
REPORT ON

HONG KONG ASSURED

LIVES MORTALITY

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The Actuarial Society of Hong Kong

INTRODUCTION

The Council of the Actuarial Society of Hong Kong has great pleasure in presenting this, the first report into the mortality of assured lives in Hong Kong.

The Society is indebted to a number of people and companies :-

- Dominic Lee of AIA for taking responsibility within the Council for this project and seeing it through to a successful conclusion.
- Christopher Knight and Ivy Tsui from Tillinghast & Dick Leung and Grace Ho from AIA for the considerable time and effort that went into the production of the report.
- AIA, China Life, CIGNA, Dah Sing Life, Eagle Star, East Asia Aetna, Jardine Life, Manulife, National Mutual, New York Life, NZI Life and Prudential for contributing the underlying data.

This is not a one off project and the hard work continues. The Society hopes to produce further reports in future years and so it is hoped that other life offices will provide data and other actuaries will step forward to help with the inevitable increase in workload.

Trevor Raper
President

HONG KONG ASSURED LIVES MORTALITY
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The Actuarial Society
of Hong Kong

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HONG KONG ASSURED LIVES MORTALITY

Until now, there has been no industry-wide study of Hong Kong assured lives mortality experience. The Actuarial Society of Hong Kong decided to embark on such a study in order to provide guidance for actuaries when setting mortality assumptions for pricing, reserving and other purposes. A sub-committee was formed to collect industry data and carry out the investigation. This paper describes both the methods employed in and the results gained from the study.

New assured lives mortality tables for males and females have been produced and comparisons between Hong Kong and US and UK experience have been made. The results show that Hong Kong assured lives mortality experience for male lives can be characterised as being approximately 35% of the CS080 table or 75% of the A6770 table with a two year setback.

I THE CONSTRUCTION OF THE HONG KONG ASSURED LIVES MORTALITY TABLE 1993 (HKA93)

1. Data

The Table was constructed based on data supplied by twelve companies relating to exposure and deaths in the years 1987 through to 1991. A list of participating companies is given as Appendix I.

The specifications of the data were given as follows:

- the data related only to permanent assurances;
- the data was based on numbers of lives (rather than amounts of insurance);
- the data was split by sex;
- the data included smokers and non-smokers combined;
- the data included medical and non-medical business combined;
- the policies included were to be only single life policies issued in Hong Kong;
- the data was split into durations 0, 1, and 2+;
- the companies were asked to omit lives not accepted at standard rates; and
- companies were asked to exclude duplicate cases.

Not all companies conformed precisely to all the data requirements, but the deviations were not thought to lead to a material difference in the results. Clearly, the validity of the results depends on the accuracy of the data supplied. The data were reviewed for reasonableness and some outlying values were further investigated.

Tables 1, 2 and 3 show respectively for each year, the total exposure, number of deaths and the crude mortality rates for men and women over the period of the study.

TOTAL EXPOSURE ('000s)		
YEAR	MALES	FEMALES
1987	152	68
1988	234	110
1989	345	172
1990	562	300
1991	687	398
TOTAL	1980	1048

Table 1

TOTAL DEATHS		
YEAR	MALES	FEMALES
1987	111	24
1988	138	57
1989	250	77
1990	418	126
1991	507	184
TOTAL	1424	468

Table 2

CRUDE DEATH RATES (per 1000)		
YEAR	MALES	FEMALES
1987	0.73	0.35
1988	0.59	0.52
1989	0.72	0.45
1990	0.74	0.42
1991	0.74	0.46
OVERALL	0.72	0.45

Table 3

2. Calculation of Exposed to Risk

The exposed to risk was calculated by applying the simple census method. Let P_0 be the number of policies in force at the start of the year, and P_1 be the number at the end of the year. The exposed to risk for each year was found by:

$$E^c = (P_0 + P_1)/2$$

With the recent rapid expansion in the Hong Kong life insurance industry, this method is likely to lead to a slight overstatement of exposure, and thus a slight understatement of mortality rates, since policies are on average entering after the mid-point of the year. This is an area where refinements can be made in future studies. Basing the calculations on semi-annual or quarterly censuses would lead to an improved accuracy.

Appendices VI and VII show the aggregate inforce, death and exposure data used in the study. Certain adjustments to the above method of calculating the exposure were necessary due to various data irregularities. It is therefore not recommended that companies try to recalculate exposure from the inforce data points. The exposure shown in Appendix VII is the central exposure (E^c).

