML00) | 100A/E 2003-2006 (using PML92C20) | 100A/E 1999-2002 (using PNML00) | 100A/E 1999-2002 (using PML92C20) | 100A/E 1995-1998 (using PML92C20) |
|-----------------------------|-------------------------------|--|--|--|--|--|
| 61-65 | 18 | 232 | 348 | 178 | 267 | 307* |
| 66-70 | 30 | 151 | 191 | 118 | 149 | 165 |
| 71-75 | 45 | 101 | 119 | 106 | 124 | 170 |
| 76-80 | 98 | 117 | 135 | 85 | 99 | 108 |
| 81-85 | 105 | 96 | 108 | 62 | 70 | 44 |
| 86-90 | 56 | 73 | 79 | 34 | 37 | 80 |
| 61-90 | 352 | 103 | 117 | 74 | 85 | 110 |

* Ratio based on fewer than 10 actual deaths.

Table PEN 4.1b. Widowers, amounts, 2003-2006: actual deaths and ratios of actual deaths to those expected using the PNMA00 table, together with comparisons of 1999-2002 using the PNMA00 table and 2003-2006, 1999-2002 and 1995-1998 using the projected rates for calendar year 2020 from the PMA92 table.

| Age group (nearest ages) | Actual deaths 2003-2006 (£000 pa) | 100A/E 2003-2006 (using PNMA00) | 100A/E 2003-2006 (using PMA92C20) | 100A/E 1999-2002 (using PNMA00) | 100A/E 1999-2002 (using PMA92C20) | 100A/E 1995-1998 (using PMA92C20) |
|-----------------------------|--|--|--|--|--|--|
| 61-65 | 14 | 142 | 272 | 143 | 272 | 600* |
| 66-70 | 27 | 135 | 190 | 126 | 177 | 196 |
| 71-75 | 103 | 205 | 244 | 83 | 99 | 236 |
| 76-80 | 174 | 180 | 206 | 99 | 113 | 170 |
| 81-85 | 131 | 89 | 101 | 149 | 169 | 75 |
| 86-90 | 96 | 82 | 92 | 72 | 80 | 132 |
| 61-90 | 544 | 124 | 143 | 105 | 122 | 159 |

* Ratio based on fewer than 10 actual deaths.

Table PEN 4.2. Widowers, 2003-2006: exposed to risk, deaths and average pensions.

| Age group (nearest ages) | Exposed to risk | | | Deaths | | |
|-----------------------------|-----------------|----------------------|--------------------------|--------|----------------------|--------------------------|
| | Lives | Amounts (£000 pa) | Average Pension (£pa) | Lives | Amounts (£000 pa) | Average Pension (£pa) |
| 51-65 | 1,575 | 2,581 | 1,639 | 24 | 18 | 767 |
| 66-70 | 1,159 | 1,463 | 1,263 | 30 | 27 | 895 |
| 71-75 | 1,446 | 2,032 | 1,405 | 45 | 103 | 2,293 |
| 76-80 | 1,536 | 2,147 | 1,398 | 98 | 174 | 1,776 |
| 81-85 | 1,235 | 1,847 | 1,496 | 105 | 131 | 1,244 |
| 86-90 | 575 | 864 | 1,502 | 56 | 96 | 1,709 |
| 91-100 | 200 | 448 | 2,248 | 30 | 115 | 3,848 |
| 51-100 | 7,724 | 11,383 | 1,474 | 388 | 664 | 1,712 |

5 THE MORTALITY OF SMOKERS AND NON-SMOKERS 2003-2006

The investigation by the CMI into the comparative mortality of smokers and non-smokers was started on 1 January 1988 and a report on the experience for 1988-1990 was published in *C.M.I.R.* 14. Since then, full quadrennial reports have been published alongside the usual analyses of the mortality experience of assured lives, annuitants and pensioners for each subsequent quadrennium. This report covers the experience for 2003-2006.

The offices that contribute data split by smoking status form a subset of all the contributing offices. The number of offices contributing smoker-differentiated data to the various investigations since it was first collected is shown in the table below. The proportion of offices that have been able to provide smoker differentiated data has been steadily increasing, though the actual number of offices that have been able to do so has fallen back in the most recent quadrennium. Of course the changing mix of offices does mean that results should be treated with care.

| Number of offices contributing in period [¶] | Investigation | | | |
|---|----------------------|----------------------|-----------------------|-------------------|
| | Permanent Assurances | Temporary Assurances | Joint Life Assurances | Linked Assurances |
| Smoker differentiated data | | | | |
| 2003-2006 | 12(8) | 18(12) | 5(4) | 10(5) |
| 1999-2002 | 15(9) | 19(12) | 7(3) | 11(6) |
| 1995-1998 | 10(6) | 17(9) | 5(3) | |
| 1991-1994 | 9(6) | 17(9) | 5(3) | |
| All data | | | | |
| 2003-2006 | 24(14) | 23(14) | 8(6) | 17(9) |
| 1999-2002 | 31(19) | 27(16) | 13(5) | 21(10) |
| 1995-1998 | 31(20) | 28(18) | 11(8) | |
| 1991-1994 | 39(31) | 35(28) | 10(9) | |

[¶] For each period the number in brackets is the number of offices that contributed data throughout that period.

Table SMOK 0.1 shows the recent development of the exposed to risk in each of the investigation. This table also demonstrates the increasing proportion of smoker-differentiated data that is being provided by the contributing offices.

The categorisation of the data into ‘smoker’ and ‘non-smoker’ is linked primarily to the terms upon which the policies were issued. One possibility is that ‘non-smokers’ are those where preferential terms have been offered on account of their non-smoking status. This may be a monetary or percentage reduction against the standard premium or the use of an age deduction when determining the premium rate. ‘Smokers’ are those whose smoking habits do not conform to the criteria for non-smoking terms. Alternatively, ‘smokers’ may be those for whom a loading is applied to the standard premium that is offered to ‘non-smokers’.

The definition of ‘non-smoker’ may vary from office to office and may have changed over time but it is likely that the majority of this business was written on the basis that the proposer has not smoked cigarettes for at least twelve months prior to the date of the proposal. At the shorter durations a stricter definition may be in use by many offices. For ‘smokers’ there is no information on the number of cigarettes smoked but very heavy smokers may have been rated or declined, and so potentially fall outside this investigation.

The report includes sections, for both males and females, on the experience of holders of permanent (whole life and endowment) assurances, temporary assurances on single lives, joint life first death assurances and linked assurances.

5.1 ASSURANCES ON MALE LIVES

5.1.1 *Permanent assurances*

The exposed to risk over the quadrennium was 263,560 in the smoker category and 1,050,781 in the non-smoker category, a ratio of 4.0 to 1 in favour of non-smokers compared with ratios of 3.6 and 3.3 to 1 in 1999-2002 and 1995-1998 respectively. The experience for 2003-2006 using the AMC00 table as a comparison basis is shown in Table SMOK 1.1a. Tables SMOK 1.1b, SMOK 1.1c and SMOK 1.1d show the experiences for, respectively, 2003-2006, 1999-2002 and 1995-1998 using the AM92 table as the comparison basis.

At duration 0 and at duration 1 data volumes have fallen to very low levels and so it is not possible to draw conclusions.

For durations 2 and over the mortality experience has improved slightly since 1999-2002 for non-smokers but is little changed for smokers, leading to an increase in the Excess Mortality Index. Most, but not all, age groups in the non-smoker section have seen improvements in mortality experience since 1999-2002, but the picture is more mixed for smokers. Overall, Table SMOK 1.1.a shows that the mortality of smokers is approximately double that of non-smokers, though the pattern does vary by age, with the 61-75 age group experiencing the greatest differential and those at the youngest and highest ages experiencing the least.

A further feature that should be noted is the underlying change in the amount of exposed to risk between 1999-2002 and 2003-2006. Table ASS 0.1 shows a reduction of 52% in the exposed to risk of the main males assured lives investigation whilst SMOK 0.1 shows the equivalent smoker and non-smoker experience exposed to risk decreasing by a little less than this at 50% and 43% respectively. The lower reduction in non-smoker exposure may be due to the increased proportion of offices that are able to submit smoker differentiated data (as noted earlier) and the way in which smokers' behaviour is influenced by the higher rates. For example, if a policyholder is a non-smoker when they effect their cover they will remain a non-smoker throughout the course of their policy. In contrast, if a policyholder is a smoker at outset and ceases smoking (for at least twelve months) then some companies may re-categorise them as a non-smoker, or the policyholder may lapse and effect new cover as a non-smoker.

5.1.2 *Temporary assurances*

The exposed to risk for smokers was 670,449 and for non-smokers was 2,519,059, a ratio of 3.8 to 1 compared to 3.9 and 4.4 to 1 in 1999-2002 and 1995-1998 respectively. The results for 2003-2006 are shown in Table SMOK 1.2a using the TMC00 table as the comparison basis. The results for 2003-2006, 1999-2002 and 1995-1998 are shown in Tables SMOK 1.2b, SMOK 1.2c and SMOK 1.2d respectively using the TM92 table as the comparison basis.

At all durations the levels of mortality seen in 2003-2006 in both the smoker and non-smoker experiences have improved over the levels observed in the previous quadrennium, both overall and at most age groups. This feature has been observed in previous reports. At duration 0 and at durations 5 and over the mortality differential between smokers and non-smokers, as measured by the Excess Mortality Index, is higher in 2003-2006 than in 1999-2002. At durations 1 to 4 the reverse is true with the Excess Mortality Index being lower in 2003-2006.

5.1.3 *Joint life first death assurances*

This investigation comprises joint-life-first-death whole life, endowment assurance and temporary assurance policies issued upon one male and one female life. Contributing offices are asked to categorise each life separately according to its own declared smoking habits. In theory, therefore, the male and female combined experience should contain the same amount of in force, while smoker and non-smoker volumes may vary between the sexes – and this is borne out in practice with only very small differences being observed between the male and female combined exposures.

The exposed to risk for smokers was 198,821 and for non-smokers was 621,249, a ratio of 3.1 to 1 compared to 3.0 and 3.3 to 1 in 1999-2002 and 1995-1998 respectively. The experience for 2003-2006 is shown in Table SMOK 1.3a using the AMC00 table as the comparison basis. Tables SMOK 1.3b, SMOK 1.3c and SMOK 1.3d show the experience for 2003-2006, 1999-2002 and 1995-1998, respectively, using the AM92 table as the comparison basis.

At durations 2 and over there has been little change between 1999-2002 and 2003-2006 in both the overall level of mortality for smokers and non-smokers and in the Excess Mortality Index, though the pattern by age group is mixed. As with the permanent assurance experience, the mortality of smokers overall is approximately double that of non-smokers.

At duration 0 and at duration 1 the experience is too small to draw firm conclusions.

5.1.4 *Linked assurances*

The exposed to risk for smokers was 128,673 and for non-smokers was 537,766, a ratio of 4.2 to 1 compared to 3.8 to 1 in 1999-2002. The experience for 2003-2006 using the AMC00 table as the comparison basis is shown in Table SMOK 1.4a. The experience for 2003-2006 and 1999-2002 using the AN92 table as the comparison basis are shown in Tables SMOK 1.4b and SMOK 1.4c respectively.

At durations 2 and over the mortality of smokers has worsened overall and that of non-smokers has improved overall since 1999-2002, widening the differential between smokers and non-smokers to a level similar to that observed in the permanent and joint life experiences. However, the pattern by age group, particularly for smokers, is somewhat mixed. At duration 0 and at duration 1 the experience is small and little can be said.

5.1.5 *Combined experience*

Table SMOK 1.5a shows the aggregated experience of 2003-2006 for the four investigations described in 1.1 to 1.4. The comparison basis is the AMC00 table. Tables SMOK 1.5b and SMOK 1.5c show the equivalent information for 2003-2006 and 1999-2002, but use the AM92 table as the comparison basis. Clearly care should be taken in interpreting these tables since they are comprised of differing underlying datasets, however the committee felt that it would be useful to maximise the data available to produce “composite” Excess Mortality Indexes.

5.2 ASSURANCES ON FEMALE LIVES

5.2.1 *Permanent assurances*

The exposed to risk for smokers was 209,938 and for non-smokers was 917,009. The ratio of exposed to risk of the non-smoker category to the smoker category is 4.4 to 1 in favour of non-smokers. The corresponding ratio was 4.1 to 1 in 1999-2002 and 3.9 to 1 in 1985-1998. The experience for 2003-2006 is shown in Table SMOK 2.1a using the AFC00 table as the comparison basis. Tables SMOK 2.1b, SMOK 2.1c and SMOK 2.1d respectively show the experience for 2003-2006, 1999-2002 and 1995-1998 using the AF92 table as the comparison basis.

When comparing the experience at durations 2 and over it can be seen that, overall, the mortality of non-smokers has remained relatively stable while that of smokers has gradually worsened over the three quadrennia considered, though the pattern by age group is mixed. The Excess Mortality Index has consequently increased in each of the last two quadrennia and is now significantly higher than the equivalent male experience, which is also true for virtually all age groups. The 2003-2006 mortality experience is relatively higher for females (compared to AFC00) than for males (compared to AMC00) for smokers, but the relative levels are similar for non-smokers.

At durations 0 and 1 data volumes are too low to draw conclusions.

5.2.2 *Temporary assurances*

The exposed to risk for smokers was 554,505 and for non-smokers was 2,229,773, a ratio of 4.0 to 1 compared to 4.0 to 1 in 1999-2002 and 4.3 to 1 in 1995-1998. The results are shown in Table SMOK 2.2a for 2003-2006 using the TFC00 table as the comparison basis. Tables SMOK 2.2b, SMOK 2.2c and SMOK 2.2d show the results for 2003-2006, 1999-2002 and 1995-1998 respectively using the TF92 table as the comparison basis.

Significant improvements in mortality in 2003-2006 have arisen at all durations for non-smokers when compared with 1999-2002. For smokers, however, there has been an improvement only at duration 0 and durations 1 to 4, with durations 5 and over experiencing deteriorating mortality. The Excess Mortality Index at durations 5 and over has increased significantly since the last quadrennium, and shows that the mortality of smokers was, overall, a little over double that of non-smokers. For duration 0 and durations 1 to 4 the differential is even greater though, particularly at duration 0, this is based on less data.

In contrast to the permanent assurances, the ultimate duration Excess Mortality Index for females is below that for the equivalent male experience.

5.2.3 *Joint life first death assurances*

The exposed to risk for smokers was 151,310 and for non-smokers was 669,199, a ratio of 4.4 to 1 compared to 4.4 to 1 in 1999-2002 and 4.7 to 1 in 1995-1998. The results for 2003-2006 are shown in Table SMOK 2.3a. The comparison basis is the AFC00 table. The results for 2003-2006, 1999-2002 and 1995-1998 using the AF92 table as a comparison basis are shown in Tables SMOK 2.3b, SMOK 2.3c and SMOK 2.3d respectively.

At durations 2 and over, the 2003-2006 mortality experience is broadly similar to that of the previous two quadrennial, though the Excess Mortality Index has gradually widened such that the overall mortality experience of smokers is now a little over double that of non-smokers. At duration 0 and at duration 1 the experience is too small to draw conclusions.

5.2.4 *Linked assurances*

The exposed to risk for smokers was 102,234 and for non-smokers was 441,185, a ratio of 4.3 to 1 compared to 3.9 to 1 in 1999-2002. The experience for 2003-2006 is shown in Table SMOK 2.4a. The comparison basis is the AFC00 table. The experiences for 2003-2006 and 1999-2002 are shown in Tables SMOK 2.4b and SMOK 2.4c respectively, with the comparison basis being the AF92 table.

The experience at durations 2 and over has generally worsened since 1999-2002 for both smokers and non-smokers, though remains lighter than that observed for the permanent assurances. The Excess Mortality Index has narrowed a little, though the mortality of smokers remains about twice that of non-smokers overall with the greatest differentials occurring in the 56-80 range. However, data volumes are relatively small, particularly at duration 0 and at duration 1 where the results should be treated with caution.

5.2.5 Combined experience

As with the males, the four investigations described in 2.1 to 2.4 have been aggregated, and the results for 2003-2006 are shown in Table SMOK 2.5a. The comparison basis is the AFC00 table. Also shown, in Tables SMOK 2.5b and SMOK 2.5c, are the results for 2003-2006 and 1999-2002 respectively using the AF92 table as the comparison basis.

As was the case with the male experience, care is needed in interpreting these tables due to the differences in the underlying datasets.

5.3 CONCLUSION

Table SMOK 3.1a shows summary results for the 2003-2006 quadrennium using both the relevant “00” and “92” Series tables as comparison bases. Table SMOK 3.1b shows equivalent summaries for 1999-2002 and 1995-1998 (where available) but using only the relevant “92” Series tables as comparison bases. These results are based on the whole age range of data and so in some instances values differ from the totals shown in the separate tables.

The eight experiences making up this investigation are each large enough to provide statistically meaningful results. When examining these experiences and comparing them with the undifferentiated experiences, the different mix of offices and any differences in the average duration of the policies in force must be borne in mind. The conclusion to the 1988-1990 report in *C.M.I.R.* **14** which has been repeated in subsequent quadrennial analyses “that, for this data pool at least, smoking as an indicator is linked to a very serious additional mortality risk” remains inescapable.