3. The Graduation

The crude death rates for durations 2 and over were graduated using the Whittaker Henderson (WH) method. Note that this means that the resulting tables are ultimate rather than aggregate tables. The method uses a weighting approach to balance smoothness of the graduated rates against goodness of fit to the crude data. The following provides a brief summary.

The WH method employs the following equation:

$$M = \sum_{x=1}^n W_x(V_x - U_x)^2 + h * \sum_{x=1}^{n-3} (\Delta^3 V_x)^2$$

where:

U_x = crude death rates

W_x = the weightings for each age

V_x = the graduated death rates

n = the number of groupings

h = the average of the W_x 's over n groupings

For the purpose of our calculations and since the amount of exposure and (particularly) the number of deaths were relatively small, the data were grouped into bands of five ages. Pivotal exposure and pivotal deaths were computed based on the third differences King's formula. Experiments were conducted into which weights were the most appropriate. The final calculations used weights equal to the total exposure in each grouping. The V_x 's for the pivotal ages within each group were calculated so as to minimize the value of M .

Once the pivotal graduated death rates had been calculated, the four point Karup-King interpolation method was used to calculate intermediate values.

The graduation was carried out over the age ranges 13 to 73 for males and 13 to 68 for females. For the purposes of the Tables, the rates above and below age ranges of 13 and 71 for males and 20 and 68 for females were taken as a constant proportion of the Hong Kong Life Tables. The proportions used were equal to the ratio of the graduated rates to the Hong Kong Life Tables rates at ages 13 (147%) and 71 (59%) for males and ages 20 (138%) and 68 (55%) for females.

II RESULTS

The exposure, crude rates and graduated rates, together with a comparison of actual to expected deaths are shown in Appendix II for each age individually and quinquennial groupings. Life Table functions for the new tables are shown in Appendix III. Graphs of the crude rates against the graduated rates are reproduced in Appendix IV.

1. Expectation of Life

Based on the graduated rates (they were named as HKA93(M) and HKA93(F) for males and females Tables respectively), expectations of life were calculated and compared to those from the 1991 Hong Kong Life Table. Tables 4 and 5 show the comparison for males and females respectively at selected ages.

MALE EXPECTATION OF LIFE (years)		
AT AGE	1991 HONG KONG LIFE TABLE	HKA93(M)
0	75.1	80.2
10	65.7	71.2
20	55.9	61.4
30	46.2	51.6
40	36.6	41.9
50	27.5	32.5
60	19.2	23.7
70	12.2	15.9

Table 4

FEMALE EXPECTATION OF LIFE (years)		
AT AGE	1991 HONG KONG LIFE TABLE	HKA93(F)
0	80.6	85.0
10	71.3	75.9
20	61.5	66.1
30	51.7	56.4
40	41.9	46.7
50	32.4	37.1
60	23.4	28.0
70	15.3	19.5

Table 5

At birth, assured lives are expected to live to 80.2 years for men and 85.0 years for women. This compares to 75.1 and 80.6 for the Hong Kong Life Table. At age 60, assured lives are expected to enjoy 4.5 more years of life for males and 4.6 more years of life for females than the Hong Kong Life Table suggests.

Table 6 shows for a married couple each of the same age, the joint expectation of life. This is the average number of future years of marriage that a couple of the same age can expect in the future. Again, this number is significantly higher for the assured lives experience.

JOINT LIFE EXPECTATIONS (years)		
BOTH AT AGE	1991 HONG KONG LIFE TABLE	HKA93
20	51.4	56.5
30	41.9	46.9
40	32.5	37.4
50	23.7	28.3
60	15.8	19.9
70	9.4	12.8

Table 6

2. Selection Effects

The crude death rates for durations 0 and 1 were not graduated. However, a comparison of select experience to ultimate experience was made on an actual to expected deaths basis. The actual deaths for the select durations were compared to those that would be expected given the same exposure, but applying the ungraduated ultimate death rates. The results of this comparison are shown in Appendix V.

For males, at duration 0, there appeared to be a significant selection effect, with the overall ratio of actual to expected deaths of around 72%. However, the effect appeared to have worn off by duration 1, as the overall experience here was actually 5% higher than the ultimate experience.