SMOK 0.1. Amounts of exposed to risk for the periods 2003-2006, 1999-2002 and 1995-1998 for smokers and non-smokers.

| Investigation | Exposed to Risk | | | | | |
|-----------------------------------|-----------------|------|-----------|------|-----------|------|
| | 2003-2006 | | 1999-2002 | | 1995-1998 | |
| <i>Males, smokers</i> | | % | | % | | % |
| Permanent, single life assurances | 263,560 | 6.7 | 522,757 | 6.3 | 591,936 | 5.2 |
| Temporary assurances | 670,449 | 18.8 | 491,497 | 14.9 | 307,271 | 9.9 |
| Joint life assurances | 198,821 | 16.3 | 315,017 | 13.6 | 275,078 | 9.1 |
| Linked assurances | 128,673 | 9.8 | 158,586 | 9.0 | | |
| <i>Females, smokers</i> | | | | % | | % |
| Permanent, single life assurances | 209,938 | 10.3 | 414,474 | 9.4 | 467,765 | 9.0 |
| Temporary assurances | 554,505 | 18.3 | 409,862 | 16.0 | 245,957 | 12.5 |
| Joint life assurances | 151,310 | 12.6 | 236,886 | 10.3 | 209,134 | 7.0 |
| Linked assurances | 102,234 | 11.4 | 121,716 | 9.6 | | |
| <i>Males, non-smokers</i> | | | | % | | % |
| Permanent, single life assurances | 1,050,781 | 26.6 | 1,855,825 | 22.3 | 1,969,309 | 17.3 |
| Temporary assurances | 2,519,059 | 70.6 | 1,918,613 | 58.3 | 1,351,892 | 43.6 |
| Joint life assurances | 621,249 | 51.0 | 957,718 | 41.2 | 908,053 | 30.1 |
| Linked assurances | 537,766 | 41.0 | 597,908 | 33.9 | | |
| <i>Females, non-smokers</i> | | | | % | | % |
| Permanent, single life assurances | 917,009 | 45.0 | 1,688,693 | 38.4 | 1,823,148 | 35.0 |
| Temporary assurances | 2,229,773 | 73.7 | 1,623,528 | 63.5 | 1,063,271 | 54.0 |
| Joint life assurances | 669,199 | 55.6 | 1,036,651 | 45.0 | 975,791 | 32.6 |
| Linked assurances | 441,185 | 49.2 | 477,249 | 37.8 | | |

The figures labelled “%” are percentages of the total exposed to risk for the relevant section of the data. The total includes data with no smoker categorisation, so the smoker and non-smoker percentages will sum to less than 100%. The difference reflects the amount of data for which the smoker status is unknown.

SMOK 1.1a. Permanent assurances (non-linked), males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AMC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-80 | 2 | 230* | 5 | 134* | 72 |
| Duration 1 | | | | | |
| 21-80 | 0 | 0* | 7 | 87* | - |
| Durations 2+ | | | | | |
| 21-30 | 5 | 158* | 19 | 100 | 58 |
| 31-35 | 16 | 174 | 40 | 85 | 105 |
| 36-40 | 18 | 75 | 74 | 65 | 15 |
| 41-45 | 63 | 156 | 142 | 80 | 95 |
| 46-50 | 84 | 146 | 169 | 73 | 100 |
| 51-55 | 156 | 160 | 283 | 82 | 95 |
| 56-60 | 280 | 157 | 457 | 80 | 96 |
| 61-65 | 333 | 172 | 386 | 68 | 153 |
| 66-70 | 302 | 177 | 442 | 75 | 136 |
| 71-75 | 414 | 182 | 625 | 75 | 143 |
| 76-80 | 330 | 171 | 717 | 83 | 106 |
| 81-85 | 171 | 145 | 714 | 93 | 56 |
| 86-90 | 65 | 159 | 328 | 96 | 66 |
| 21-90 | 2,237 | 165 | 4,396 | 80 | 106 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 1.1b. Permanent assurances (non-linked), males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-80 | 2 | 179* | 5 | 105* | 70 |
| Duration 1 | | | | | |
| 21-80 | 0 | 0* | 7 | 69* | - |
| Durations 2+ | | | | | |
| 21-30 | 5 | 139* | 19 | 87 | 60 |
| 31-35 | 16 | 158 | 40 | 77 | 105 |
| 36-40 | 18 | 67 | 74 | 58 | 16 |
| 41-45 | 63 | 132 | 142 | 68 | 94 |
| 46-50 | 84 | 117 | 169 | 58 | 102 |
| 51-55 | 156 | 123 | 283 | 63 | 95 |
| 56-60 | 280 | 119 | 457 | 61 | 95 |
| 61-65 | 333 | 130 | 386 | 51 | 155 |
| 66-70 | 302 | 137 | 442 | 58 | 136 |
| 71-75 | 414 | 144 | 625 | 59 | 144 |
| 76-80 | 330 | 140 | 717 | 68 | 106 |
| 81-85 | 171 | 122 | 714 | 78 | 56 |
| 86-90 | 65 | 139 | 328 | 85 | 64 |
| 21-90 | 2,237 | 131 | 4,396 | 64 | 105 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 1.1c. Permanent assurances (non-linked), males, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-80 | 42 | 145 | 62 | 62 | 134 |
| Duration 1 | | | | | |
| 21-80 | 82 | 145 | 131 | 68 | 113 |
| Durations 2+ | | | | | |
| 21-30 | 27 | 159 | 71 | 78 | 104 |
| 31-35 | 46 | 141 | 106 | 75 | 88 |
| 36-40 | 58 | 111 | 163 | 76 | 46 |
| 41-45 | 90 | 123 | 206 | 74 | 66 |
| 46-50 | 178 | 143 | 271 | 66 | 117 |
| 51-55 | 341 | 133 | 432 | 57 | 133 |
| 56-60 | 521 | 138 | 634 | 64 | 116 |
| 61-65 | 515 | 120 | 704 | 60 | 100 |
| 66-70 | 465 | 132 | 686 | 60 | 120 |
| 71-75 | 485 | 137 | 839 | 64 | 114 |
| 76-80 | 326 | 139 | 813 | 73 | 90 |
| 81-85 | 154 | 136 | 508 | 84 | 62 |
| 86-90 | 55 | 92 | 256 | 94 | -2 |
| 21-90 | 3,261 | 132 | 5,689 | 67 | 97 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.1d. Permanent assurances (non-linked), males, full underwriting, 1995-1998: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-80 | 128 | 180 | 189 | 90 | 100 |
| Duration 1 | | | | | |
| 21-80 | 170 | 167 | 278 | 83 | 101 |
| Durations 2+ | | | | | |
| 21-30 | 31 | 100 | 135 | 87 | 15 |
| 31-35 | 47 | 125 | 144 | 94 | 33 |
| 36-40 | 71 | 150 | 134 | 75 | 100 |
| 41-45 | 97 | 133 | 170 | 71 | 87 |
| 46-50 | 206 | 135 | 312 | 72 | 88 |
| 51-55 | 376 | 146 | 478 | 74 | 97 |
| 56-60 | 494 | 137 | 592 | 65 | 111 |
| 61-65 | 522 | 132 | 704 | 67 | 97 |
| 66-70 | 434 | 147 | 658 | 69 | 113 |
| 71-75 | 335 | 142 | 691 | 73 | 95 |
| 76-80 | 181 | 142 | 451 | 75 | 89 |
| 81-85 | 102 | 118 | 312 | 93 | 27 |
| 86-90 | 47 | 120 | 95 | 82 | 46 |
| 21-90 | 2,943 | 138 | 4,876 | 73 | 89 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.2a. Temporary assurances, males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the TMC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|---|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 26-40 | 25 | 111 | 41 | 68 | 63 |
| 41-55 | 42 | 116 | 76 | 55 | 111 |
| 56-70 | 29 | 215 | 38 | 40 | 438 |
| 26-70 | 96 | 133 | 155 | 53 | 151 |
| Durations 1-4 | | | | | |
| 26-35 | 34 | 92 | 75 | 73 | 26 |
| 36-40 | 40 | 96 | 97 | 72 | 33 |
| 41-45 | 65 | 128 | 117 | 61 | 110 |
| 46-50 | 77 | 142 | 126 | 57 | 149 |
| 51-55 | 93 | 159 | 165 | 62 | 156 |
| 56-60 | 62 | 122 | 184 | 56 | 118 |
| 61-65 | 46 | 175 | 116 | 54 | 224 |
| 66-70 | 28 | 214 | 88 | 59 | 263 |
| 71-75 | 15 | 216 | 76 | 72 | 200 |
| 26-75 | 460 | 136 | 1,044 | 61 | 123 |
| Durations 5+ | | | | | |
| 26-35 | 11 | 106 | 26 | 86 | 23 |
| 36-40 | 20 | 92 | 41 | 54 | 70 |
| 41-45 | 36 | 111 | 106 | 77 | 44 |
| 46-50 | 85 | 193 | 150 | 70 | 176 |
| 51-55 | 107 | 173 | 216 | 69 | 151 |
| 56-60 | 127 | 146 | 336 | 69 | 112 |
| 61-65 | 95 | 142 | 266 | 69 | 106 |
| 66-70 | 35 | 125 | 129 | 60 | 108 |
| 71-75 | 30 | 173 | 80 | 47 | 268 |
| 26-75 | 546 | 148 | 1,350 | 67 | 121 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.2b. Temporary assurances, males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the TM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|---|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 26-40 | 25 | 59 | 41 | 36 | 64 |
| 41-55 | 42 | 66 | 76 | 31 | 113 |
| 56-70 | 29 | 110 | 38 | 20 | 450 |
| 26-70 | 96 | 72 | 155 | 29 | 148 |
| Durations 1-4 | | | | | |
| 26-35 | 34 | 56 | 75 | 45 | 24 |
| 36-40 | 40 | 67 | 97 | 51 | 31 |
| 41-45 | 65 | 89 | 117 | 42 | 112 |
| 46-50 | 77 | 96 | 126 | 39 | 146 |
| 51-55 | 93 | 104 | 165 | 41 | 154 |
| 56-60 | 62 | 80 | 184 | 37 | 116 |
| 61-65 | 46 | 115 | 116 | 35 | 229 |
| 66-70 | 28 | 140 | 88 | 39 | 259 |
| 71-75 | 15 | 149 | 76 | 50 | 198 |
| 26-75 | 460 | 90 | 1,044 | 41 | 120 |
| Durations 5+ | | | | | |
| 26-35 | 11 | 94 | 26 | 76 | 24 |
| 36-40 | 20 | 85 | 41 | 50 | 70 |
| 41-45 | 36 | 99 | 106 | 68 | 46 |
| 46-50 | 85 | 160 | 150 | 58 | 176 |
| 51-55 | 107 | 137 | 216 | 54 | 154 |
| 56-60 | 127 | 114 | 336 | 54 | 111 |
| 61-65 | 95 | 112 | 266 | 55 | 104 |
| 66-70 | 35 | 100 | 129 | 48 | 108 |
| 71-75 | 30 | 140 | 80 | 38 | 268 |
| 26-75 | 546 | 120 | 1,350 | 54 | 122 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.2c. Temporary assurances, males, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the TM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|---|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 26-40 | 23 | 78 | 34 | 40 | 95 |
| 41-55 | 37 | 82 | 93 | 53 | 55 |
| 56-70 | 13 | 63 | 53 | 37 | 70 |
| 26-70 | 73 | 77 | 180 | 45 | 71 |
| Durations 1-4 | | | | | |
| 26-35 | 32 | 81 | 71 | 66 | 23 |
| 36-40 | 29 | 94 | 65 | 60 | 57 |
| 41-45 | 34 | 101 | 83 | 60 | 68 |
| 46-50 | 53 | 129 | 91 | 51 | 153 |
| 51-55 | 83 | 150 | 152 | 54 | 178 |
| 56-60 | 72 | 148 | 160 | 57 | 160 |
| 61-65 | 45 | 147 | 115 | 50 | 194 |
| 66-70 | 27 | 158 | 87 | 52 | 204 |
| 71-75 | 14 | 155 | 61 | 65 | 138 |
| 26-75 | 389 | 127 | 885 | 56 | 127 |
| Durations 5+ | | | | | |
| 26-35 | 13 | 84 | 41 | 76 | 11 |
| 36-40 | 33 | 139 | 65 | 70 | 99 |
| 41-45 | 49 | 125 | 113 | 68 | 84 |
| 46-50 | 92 | 143 | 177 | 63 | 127 |
| 51-55 | 146 | 141 | 325 | 66 | 114 |
| 56-60 | 153 | 135 | 348 | 65 | 108 |
| 61-65 | 113 | 132 | 313 | 71 | 86 |
| 66-70 | 51 | 137 | 117 | 53 | 158 |
| 71-75 | 27 | 133 | 75 | 59 | 125 |
| 26-75 | 677 | 135 | 1,574 | 65 | 108 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.2d. Temporary assurances, males, full underwriting, 1995-1998: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the TM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 26-40 | 12 | 80 | 33 | 67 | 19 |