For females the effect appeared to be much stronger. Duration 0 mortality was approximately 44% of ultimate experience. Experience at duration 1 was around 66% of ultimate.

The validity of these comparisons should be tempered by the fact that, particularly for duration 1, the amount of data was small for both males and females.

3. International Comparisons

The ungraduated ultimate mortality rates were compared to experience tables from both the US and the UK and the most recent Hong Kong Life Tables. In addition, the new HKA93 tables were compared to other mortality tables derived from experience in other Asian countries.

■ UK

Some companies in Hong Kong use adaptations of the A6770 table for pricing and reserving. Different combinations of applying setbacks and multiples to the tables were used to find the best fit to the crude data. Chi-squared tests were performed over the age range 20 to 70 and best fit was defined as that combination minimizing the Chi-squared statistic. The combination that gave the most satisfactory results for males was:

- 75% of A6770 ultimate with a 2 year setback (chi-squared of 79.45).

For females, the most satisfactory combination was:

- 85% of A6770 ultimate with a 6 year setback (chi-squared of 81.28).

■ US

The crude rates were also compared to the CS080 age near ultimate tables for males and females separately. For males, the closest fit was obtained by using:

- 35% of CS080 age near males ultimate (chi-squared of 87.89)

For females, the closest fit came from the following combination:

- 40% of CS080 age near females ultimate (chi-squared of 73.75)

Note that the CS080 tables contain margins over actual experienced assured lives mortality in the US.

■ HONG KONG LIFE TABLES

Comparison of the crude rates with the Hong Kong Life Tables showed that assured lives mortality in Hong Kong appears lighter as a whole than that of the general population (especially for males). For males, the following gave the closest fit:

- 60% of the males 1991 Hong Kong Life Table (chi-squared of 59.70).

For females, the reduction was less marked, and the following gave the closest fit:

- 98% of the females 1991 Hong Kong Life Table (chi-squared of 79.84).

For purposes of comparison the chi-squared values over the same age ranges for the new assured lives tables against the crude data were 61.30 for males and 70.96 for females. This result for females is significant at a 5% level, but was very much influenced by the small amount of exposure and large deviations at a few ages.

■ ASIAN COMPARISON

Appendix VIII shows a comparison of the HKA93 tables with other Asian assured lives mortality tables. Any known margins built into the other tables were removed for the purposes of comparison. Expectation of future life are shown at each attained age.

The figures appear to show that Hong Kong has the lightest assured lives mortality of any of the countries given. However, any direct comparison is not valid in a number of ways, in particular because the tables cover different calendar years of exposure (Hong Kong's being the most up to date).

III CONCLUSIONS

Hong Kong now has its first assured lives mortality tables.

Actuaries intending to use these tables in any calculations should bear in mind: first, that the data is based on permanent assurance experience only; second, that the rates are based on a relatively small amount of data; third, that the tables are ultimate tables; and finally, that no margin for conservatism has been built into the tables.

The following companies submitted data for the study:

- American International Assurance Co. Ltd.
- China Life Insurance Co. Ltd.
- CIGNA Worldwide Insurance Company
- Dah Sing Life Assurance Co. Ltd.
- Eagle Star Life Assurance Co. Ltd.
- East Asia Aetna
- Jardine Life Assurance Co. Ltd.
- Manulife Financial
- National Mutual Insurance Company
- New York Life Insurance Worldwide Ltd.
- The New Zealand Insurance Life (Bermuda) Ltd.
- The Prudential Assurance Co. Ltd.

We would like to offer our thanks to all of the above companies for taking part in the study.