| 41-55 | 21 | 93 | 53 | 48 | 94 |
| 56-70 | 13 | 105 | 57 | 73 | 44 |
| 26-70 | 46 | 92 | 143 | 60 | 53 |
| Durations 1-4 | | | | | |
| 26-35 | 27 | 108 | 46 | 54 | 100 |
| 36-40 | 14 | 81 | 48 | 67 | 21 |
| 41-45 | 32 | 146 | 61 | 61 | 139 |
| 46-50 | 72 | 222 | 96 | 57 | 289 |
| 51-55 | 58 | 159 | 129 | 63 | 152 |
| 56-60 | 54 | 176 | 115 | 61 | 189 |
| 61-65 | 28 | 131 | 109 | 77 | 70 |
| 66-70 | 35 | 267 | 53 | 63 | 324 |
| 71-75 | 13 | 218 | 39 | 91 | 140 |
| 26-75 | 333 | 163 | 696 | 64 | 155 |
| Durations 5+ | | | | | |
| 26-35 | 16 | 158 | 24 | 64 | 147 |
| 36-40 | 25 | 158 | 52 | 80 | 98 |
| 41-45 | 29 | 106 | 86 | 73 | 45 |
| 46-50 | 59 | 124 | 158 | 67 | 85 |
| 51-55 | 102 | 165 | 216 | 69 | 139 |
| 56-60 | 83 | 137 | 234 | 70 | 96 |
| 61-65 | 71 | 146 | 187 | 65 | 125 |
| 66-70 | 33 | 141 | 99 | 75 | 88 |
| 71-75 | 15 | 171 | 53 | 79 | 116 |
| 26-75 | 433 | 142 | 1,109 | 70 | 103 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.3a. Joint life first death assurances, males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AMC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-70 | 9 | 111* | 8 | 34* | 226 |
| Duration 1 | | | | | |
| 21-70 | 17 | 160 | 12 | 39 | 310 |
| Durations 2+ | | | | | |
| 31-35 | 5 | 88* | 8 | 50* | 76 |
| 36-40 | 26 | 171 | 34 | 69 | 148 |
| 41-45 | 46 | 141 | 104 | 88 | 60 |
| 46-50 | 81 | 145 | 162 | 84 | 73 |
| 51-55 | 121 | 145 | 171 | 68 | 113 |
| 56-60 | 162 | 145 | 217 | 70 | 107 |
| 61-65 | 177 | 179 | 183 | 75 | 139 |
| 66-70 | 78 | 121 | 120 | 70 | 73 |
| 71-75 | 55 | 176 | 65 | 72 | 144 |
| 31-75 | 751 | 150 | 1,064 | 74 | 103 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 1.3b. Joint life first death assurances, males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-70 | 9 | 86* | 8 | 26* | 231 |
| Duration 1 | | | | | |
| 21-70 | 17 | 133 | 12 | 33 | 303 |
| Durations 2+ | | | | | |
| 31-35 | 5 | 80* | 8 | 46* | 74 |
| 36-40 | 26 | 152 | 34 | 61 | 149 |
| 41-45 | 46 | 119 | 104 | 74 | 61 |
| 46-50 | 81 | 116 | 162 | 67 | 73 |
| 51-55 | 121 | 112 | 171 | 52 | 115 |
| 56-60 | 162 | 110 | 217 | 53 | 108 |
| 61-65 | 177 | 135 | 183 | 57 | 137 |
| 66-70 | 78 | 93 | 120 | 54 | 72 |
| 71-75 | 55 | 139 | 65 | 57 | 144 |
| 31-75 | 751 | 117 | 1,064 | 58 | 102 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 1.3c. Joint life first death assurances, males, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-70 | 15 | 63 | 35 | 45 | 40 |
| Duration 1 | | | | | |
| 21-70 | 26 | 78 | 65 | 60 | 30 |
| Durations 2+ | | | | | |
| 31-35 | 13 | 90 | 31 | 70 | 29 |
| 36-40 | 18 | 53 | 87 | 72 | -26 |
| 41-45 | 60 | 99 | 127 | 60 | 65 |
| 46-50 | 125 | 132 | 174 | 59 | 124 |
| 51-55 | 201 | 138 | 263 | 64 | 116 |
| 56-60 | 207 | 125 | 196 | 48 | 160 |
| 61-65 | 213 | 105 | 283 | 57 | 84 |
| 66-70 | 147 | 124 | 178 | 63 | 97 |
| 71-75 | 49 | 136 | 59 | 58 | 134 |
| 31-75 | 1,033 | 118 | 1,398 | 59 | 100 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.3d. Joint life first death assurances, males, full underwriting, 1995-1998: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-70 | 23 | 82 | 44 | 53 | 55 |
| Duration 1 | | | | | |
| 21-70 | 43 | 115 | 71 | 60 | 92 |
| Durations 2+ | | | | | |
| 31-35 | 12 | 74 | 36 | 59 | 25 |
| 36-40 | 35 | 114 | 79 | 67 | 70 |
| 41-45 | 70 | 149 | 99 | 58 | 157 |
| 46-50 | 85 | 117 | 166 | 66 | 77 |
| 51-55 | 124 | 143 | 178 | 66 | 117 |
| 56-60 | 167 | 134 | 245 | 75 | 79 |
| 61-65 | 226 | 139 | 261 | 68 | 104 |
| 66-70 | 93 | 133 | 105 | 66 | 102 |
| 71-75 | 18 | 125 | 31 | 59 | 112 |
| 31-75 | 830 | 133 | 1,200 | 67 | 99 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.4a. Linked assurances, males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AMC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-75 | 11 | 91 | 43 | 92 | -1 |
| Duration 1 | | | | | |
| 21-75 | 27 | 157 | 41 | 61 | 157 |
| Durations 2+ | | | | | |
| 31-35 | 7 | 120* | 23 | 102 | 18 |
| 36-40 | 13 | 98 | 30 | 57 | 72 |
| 41-45 | 24 | 124 | 47 | 54 | 130 |
| 46-50 | 40 | 150 | 92 | 76 | 97 |
| 51-55 | 67 | 180 | 122 | 71 | 154 |
| 56-60 | 93 | 173 | 196 | 77 | 125 |
| 61-65 | 63 | 125 | 169 | 75 | 67 |
| 66-70 | 73 | 173 | 148 | 78 | 122 |
| 71-75 | 63 | 153 | 125 | 78 | 96 |
| 76-80 | 32 | 105 | 84 | 87 | 21 |
| 31-80 | 475 | 148 | 1,036 | 75 | 97 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 1.4b. Linked assurances, males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-75 | 11 | 70 | 43 | 72 | -3 |
| Duration 1 | | | | | |
| 21-75 | 27 | 126 | 41 | 49 | 157 |
| Durations 2+ | | | | | |
| 31-35 | 7 | 109* | 23 | 93 | 17 |
| 36-40 | 13 | 88 | 30 | 51 | 73 |
| 41-45 | 24 | 105 | 47 | 46 | 128 |
| 46-50 | 40 | 120 | 92 | 61 | 97 |
| 51-55 | 67 | 138 | 122 | 55 | 151 |
| 56-60 | 93 | 131 | 196 | 59 | 122 |
| 61-65 | 63 | 95 | 169 | 57 | 67 |
| 66-70 | 73 | 134 | 148 | 60 | 123 |
| 71-75 | 63 | 121 | 125 | 61 | 98 |
| 76-80 | 32 | 85 | 84 | 71 | 20 |
| 31-80 | 475 | 117 | 1,036 | 59 | 98 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 1.4c. Linked assurances, males, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-75 | 26 | 121 | 70 | 87 | 39 |
| Duration 1 | | | | | |
| 21-75 | 29 | 109 | 76 | 67 | 63 |
| Durations 2+ | | | | | |
| 31-35 | 14 | 117 | 26 | 65 | 80 |
| 36-40 | 18 | 96 | 47 | 68 | 41 |
| 41-45 | 29 | 116 | 62 | 64 | 81 |
| 46-50 | 40 | 114 | 129 | 93 | 23 |
| 51-55 | 51 | 97 | 129 | 58 | 67 |
| 56-60 | 60 | 105 | 144 | 59 | 78 |
| 61-65 | 65 | 126 | 135 | 59 | 114 |
| 66-70 | 51 | 121 | 126 | 68 | 78 |
| 71-75 | 30 | 85 | 71 | 56 | 52 |
| 76-80 | 22 | 117 | 44 | 66 | 77 |
| 31-80 | 380 | 109 | 913 | 64 | 70 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 1.5a. All investigations combined, males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AMC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-40 | 27 | 86 | 45 | 52 | 65 |
| 41-50 | 26 | 58 | 59 | 38 | 53 |
| 51-60 | 41 | 107 | 64 | 33 | 224 |
| 61-70 | 21 | 156 | 30 | 30 | 420 |
| 31-70 | 115 | 90 | 198 | 37 | 143 |
| Duration 1 | | | | | |
| 31-40 | 33 | 86 | 58 | 53 | 62 |
| 41-50 | 53 | 94 | 66 | 33 | 185 |
| 51-60 | 55 | 100 | 113 | 41 | 144 |
| 61-70 | 20 | 94 | 57 | 36 | 161 |
| 31-70 | 161 | 94 | 294 | 40 | 135 |
| Durations 2+ | | | | | |
| 26-30 | 9 | 55* | 37 | 67 | -18 |
| 31-35 | 56 | 104 | 127 | 70 | 49 |
| 36-40 | 101 | 91 | 243 | 59 | 54 |
| 41-45 | 215 | 127 | 489 | 70 | 81 |
| 46-50 | 342 | 147 | 670 | 69 | 113 |
| 51-55 | 521 | 155 | 908 | 68 | 128 |
| 56-60 | 710 | 147 | 1,348 | 69 | 113 |
| 61-65 | 710 | 161 | 1,100 | 66 | 144 |
| 66-70 | 505 | 157 | 910 | 68 | 131 |
| 71-75 | 572 | 176 | 963 | 69 | 155 |
| 76-80 | 397 | 163 | 938 | 79 | 106 |
| 81-85 | 203 | 146 | 838 | 90 | 62 |
| 86-90 | 71 | 159 | 372 | 97 | 64 |
| 26-90 | 4,412 | 151 | 8,943 | 71 | 113 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. 100 x (100A/E Smokers / 100A/E Non-smokers - 1).

* Ratio based on fewer than 10 actual deaths.

SMOK 1.5b. All investigations combined, males, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-40 | 27 | 65 | 45 | 40 | 63 |
| 41-50 | 26 | 46 | 59 | 30 | 53 |
| 51-60 | 41 | 83 | 64 | 26 | 219 |
| 61-70 | 21 | 119 | 30 | 23 | 417 |
| 31-70 | 115 | 70 | 198 | 29 | 141 |
| Duration 1 | | | | | |
| 31-40 | 33 | 77 | 58 | 48 | 60 |
| 41-50 | 53 | 81 | 66 | 28 | 189 |
| 51-60 | 55 | 78 | 113 | 32 | 144 |
| 61-70 | 20 | 70 | 57 | 27 | 159 |
| 31-70 | 161 | 77 | 294 | 32 | 141 |
| Durations 2+ | | | | | |
| 26-30 | 9 | 49* | 37 | 59 | -17 |
| 31-35 | 56 | 95 | 127 | 64 | 48 |
| 36-40 | 101 | 81 | 243 | 53 | 53 |
| 41-45 | 215 | 108 | 489 | 60 | 80 |
| 46-50 | 342 | 118 | 670 | 56 | 111 |
| 51-55 | 521 | 119 | 908 | 52 | 129 |
| 56-60 | 710 | 111 | 1,348 | 52 | 113 |
| 61-65 | 710 | 122 | 1,100 | 50 | 144 |
| 66-70 | 505 | 121 | 910 | 52 | 133 |
| 71-75 | 572 | 139 | 963 | 54 | 157 |
| 76-80 | 397 | 133 | 938 | 65 | 105 |
| 81-85 | 203 | 123 | 838 | 76 | 62 |
| 86-90 | 71 | 140 | 372 | 85 | 65 |
| 26-90 | 4,412 | 120 | 8,943 | 57 | 111 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 1.5c. All investigations combined, males, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AM92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-40 | 30 | 83 | 42 | 39 | 113 |
| 41-50 | 37 | 79 | 82 | 50 | 58 |
| 51-60 | 46 | 85 | 115 | 50 | 70 |
| 61-70 | 25 | 92 | 69 | 43 | 114 |
| 31-70 | 138 | 84 | 308 | 46 | 83 |
| Duration 1 | | | | | |
| 31-40 | 26 | 77 | 60 | 57 | 35 |
| 41-50 | 43 | 92 | 95 | 54 | 70 |
| 51-60 | 78 | 111 | 136 | 45 | 147 |
| 61-70 | 47 | 101 | 129 | 49 | 106 |
| 31-70 | 194 | 98 | 420 | 49 | 100 |
| Durations 2+ | | | | | |
| 26-30 | 32 | 99 | 81 | 65 | 52 |
| 31-35 | 104 | 116 | 232 | 73 | 59 |
| 36-40 | 150 | 99 | 405 | 70 | 41 |
| 41-45 | 252 | 113 | 567 | 66 | 71 |
| 46-50 | 473 | 135 | 820 | 64 | 111 |
| 51-55 | 801 | 132 | 1,267 | 59 | 124 |
| 56-60 | 999 | 131 | 1,446 | 59 | 122 |
| 61-65 | 942 | 117 | 1,526 | 59 | 98 |
| 66-70 | 735 | 129 | 1,170 | 58 | 122 |
| 71-75 | 603 | 132 | 1,090 | 62 | 113 |
| 76-80 | 364 | 135 | 950 | 72 | 88 |
| 81-85 | 167 | 136 | 555 | 81 | 68 |
| 86-90 | 57 | 93 | 270 | 92 | 1 |
| 26-90 | 5,679 | 126 | 10,379 | 63 | 100 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 2.1a. Permanent assurances (non-linked), females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AFC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-80 | 1 | 196* | 0 | 0* | - |
| Duration 1 | | | | | |
| 21-80 | 4 | 374* | 4 | 69* | 442 |
| Durations 2+ | | | | | |
| 31-35 | 5 | 108* | 16 | 69 | 57 |
| 36-40 | 16 | 134 | 50 | 85 | 58 |
| 41-45 | 44 | 202 | 92 | 86 | 135 |
| 46-50 | 72 | 207 | 141 | 91 | 127 |
| 51-55 | 118 | 189 | 228 | 93 | 103 |
| 56-60 | 206 | 182 | 284 | 70 | 160 |
| 61-65 | 194 | 183 | 240 | 65 | 182 |
| 66-70 | 244 | 200 | 314 | 66 | 203 |
| 71-75 | 284 | 204 | 403 | 70 | 191 |
| 76-80 | 239 | 186 | 511 | 82 | 127 |
| 81-85 | 163 | 177 | 509 | 86 | 106 |
| 86-90 | 71 | 166 | 366 | 97 | 71 |
| 31-90 | 1,656 | 188 | 3,154 | 79 | 138 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.1b. Permanent assurances (non-linked), females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-80 | 1 | 169* | 0 | 0* | - |
| Duration 1 | | | | | |
| 21-80 | 4 | 412* | 4 | 77* | 435 |
| Durations 2+ | | | | | |
| 31-35 | 5 | 91* | 16 | 58 | 57 |
| 36-40 | 16 | 110 | 50 | 69 | 59 |
| 41-45 | 44 | 163 | 92 | 70 | 133 |
| 46-50 | 72 | 169 | 141 | 74 | 128 |
| 51-55 | 118 | 158 | 228 | 77 | 105 |
| 56-60 | 206 | 157 | 284 | 61 | 157 |
| 61-65 | 194 | 163 | 240 | 58 | 181 |
| 66-70 | 244 | 186 | 314 | 62 | 200 |
| 71-75 | 284 | 198 | 403 | 68 | 191 |
| 76-80 | 239 | 188 | 511 | 83 | 127 |
| 81-85 | 163 | 187 | 509 | 91 | 105 |
| 86-90 | 71 | 183 | 366 | 107 | 71 |
| 31-90 | 1,656 | 176 | 3,154 | 75 | 135 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.1c. Permanent assurances (non-linked), females, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-80 | 32 | 234 | 41 | 74 | 216 |
| Duration 1 | | | | | |
| 21-80 | 70 | 257 | 103 | 97 | 165 |
| Durations 2+ | | | | | |
| 31-35 | 11 | 67 | 61 | 84 | -20 |
| 36-40 | 43 | 146 | 82 | 62 | 135 |
| 41-45 | 54 | 118 | 150 | 76 | 55 |
| 46-50 | 113 | 145 | 237 | 79 | 84 |
| 51-55 | 205 | 139 | 377 | 71 | 96 |
| 56-60 | 310 | 162 | 433 | 67 | 142 |
| 61-65 | 330 | 183 | 418 | 63 | 190 |
| 66-70 | 307 | 172 | 473 | 65 | 165 |
| 71-75 | 333 | 200 | 579 | 81 | 147 |
| 76-80 | 235 | 200 | 527 | 83 | 141 |
| 81-85 | 93 | 163 | 375 | 92 | 77 |
| 86-90 | 55 | 163 | 336 | 111 | 47 |
| 31-90 | 2,089 | 168 | 4,048 | 76 | 121 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 2.1d. Permanent assurances (non-linked), females, full underwriting, 1995-1998: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-80 | 87 | 241 | 141 | 115 | 110 |
| Duration 1 | | | | | |
| 21-80 | 125 | 229 | 205 | 103 | 122 |
| Durations 2+ | | | | | |
| 31-35 | 26 | 139 | 59 | 73 | 90 |
| 36-40 | 33 | 114 | 89 | 73 | 56 |
| 41-45 | 63 | 132 | 137 | 75 | 76 |
| 46-50 | 154 | 167 | 265 | 80 | 109 |
| 51-55 | 196 | 138 | 342 | 72 | 92 |
| 56-60 | 254 | 156 | 411 | 72 | 117 |
| 61-65 | 251 | 170 | 392 | 70 | 143 |
| 66-70 | 221 | 166 | 337 | 63 | 163 |
| 71-75 | 184 | 183 | 341 | 75 | 144 |
| 76-80 | 102 | 181 | 263 | 83 | 118 |
| 81-85 | 72 | 180 | 248 | 92 | 96 |
| 86-90 | 22 | 127 | 156 | 117 | 9 |
| 31-90 | 1,578 | 160 | 3,040 | 75 | 113 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 2.2a. Temporary assurances, females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the TFC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-65 | 38 | 119 | 53 | 43 | 177 |
| Durations 1-4 | | | | | |
| 31-35 | 11 | 115 | 27 | 82 | 40 |
| 36-40 | 20 | 113 | 43 | 61 | 85 |
| 41-45 | 33 | 131 | 54 | 50 | 162 |
| 46-50 | 46 | 158 | 63 | 52 | 204 |
| 51-55 | 37 | 122 | 64 | 51 | 139 |
| 56-60 | 39 | 163 | 57 | 54 | 202 |
| 61-65 | 22 | 201 | 29 | 50 | 302 |
| 66-70 | 11 | 210 | 22 | 61 | 244 |
| 31-70 | 219 | 144 | 359 | 55 | 162 |
| Durations 5+ | | | | | |
| 31-35 | 4 | 65* | 15 | 66 | -2 |
| 36-40 | 20 | 120 | 43 | 59 | 103 |
| 41-45 | 41 | 151 | 116 | 84 | 80 |
| 46-50 | 63 | 182 | 139 | 77 | 136 |
| 51-55 | 59 | 159 | 134 | 70 | 127 |
| 56-60 | 47 | 126 | 134 | 76 | 66 |
| 61-65 | 34 | 162 | 62 | 68 | 138 |
| 66-70 | 24 | 211 | 37 | 68 | 210 |
| 31-70 | 292 | 153 | 680 | 73 | 110 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.2b. Temporary assurances, females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the TF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-65 | 38 | 91 | 53 | 34 | 168 |
| Durations 1-4 | | | | | |
| 31-35 | 11 | 52 | 27 | 37 | 41 |
| 36-40 | 20 | 58 | 43 | 31 | 87 |
| 41-45 | 33 | 76 | 54 | 30 | 153 |
| 46-50 | 46 | 103 | 63 | 34 | 203 |
| 51-55 | 37 | 87 | 64 | 37 | 135 |
| 56-60 | 39 | 126 | 57 | 42 | 200 |
| 61-65 | 22 | 157 | 29 | 39 | 303 |
| 66-70 | 11 | 155 | 22 | 45 | 244 |
| 31-70 | 219 | 92 | 359 | 36 | 156 |
| Durations 5+ | | | | | |
| 31-35 | 4 | 52* | 15 | 53 | -2 |
| 36-40 | 20 | 98 | 43 | 49 | 100 |
| 41-45 | 41 | 126 | 116 | 70 | 80 |
| 46-50 | 63 | 157 | 139 | 66 | 138 |
| 51-55 | 59 | 140 | 134 | 62 | 126 |
| 56-60 | 47 | 114 | 134 | 69 | 65 |
| 61-65 | 34 | 150 | 62 | 63 | 138 |
| 66-70 | 24 | 201 | 37 | 65 | 209 |
| 31-70 | 292 | 134 | 680 | 64 | 109 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.2c. Temporary assurances, females, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the TF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-65 | 27 | 99 | 56 | 58 | 71 |
| Durations 1-4 | | | | | |
| 31-35 | 7 | 52* | 22 | 48 | 8 |
| 36-40 | 14 | 79 | 32 | 47 | 68 |
| 41-45 | 14 | 71 | 43 | 55 | 29 |
| 46-50 | 28 | 134 | 49 | 58 | 131 |
| 51-55 | 31 | 142 | 50 | 58 | 145 |
| 56-60 | 25 | 164 | 37 | 61 | 169 |
| 61-65 | 11 | 128 | 39 | 101 | 27 |
| 66-70 | 9 | 187* | 17 | 66 | 183 |
| 31-70 | 139 | 114 | 289 | 59 | 93 |
| Durations 5+ | | | | | |
| 31-35 | 11 | 105 | 21 | 47 | 123 |
| 36-40 | 22 | 99 | 82 | 77 | 29 |
| 41-45 | 43 | 127 | 128 | 78 | 63 |
| 46-50 | 54 | 128 | 153 | 78 | 64 |
| 51-55 | 60 | 124 | 144 | 67 | 85 |
| 56-60 | 52 | 136 | 116 | 77 | 77 |
| 61-65 | 35 | 151 | 64 | 71 | 113 |
| 66-70 | 27 | 193 | 42 | 77 | 151 |
| 31-70 | 304 | 131 | 750 | 73 | 79 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.2d. Temporary assurances, females, full underwriting, 1995-1998: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the TF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-65 | 22 | 169 | 43 | 84 | 101 |
| Durations 1-4 | | | | | |
| 31-35 | 6 | 67* | 21 | 53 | 26 |
| 36-40 | 16 | 143 | 29 | 56 | 155 |
| 41-45 | 15 | 115 | 36 | 60 | 92 |
| 46-50 | 24 | 144 | 58 | 81 | 78 |
| 51-55 | 20 | 127 | 49 | 79 | 61 |
| 56-60 | 17 | 153 | 32 | 71 | 115 |
| 61-65 | 11 | 147 | 27 | 86 | 71 |
| 66-70 | 11 | 223 | 18 | 78 | 186 |
| 31-70 | 120 | 134 | 270 | 70 | 91 |
| Durations 5+ | | | | | |
| 31-35 | 10 | 157 | 20 | 68 | 131 |
| 36-40 | 17 | 136 | 51 | 87 | 56 |
| 41-45 | 26 | 147 | 56 | 66 | 123 |
| 46-50 | 37 | 169 | 100 | 92 | 84 |
| 51-55 | 37 | 182 | 68 | 76 | 139 |
| 56-60 | 28 | 174 | 51 | 77 | 126 |
| 61-65 | 26 | 233 | 33 | 78 | 199 |
| 66-70 | 13 | 209 | 19 | 75 | 179 |
| 31-70 | 194 | 173 | 398 | 79 | 119 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.3a. Joint life first death assurances, females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AFC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-65 | 7 | 288* | 9 | 101* | 185 |
| Duration 1 | | | | | |
| 21-65 | 3 | 71* | 11 | 71 | 0 |
| Durations 2+ | | | | | |
| 31-40 | 15 | 110 | 43 | 69 | 59 |
| 41-45 | 32 | 148 | 90 | 81 | 83 |
| 46-50 | 66 | 199 | 145 | 92 | 116 |
| 51-55 | 60 | 139 | 115 | 63 | 121 |
| 56-60 | 75 | 150 | 134 | 69 | 117 |
| 61-65 | 42 | 129 | 79 | 65 | 98 |
| 66-75 | 50 | 181 | 77 | 69 | 162 |
| 31-75 | 340 | 153 | 683 | 73 | 110 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.3b. Joint life first death assurances, females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-65 | 7 | 186* | 9 | 66* | 182 |
| Duration 1 | | | | | |
| 21-65 | 3 | 61* | 11 | 61 | 0 |
| Durations 2+ | | | | | |
| 31-40 | 15 | 91 | 43 | 56 | 63 |
| 41-45 | 32 | 119 | 90 | 66 | 80 |
| 46-50 | 66 | 162 | 145 | 75 | 116 |
| 51-55 | 60 | 116 | 115 | 52 | 123 |
| 56-60 | 75 | 129 | 134 | 60 | 115 |
| 61-65 | 42 | 115 | 79 | 58 | 98 |
| 66-75 | 50 | 170 | 77 | 65 | 162 |
| 31-75 | 340 | 131 | 683 | 62 | 111 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.3c. Joint life first death assurances, females, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-65 | 3 | 38* | 18 | 55 | -31 |
| Duration 1 | | | | | |
| 21-65 | 11 | 95 | 21 | 44 | 116 |
| Durations 2+ | | | | | |
| 31-40 | 24 | 74 | 108 | 67 | 10 |
| 41-45 | 40 | 106 | 102 | 55 | 93 |
| 46-50 | 75 | 146 | 136 | 60 | 143 |
| 51-55 | 84 | 121 | 185 | 68 | 78 |
| 56-60 | 74 | 113 | 128 | 54 | 109 |
| 61-65 | 86 | 156 | 132 | 66 | 136 |
| 66-75 | 38 | 124 | 86 | 68 | 82 |
| 31-75 | 421 | 123 | 877 | 62 | 98 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.3d. Joint life first death assurances, females, full underwriting, 1995-1998: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 21-65 | 12 | 132 | 17 | 48 | 175 |
| Duration 1 | | | | | |
| 21-65 | 24 | 178 | 49 | 91 | 96 |
| Durations 2+ | | | | | |
| 31-40 | 42 | 140 | 114 | 69 | 103 |
| 41-45 | 30 | 107 | 111 | 77 | 39 |
| 46-50 | 46 | 117 | 118 | 64 | 83 |
| 51-55 | 65 | 147 | 130 | 72 | 104 |
| 56-60 | 52 | 104 | 109 | 59 | 76 |
| 61-65 | 67 | 165 | 93 | 65 | 154 |
| 66-75 | 25 | 150 | 55 | 81 | 85 |
| 31-75 | 327 | 132 | 730 | 68 | 94 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