APPENDIX II
Actual and Expected Deaths – Males

Age	Exposure	Crude Death Rates	Graduated Rates	Actual Deaths	Expected Deaths	Cumulative A-E	Cumulative A-E
13	2,729.750	0.0000000	0.0003321	0	0.91	-0.91	-0.91
14	2,419.875	0.0004132	0.0003543	1	0.86	0.14	-0.77
15	2,146.125	0.0000000	0.0003732	0	0.80	-0.80	-1.57
16	1,879.000	0.0005322	0.0003891	1	0.73	0.27	-1.30
17	1,608.000	0.0006219	0.0004023	1	0.65	0.35	-0.95
18	1,712.000	0.0011682	0.0004129	2	0.71	1.29	0.34
19	2,037.875	0.0004907	0.0004200	1	0.86	0.14	0.48
20	3,212.375	0.0000000	0.0004236	0	1.36	-1.36	-0.88
21	5,155.125	0.0001940	0.0004249	1	2.19	-1.19	-2.07
22	7,923.875	0.0005048	0.0004252	4	3.37	0.63	-1.44
23	11,787.375	0.0002545	0.0004259	3	5.02	-2.02	-3.46
24	16,835.000	0.0002376	0.0004249	4	7.15	-3.15	-6.61
25	22,723.375	0.0009682	0.0004215	22	9.58	12.42	5.81
26	28,459.750	0.0003162	0.0004185	9	11.91	-2.91	2.90
27	33,139.750	0.0003319	0.0004190	11	13.89	-2.89	0.01
28	36,112.875	0.0004707	0.0004260	17	15.38	1.62	1.63
29	37,807.000	0.0003439	0.0004381	13	16.56	-3.56	-1.93
30	38,776.250	0.0005674	0.0004534	22	17.58	4.42	2.49
31	39,482.375	0.0003799	0.0004738	15	18.71	-3.71	-1.22
32	38,948.500	0.0004365	0.0005015	17	19.53	-2.53	-3.75
33	37,647.750	0.0005844	0.0005386	22	20.28	1.72	-2.03
34	36,233.125	0.0004968	0.0005852	18	21.20	-3.20	-5.23
35	34,537.375	0.0005501	0.0006398	19	22.10	-3.10	-8.33
36	32,954.500	0.0006676	0.0007024	22	23.15	-1.15	-9.48
37	31,477.750	0.0006671	0.0007728	21	24.33	-3.33	-12.81
38	29,883.500	0.0008700	0.0008511	26	25.43	0.57	-12.24
39	28,171.250	0.0010649	0.0009363	30	26.38	3.62	-8.62
40	25,949.250	0.0009249	0.0010285	24	26.69	-2.69	-11.31
41	23,261.875	0.0009887	0.0011290	23	26.26	-3.26	-14.57
42	19,949.875	0.0014035	0.0012390	28	24.72	3.28	-11.29
43	16,576.250	0.0016288	0.0013597	27	22.54	4.46	-6.83
44	13,118.500	0.0019057	0.0014863	25	19.50	5.50	-1.33
45	10,459.875	0.0017209	0.0016180	18	16.92	1.08	-0.25
46	9,013.375	0.0026627	0.0017620	24	15.88	8.12	7.87
47	7,966.875	0.0030125	0.0019256	24	15.34	8.66	16.53
48	7,004.125	0.0027127	0.0021163	19	14.82	4.18	20.71
49	6,523.500	0.0029125	0.0023246	19	15.16	3.84	24.55
50	6,105.000	0.0019656	0.0025457	12	15.54	-3.54	21.01
51	5,668.875	0.0022932	0.0027935	13	15.84	-2.84	18.17
52	5,131.750	0.0017538	0.0030822	9	15.82	-6.82	11.35
53	4,413.375	0.0013595	0.0034257	6	15.12	-9.12	2.23
54	3,848.125	0.0033783	0.0038169	13	14.69	-1.69	0.54
55	3,353.000	0.0047718	0.0042465	16	14.24	1.76	2.30
56	2,924.250	0.0030777	0.0047251	9	13.82	-4.82	-2.52
57	2,555.875	0.0043038	0.0052634	11	13.45	-2.45	-4.97
58	2,194.375	0.0077471	0.0058722	17	12.89	4.11	-0.86
59	1,919.125	0.0062528	0.0065470	12	12.56	-0.56	-1.42
60	1,679.500	0.0083358	0.0072808	14	12.23	1.77	0.35
61	1,469.875	0.0068033	0.0080800	10	11.88	-1.88	-1.53
62	1,260.625	0.0079326	0.0089510	10	11.28	-1.28	-2.81
63	1,086.375	0.0073639	0.0099004	8	10.76	-2.76	-5.57
64	980.875	0.0071365	0.0109268	7	10.72	-3.72	-9.29
65	864.250	0.0150419	0.0120261	13	10.39	2.61	-6.68
66	759.375	0.0158025	0.0131999	12	10.02	1.98	-4.70
67	670.125	0.0104458	0.0144502	7	9.68	-2.68	-7.38
68	555.125	0.0144112	0.0157786	8	8.76	-0.76	-8.14
69	460.500	0.0238871	0.0173409	11	7.99	3.01	-5.13
70	395.000	0.0202532	0.0191358	8	7.56	0.44	-4.69
71	354.375	0.0225750	0.0209298	8	7.42	0.58	-4.11
72	313.625	0.0191311	0.0230137	6	7.22	-1.22	-5.33
73	263.000	0.0228137	0.0252153	6	6.63	-0.63	-5.96
74	198.250	0.0353090	0.0275407	7	5.46	1.54	-4.42
75	168.000	0.0357143	0.0304316	6	5.11	0.89	-3.53

APPENDIX II
Actual and Expected Deaths – Females

Age	Exposure	Crude Death Rates	Graduated Rates	Actual Deaths	Expected Deaths	A-E	Cumulative A-E
13	2,012.750	0.0009937	0.0002682	2	0.54	1.46	1.46
14	1,701.750	0.0000000	0.0002811	0	0.48	-0.48	0.98
15	1,456.625	0.0000000	0.0002962	0	0.43	-0.43	0.55
16	1,284.500	0.0007785	0.0003141	1	0.40	0.60	1.15
17	1,082.500	0.0000000	0.0003356	0	0.36	-0.36	0.79
18	1,052.875	0.0009498	0.0003601	1	0.38	0.62	1.41
19	1,268.500	0.0000000	0.0003868	0	0.49	-0.49	0.92
20	2,291.750	0.0004363	0.0004128	1	0.95	0.05	0.97
21	4,010.750	0.0004987	0.0004186	2	1.68	0.32	1.29
22	6,534.125	0.0003061	0.0004242	2	2.77	-0.77	0.52
23	9,614.625	0.0001040	0.0004299	1	4.13	-3.13	-2.61
24	13,331.750	0.0003750	0.0004354	5	5.80	-0.80	-3.41
25	16,829.250	0.0004159	0.0004404	7	7.41	-0.41	-3.82
26	19,272.000	0.0004670	0.0004455	9	8.59	0.41	-3.41
27	20,315.875	0.0005414	0.0004511	11	9.17	1.83	-1.58
28	20,300.875	0.0006896	0.0004578	14	9.29	4.71	3.13
29	19,556.375	0.0003579	0.0004647	7	9.09	-2.09	1.04
30	18,580.875	0.0001615	0.0004718	3	8.77	-5.77	-4.73
31	17,938.500	0.0003902	0.0004798	7	8.61	-1.61	-6.34
32	16,294.750	0.0003682	0.0004899	6	7.98	-1.98	-8.32
33	14,827.500	0.0007419	0.0005029	11	7.46	3.54	-4.78
34	13,572.875	0.0005894	0.0005178	8	7.03	0.97	-3.81
35	12,758.875	0.0008621	0.0005336	11	6.81	4.19	0.38
36	11,840.875	0.0008445	0.0005525	10	6.54	3.46	3.84
37	11,076.625	0.0009028	0.0005763	10	6.38	3.62	7.46
38	10,119.375	0.0005929	0.0006068	6	6.14	-0.14	7.32
39	9,393.375	0.0012775	0.0006422	12	6.03	5.97	13.29
40	8,411.125	0.0004756	0.0006811	4	5.73	-1.73	11.56
41	7,380.500	0.0006775	0.0007266	5	5.36	-0.36	11.20
42	6,364.125	0.0003143	0.0007814	2	4.97	-2.97	8.23
43	5,153.750	0.0005821	0.0008484	3	4.37	-1.37	6.86
44	4,087.125	0.0024467	0.0009255	10	3.78	6.22	13.08
45	3,304.625	0.0006052	0.0010108	2	3.34	-1.34	11.74
46	2,898.500	0.0006900	0.0011075	2	3.21	-1.21	10.53
47	2,591.750	0.0023150	0.0012187	6	3.16	2.84	13.37
48	2,350.375	0.0017019	0.0013475	4	3.17	0.83	14.20
49	2,260.000	0.0013274	0.0014922	3	3.37	-0.37	13.83
50	2,240.750	0.0000000	0.0016506	0	3.70	-3.70	10.13
51	2,226.625	0.0008982	0.0018254	2	4.06	-2.06	8.07
52	2,107.000	0.0004746	0.0020194	1	4.25	-3.25	4.82
53	1,802.875	0.0005547	0.0022354	1	4.03	-3.03	1.79
54	1,602.375	0.0037444	0.0024722	6	3.96	2.04	3.83
55	1,481.250	0.0020253	0.0027279	3	4.04	-1.04	2.79
56	1,435.750	0.0041790	0.0030043	6	4.31	1.69	4.48
57	1,318.500	0.0015169	0.0033032	2	4.36	-2.36	2.12
58	1,227.625	0.0008146	0.0036263	1	4.45	-3.45	-1.33
59	1,156.375	0.0025943	0.0039731	3	4.59	-1.59	-2.92
60	1,090.000	0.0027523	0.0043425	3	4.73	-1.73	-4.65
61	1,045.625	0.0038255	0.0047352	4	4.95	-0.95	-5.60
62	955.250	0.0052342	0.0051518	5	4.92	0.08	-5.52
63	842.375	0.0023742	0.0055929	2	4.71	-2.71	-8.23
64	758.250	0.0118694	0.0061095	9	4.63	4.37	-3.86
65	647.750	0.0000000	0.0067010	0	4.34	-4.34	-8.20
66	597.875	0.0117081	0.0072912	7	4.36	2.64	-5.56
67	545.625	0.0091638	0.0078041	5	4.26	0.74	-4.82
68	433.125	0.0115440	0.0081633	5	3.54	1.46	-3.36
69	372.875	0.0187730	0.0091436	7	3.41	3.59	0.23
70	302.000	0.0165563	0.0102101	5	3.08	1.92	2.15