SMOK 2.4a. Linked assurances, females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AFC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-85 | 6 | 116* | 31 | 129 | -10 |
| Duration 1 | | | | | |
| 31-85 | 10 | 104 | 53 | 122 | -15 |
| Durations 2+ | | | | | |
| 31-40 | 12 | 116 | 32 | 66 | 76 |
| 41-45 | 15 | 126 | 45 | 74 | 70 |
| 46-50 | 16 | 98 | 54 | 68 | 44 |
| 51-55 | 28 | 125 | 87 | 93 | 34 |
| 56-60 | 47 | 166 | 82 | 77 | 116 |
| 61-65 | 43 | 180 | 75 | 87 | 107 |
| 66-70 | 42 | 183 | 59 | 67 | 173 |
| 71-75 | 41 | 177 | 69 | 72 | 146 |
| 76-80 | 31 | 139 | 54 | 56 | 148 |
| 81-85 | 21 | 113 | 92 | 91 | 24 |
| 31-85 | 296 | 148 | 649 | 76 | 95 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.4b. Linked assurances, females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-85 | 6 | 91* | 31 | 111 | -18 |
| Duration 1 | | | | | |
| 31-85 | 10 | 105 | 53 | 135 | -22 |
| Durations 2+ | | | | | |
| 31-40 | 12 | 95 | 32 | 54 | 76 |
| 41-45 | 15 | 102 | 45 | 60 | 70 |
| 46-50 | 16 | 80 | 54 | 55 | 45 |
| 51-55 | 28 | 104 | 87 | 78 | 33 |
| 56-60 | 47 | 143 | 82 | 66 | 117 |
| 61-65 | 43 | 161 | 75 | 78 | 106 |
| 66-70 | 42 | 170 | 59 | 62 | 174 |
| 71-75 | 41 | 173 | 69 | 70 | 147 |
| 76-80 | 31 | 141 | 54 | 56 | 152 |
| 81-85 | 21 | 120 | 92 | 96 | 25 |
| 31-85 | 296 | 133 | 649 | 68 | 96 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.4c. Linked assurances, females, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-85 | 10 | 126 | 28 | 85 | 48 |
| Duration 1 | | | | | |
| 31-85 | 13 | 117 | 38 | 84 | 39 |
| Durations 2+ | | | | | |
| 31-40 | 8 | 45* | 42 | 56 | -20 |
| 41-45 | 17 | 109 | 46 | 68 | 60 |
| 46-50 | 23 | 116 | 50 | 63 | 84 |
| 51-55 | 38 | 144 | 62 | 65 | 122 |
| 56-60 | 32 | 129 | 55 | 64 | 102 |
| 61-65 | 23 | 114 | 40 | 53 | 115 |
| 66-70 | 21 | 112 | 33 | 42 | 167 |
| 71-75 | 32 | 187 | 46 | 66 | 183 |
| 76-80 | 19 | 133 | 32 | 54 | 146 |
| 81-85 | 12 | 181 | 27 | 62 | 192 |
| 31-85 | 225 | 124 | 433 | 59 | 110 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.5a. All investigations combined, females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AFC00 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-50 | 31 | 127 | 41 | 47 | 170 |
| 51-70 | 20 | 115 | 28 | 37 | 211 |
| 31-70 | 51 | 122 | 69 | 42 | 190 |
| Duration 1 | | | | | |
| 31-50 | 39 | 95 | 55 | 36 | 164 |
| 51-70 | 33 | 106 | 66 | 49 | 116 |
| 31-70 | 72 | 100 | 121 | 42 | 138 |
| Durations 2+ | | | | | |
| 26-30 | 5 | 58* | 6 | 19* | 205 |
| 31-35 | 22 | 73 | 69 | 58 | 26 |
| 36-40 | 72 | 107 | 183 | 61 | 75 |
| 41-45 | 156 | 143 | 382 | 72 | 99 |
| 46-50 | 245 | 167 | 528 | 76 | 120 |
| 51-55 | 292 | 151 | 611 | 74 | 104 |
| 56-60 | 404 | 161 | 678 | 70 | 130 |
| 61-65 | 332 | 171 | 479 | 66 | 159 |
| 66-70 | 351 | 193 | 481 | 66 | 192 |
| 71-75 | 355 | 196 | 539 | 70 | 180 |
| 76-80 | 281 | 177 | 613 | 78 | 127 |
| 81-85 | 188 | 166 | 634 | 84 | 98 |
| 86-90 | 82 | 163 | 469 | 100 | 63 |
| 26-90 | 2,785 | 165 | 5,672 | 74 | 123 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.5b. All investigations combined, females, full underwriting, 2003-2006: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|--|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-50 | 31 | 78 | 41 | 29 | 169 |
| 51-70 | 20 | 97 | 28 | 31 | 213 |
| 31-70 | 51 | 85 | 69 | 30 | 183 |
| Duration 1 | | | | | |
| 31-50 | 39 | 77 | 55 | 29 | 166 |
| 51-70 | 33 | 110 | 66 | 52 | 112 |
| 31-70 | 72 | 89 | 121 | 38 | 134 |
| Durations 2+ | | | | | |
| 26-30 | 5 | 52* | 6 | 17* | 206 |
| 31-35 | 22 | 61 | 69 | 49 | 24 |
| 36-40 | 72 | 87 | 183 | 50 | 74 |
| 41-45 | 156 | 115 | 382 | 58 | 98 |
| 46-50 | 245 | 136 | 528 | 62 | 119 |
| 51-55 | 292 | 126 | 611 | 61 | 107 |
| 56-60 | 404 | 139 | 678 | 60 | 132 |
| 61-65 | 332 | 153 | 479 | 59 | 159 |
| 66-70 | 351 | 180 | 481 | 61 | 195 |
| 71-75 | 355 | 191 | 539 | 68 | 181 |
| 76-80 | 281 | 180 | 613 | 79 | 128 |
| 81-85 | 188 | 175 | 634 | 89 | 97 |
| 86-90 | 82 | 179 | 469 | 110 | 63 |
| 26-90 | 2,785 | 149 | 5,672 | 67 | 122 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 2.5c. All investigations combined, females, full underwriting, 1999-2002: actual deaths for smokers and non-smokers and ratios of actual deaths to those expected using the AF92 table.