Actual and Expected Deaths – Males

Age Range	Exposure	Crude Death Rates	Pivotal Graduated Rates	Actual Deaths	Expected Deaths	A-E	Cumulative A-E
13-15	7,295.750	0.0001371	0.0002165	1	2.57	-1.57	-1.57
16-20	10,449.250	0.0004785	0.0004801	5	4.31	0.69	-0.88
21-25	64,424.750	0.0005277	0.0005409	34	27.31	6.69	5.81
26-30	174,295.625	0.0004131	0.0004083	72	75.32	-3.32	2.49
31-35	186,849.125	0.0004870	0.0004790	91	101.82	-10.82	-8.33
36-40	148,436.250	0.0008286	0.0008318	123	125.98	-2.98	-11.31
41-45	83,366.375	0.0014514	0.0014745	121	109.94	11.06	-0.25
46-50	36,612.875	0.0026767	0.0027958	98	76.74	21.26	21.01
51-55	22,415.125	0.0025429	0.0024725	57	75.71	-18.71	2.30
56-60	11,273.125	0.0055885	0.0057764	63	64.95	-1.95	0.35
61-65	5,662.000	0.0084776	0.0085543	48	55.03	-7.03	-6.68
66-70	2,840.125	0.0161965	0.0166513	46	44.01	1.99	-4.69
71-75	1,297.250	0.0254384	0.0268359	33	31.84	1.16	-3.53

Actual and Expected Deaths – Females

Age Range	Exposure	Crude Death Rates	Pivotal Graduated Rates	Actual Deaths	Expected Deaths	A-E	Cumulative A-E
13-15	5,171.125	0.0003868	0.0005251	2	1.45	0.55	0.55
16-20	6,980.125	0.0004298	0.0004604	3	2.58	0.42	0.97
21-25	50,320.500	0.0003378	0.0003286	17	21.79	-4.79	-3.82
26-30	98,026.000	0.0004489	0.0004474	44	44.91	-0.91	-4.73
31-35	75,392.500	0.0005703	0.0005698	43	37.89	5.11	0.38
36-40	50,841.375	0.0008261	0.0008410	42	30.82	11.18	11.56
41-45	26,290.125	0.0008368	0.0008304	22	21.82	0.18	11.74
46-50	12,341.375	0.0012154	0.0012428	15	16.61	-1.61	10.13
51-55	9,220.125	0.0014100	0.0013934	13	20.34	-7.34	2.79
56-60	6,228.250	0.0024084	0.0024048	15	22.44	-7.44	-4.65
61-65	4,249.250	0.0047067	0.0046682	20	23.55	-3.55	-8.20
66-70	2,251.500	0.0128803	0.0127344	29	18.65	10.35	2.15

APPENDIX III

Hong Kong Assured Lives Mortality Table 1993 (Males) – HKA93(M)

Age	q_x	l_x	d_x	L_x	T_x	${}^o e_x$	$1000 \cdot q_x$
0	0.0090728	1,000,000	9,073	992,288	80,237,990	80.2	9.0728
1	0.0004415	990,927	437	990,708	79,245,702	80.0	0.4415
2	0.0003752	990,490	372	990,304	78,254,994	79.0	0.3752
3	0.0003235	990,118	320	989,958	77,264,690	78.0	0.3235
4	0.0002831	989,798	280	989,658	76,274,732	77.1	0.2831
5	0.0002516	989,518	249	989,393	75,285,074	76.1	0.2516
6	0.0002270	989,269	225	989,156	74,295,681	75.1	0.2270
7	0.0002078	989,044	206	988,941	73,306,525	74.1	0.2078
8	0.0001928	988,839	191	988,743	72,317,584	73.1	0.1928
9	0.0001811	988,648	179	988,558	71,328,841	72.1	0.1811
10	0.0002326	988,469	230	988,354	70,340,283	71.2	0.2326
11	0.0002607	988,239	258	988,110	69,351,929	70.2	0.2607
12	0.0002938	987,981	290	987,836	68,363,819	69.2	0.2938
13	0.0003321	987,691	328	987,527	67,375,983	68.2	0.3321
14	0.0003543	987,363	350	987,188	66,388,456	67.2	0.3543
15	0.0003732	987,013	368	986,829	65,401,268	66.3	0.3732
16	0.0003891	986,645	384	986,453	64,414,439	65.3	0.3891
17	0.0004023	986,261	397	986,063	63,427,986	64.3	0.4023
18	0.0004129	985,864	407	985,661	62,441,923	63.3	0.4129
19	0.0004200	985,457	414	985,250	61,456,262	62.4	0.4200
20	0.0004236	985,043	417	984,835	60,471,012	61.4	0.4236
21	0.0004249	984,626	418	984,417	59,486,177	60.4	0.4249
22	0.0004252	984,208	418	983,998	58,501,760	59.4	0.4252
23	0.0004259	983,789	419	983,580	57,517,762	58.5	0.4259
24	0.0004249	983,370	418	983,161	56,534,182	57.5	0.4249
25	0.0004215	982,952	414	982,745	55,551,021	56.5	0.4215
26	0.0004185	982,538	411	982,332	54,568,276	55.5	0.4185
27	0.0004190	982,127	412	981,921	53,585,944	54.6	0.4190
28	0.0004260	981,715	418	981,506	52,604,023	53.6	0.4260
29	0.0004381	981,297	430	981,082	51,622,517	52.6	0.4381
30	0.0004534	980,867	445	980,645	50,641,435	51.6	0.4534
31	0.0004738	980,423	465	980,190	49,660,790	50.7	0.4738
32	0.0005015	979,958	491	979,712	48,680,600	49.7	0.5015
33	0.0005386	979,467	528	979,203	47,700,888	48.7	0.5386
34	0.0005852	978,939	573	978,653	46,721,685	47.7	0.5852
35	0.0006398	978,366	626	978,053	45,743,032	46.8	0.6398
36	0.0007024	977,740	687	977,397	44,764,979	45.8	0.7024
37	0.0007728	977,053	755	976,676	43,787,582	44.8	0.7728
38	0.0008511	976,298	831	975,883	42,810,906	43.9	0.8511
39	0.0009363	975,467	913	975,011	41,835,023	42.9	0.9363
40	0.0010285	974,554	1,002	974,053	40,860,012	41.9	1.0285
41	0.0011290	973,552	1,099	973,002	39,885,959	41.0	1.1290
42	0.0012390	972,453	1,205	971,850	38,912,957	40.0	1.2390
43	0.0013597	971,248	1,321	970,588	37,941,107	39.1	1.3597
44	0.0014863	969,927	1,442	969,206	36,970,519	38.1	1.4863
45	0.0016180	968,486	1,567	967,702	36,001,313	37.2	1.6180
46	0.0017620	966,919	1,704	966,067	35,033,611	36.2	1.7620
47	0.0019256	965,215	1,859	964,286	34,067,544	35.3	1.9256
48	0.0021163	963,356	2,039	962,337	33,103,258	34.4	2.1163
49	0.0023246	961,318	2,235	960,200	32,140,921	33.4	2.3246
50	0.0025457	959,083	2,441	957,862	31,180,721	32.5	2.5457