| Age group (nearest ages) | Smokers | | Non-smokers | | Excess Mortality Index ^φ (per cent) |
|--------------------------|---------------|--------|---------------|--------|---|
| | Actual deaths | 100A/E | Actual deaths | 100A/E | |
| Duration 0 | | | | | |
| 31-50 | 24 | 73 | 57 | 50 | 46 |
| 51-70 | 39 | 158 | 66 | 65 | 143 |
| 31-70 | 63 | 109 | 123 | 57 | 91 |
| Duration 1 | | | | | |
| 31-50 | 25 | 68 | 70 | 53 | 28 |
| 51-70 | 74 | 203 | 103 | 71 | 186 |
| 31-70 | 99 | 135 | 173 | 62 | 118 |
| Durations 2+ | | | | | |
| 26-30 | 11 | 64 | 47 | 68 | -6 |
| 31-35 | 37 | 70 | 137 | 62 | 13 |
| 36-40 | 100 | 100 | 299 | 65 | 54 |
| 41-45 | 162 | 108 | 459 | 67 | 61 |
| 46-50 | 287 | 136 | 614 | 69 | 97 |
| 51-55 | 408 | 131 | 812 | 68 | 93 |
| 56-60 | 492 | 147 | 763 | 65 | 126 |
| 61-65 | 483 | 168 | 683 | 64 | 163 |
| 66-70 | 392 | 163 | 628 | 64 | 155 |
| 71-75 | 396 | 197 | 683 | 78 | 153 |
| 76-80 | 262 | 191 | 579 | 77 | 148 |
| 81-85 | 111 | 168 | 420 | 87 | 93 |
| 86-90 | 63 | 165 | 363 | 107 | 54 |
| 26-90 | 3,204 | 149 | 6,487 | 71 | 110 |

^φ The percentage by which the Standardised Mortality Ratio for smokers exceeds the corresponding ratio for non-smokers, i.e. $100 \times (100A/E \text{ Smokers} / 100A/E \text{ Non-smokers} - 1)$.

* Ratio based on fewer than 10 actual deaths.

SMOK 3.1a. Values of the Excess Mortality Index and ratios of actual deaths to those expected using the relevant “00” or “92” Series tables for the quadrennium 2003-2006.

| | Smokers 100A/E | | Non-smokers 100A/E | | Excess Mortality Index | |
|--|----------------|----------------|--------------------|----------------|------------------------|----------------|
| | 2003-2006 | | 2003-2006 | | 2003-2006 | |
| | “00” Series | “92” Series | “00” Series | “92” Series | “00” Series | “92” Series |
| Permanent assurances, males, all ages¹ | | | | | | |
| Duration 0 | 218* | 171* | 130* | 102* | 68 | 68 |
| Duration 1 | 0* | 0* | 83* | 67* | - | - |
| Durations 2 and over | 165 | 131 | 81 | 65 | 104 | 102 |
| Permanent assurances, females, all ages² | | | | | | |
| Duration 0 | 354* | 319* | 0* | 0* | - | - |
| Duration 1 | 349* | 393* | 60* | 70* | 482 | 461 |
| Durations 2 and over | 186 | 175 | 80 | 77 | 133 | 127 |
| Temporary assurances, males, all ages³ | | | | | | |
| Duration 0 | 131 | 71 | 53 | 29 | 147 | 145 |
| Durations 1-4 | 138 | 92 | 61 | 41 | 126 | 124 |
| Durations 5 and over | 149 | 121 | 68 | 55 | 119 | 120 |
| Temporary assurances, females, all ages⁴ | | | | | | |
| Duration 0 | 118 | 90 | 42 | 33 | 181 | 173 |
| Durations 1-4 | 146 | 92 | 57 | 37 | 156 | 149 |
| Durations 5 and over | 151 | 133 | 74 | 66 | 104 | 102 |
| Joint life first death, males, all ages¹ | | | | | | |
| Duration 0 | 111* | 86* | 38* | 29* | 192 | 197 |
| Duration 1 | 160 | 133 | 39 | 32 | 310 | 316 |
| Durations 2 and over | 151 | 117 | 73 | 57 | 107 | 105 |
| Joint life first death, females, all ages² | | | | | | |
| Duration 0 | 288* | 186* | 101* | 65* | 185 | 186 |
| Duration 1 | 71* | 61* | 71 | 61 | 0 | 0 |
| Durations 2 and over | 153 | 131 | 72 | 62 | 113 | 111 |
| Linked assurances, males, all ages¹ | | | | | | |
| Duration 0 | 89 | 69 | 100 | 79 | -11 | -13 |
| Duration 1 | 163 | 131 | 68 | 55 | 140 | 138 |
| Durations 2 and over | 147 | 116 | 77 | 61 | 91 | 90 |
| Linked assurances, females, all ages² | | | | | | |
| Duration 0 | 112* | 87* | 162 | 145 | -31 | -40 |
| Duration 1 | 110 | 112 | 133 | 155 | -17 | -28 |
| Durations 2 and over | 146 | 133 | 81 | 75 | 80 | 77 |

* Ratio based on fewer than 10 actual deaths.

¹ Expected deaths based on the AMC00/AM92 tables.

² Expected deaths based on the AFC00/AF92 tables.

³ Expected deaths based on the TMC00/TM92 tables.

⁴ Expected deaths based on the TFC00/TF92 tables.

SMOK 3.1b. Values of the Excess Mortality Index and ratios of actual deaths to those expected using the relevant “92” Series tables for the quadrennia 1999-2002 and 1995-1998.

| | Smokers 100A/E | | Non-smokers 100A/E | | Excess Mortality Index | |
|--|----------------|-----------|--------------------|-----------|------------------------|-----------|
| | 1999-2002 | 1995-1998 | 1999-2002 | 1995-1998 | 1999-2002 | 1995-1998 |
| Permanent assurances, males, all ages¹ | | | | | | |
| Duration 0 | 143 | 180 | 61 | 90 | 134 | 100 |
| Duration 1 | 143 | 166 | 68 | 83 | 110 | 100 |
| Durations 2 and over | 131 | 137 | 67 | 73 | 96 | 88 |
| Permanent assurances, females, all ages² | | | | | | |
| Duration 0 | 232 | 240 | 77 | 117 | 201 | 105 |
| Duration 1 | 255 | 226 | 98 | 102 | 160 | 122 |
| Durations 2 and over | 167 | 159 | 77 | 76 | 117 | 109 |
| Temporary assurances, males, all ages³ | | | | | | |
| Duration 0 | 81 | 90 | 45 | 60 | 80 | 50 |
| Durations 1-4 | 126 | 162 | 56 | 64 | 125 | 153 |
| Durations 5 and over | 135 | 142 | 66 | 70 | 105 | 103 |
| Temporary assurances, females, all ages⁴ | | | | | | |
| Duration 0 | 98 | 157 | 58 | 76 | 69 | 107 |
| Durations 1-4 | 109 | 131 | 56 | 69 | 95 | 90 |
| Durations 5 and over | 136 | 175 | 73 | 78 | 86 | 124 |
| Joint life first death, males, all ages¹ | | | | | | |
| Duration 0 | 63 | 82 | 44 | 54 | 43 | 52 |
| Duration 1 | 80 | 114 | 61 | 59 | 31 | 93 |
| Durations 2 and over | 118 | 132 | 59 | 68 | 100 | 94 |
| Joint life first death, females, all ages² | | | | | | |
| Duration 0 | 37* | 141 | 53 | 50 | -30 | 182 |
| Duration 1 | 94 | 182 | 42 | 88 | 124 | 107 |
| Durations 2 and over | 123 | 132 | 62 | 69 | 98 | 91 |
| Linked assurances, males, all ages¹ | | | | | | |
| Duration 0 | 123 | - | 90 | - | 37 | - |
| Duration 1 | 109 | - | 68 | - | 60 | - |
| Durations 2 and over | 109 | - | 64 | - | 70 | - |
| Linked assurances, females, all ages² | | | | | | |
| Duration 0 | 130 | - | 102 | - | 27 | - |
| Duration 1 | 111 | - | 93 | - | 19 | - |
| Durations 2 and over | 125 | - | 61 | - | 105 | - |

* Ratio based on fewer than 10 actual deaths.

¹ Expected deaths based on the AM92 table.

² Expected deaths based on the AF92 table.

³ Expected deaths based on the TM92 table.

⁴ Expected deaths based on the TF92 table.