APPENDIX III

III.2

Hong Kong Assured Lives Mortality Table 1993 (Males) – HKA93(M)

Age	q_x	l_x	d_x	L_x	T_x	$^o e_x$	$1000 * q_x$
51	0.0027935	956,641	2,672	955,305	30,222,859	31.6	2.7935
52	0.0030822	953,969	2,940	952,499	29,267,554	30.7	3.0822
53	0.0034257	951,029	3,258	949,400	28,315,055	29.8	3.4257
54	0.0038169	947,771	3,618	945,962	27,365,655	28.9	3.8169
55	0.0042465	944,153	4,009	942,149	26,419,693	28.0	4.2465
56	0.0047251	940,144	4,442	937,923	25,477,544	27.1	4.7251
57	0.0052634	935,702	4,925	933,239	24,539,621	26.2	5.2634
58	0.0058722	930,777	5,466	928,044	23,606,382	25.4	5.8722
59	0.0065470	925,311	6,058	922,282	22,678,338	24.5	6.5470
60	0.0072808	919,253	6,693	915,907	21,756,056	23.7	7.2808
61	0.0080800	912,560	7,373	908,873	20,840,149	22.8	8.0800
62	0.0089510	905,187	8,102	901,136	19,931,276	22.0	8.9510
63	0.0099004	897,084	8,881	892,644	19,030,140	21.2	9.9004
64	0.0109268	888,203	9,705	883,350	18,137,496	20.4	10.9268
65	0.0120261	878,498	10,565	873,215	17,254,146	19.6	12.0261
66	0.0131999	867,933	11,457	862,204	16,380,931	18.9	13.1999
67	0.0144502	856,476	12,376	850,288	15,518,727	18.1	14.4502
68	0.0157786	844,100	13,319	837,440	14,668,439	17.4	15.7786
69	0.0173409	830,781	14,406	823,578	13,830,999	16.6	17.3409
70	0.0191358	816,375	15,622	808,564	13,007,421	15.9	19.1358
71	0.0209298	800,753	16,760	792,373	12,198,857	15.2	20.9298
72	0.0230137	783,993	18,043	774,972	11,406,484	14.5	23.0137
73	0.0252153	765,950	19,314	756,294	10,631,512	13.9	25.2153
74	0.0275407	746,637	20,563	736,355	9,875,218	13.2	27.5407
75	0.0304316	726,074	22,096	715,026	9,138,863	12.6	30.4316
76	0.0334370	703,978	23,539	692,209	8,423,837	12.0	33.4370
77	0.0367270	680,439	24,991	667,944	7,731,628	11.4	36.7270
78	0.0403267	655,449	26,432	642,233	7,063,684	10.8	40.3267
79	0.0442625	629,017	27,842	615,096	6,421,451	10.2	44.2625
80	0.0485630	601,175	29,195	586,578	5,806,355	9.7	48.5630
81	0.0532583	571,980	30,463	556,749	5,219,777	9.1	53.2583
82	0.0583804	541,517	31,614	525,710	4,663,028	8.6	58.3804
83	0.0639629	509,903	32,615	493,596	4,137,318	8.1	63.9629
84	0.0700409	477,289	33,430	460,574	3,643,722	7.6	70.0409
85	0.0766510	443,859	34,022	426,848	3,183,148	7.2	76.6510
86	0.0838309	409,837	34,357	392,658	2,756,300	6.7	83.8309
87	0.0916191	375,480	34,401	358,279	2,363,642	6.3	91.6191
88	0.1000545	341,079	34,126	324,015	2,005,363	5.9	100.0545
89	0.1091759	306,952	33,512	290,196	1,681,348	5.5	109.1759
90	0.1190210	273,440	32,545	257,168	1,391,152	5.1	119.0210
91	0.1296262	240,895	31,226	225,282	1,133,984	4.7	129.6262
92	0.1410249	209,669	29,569	194,885	908,702	4.3	141.0249
93	0.1532468	180,100	27,600	166,300	713,817	4.0	153.2468
94	0.1663165	152,501	25,363	139,819	547,517	3.6	166.3165
95	0.1802519	127,137	22,917	115,679	407,698	3.2	180.2519
96	0.1950622	104,220	20,329	94,056	292,019	2.8	195.0622
97	0.2107464	83,891	17,680	75,051	197,963	2.4	210.7464
98	0.2272912	66,211	15,049	58,687	122,912	1.9	227.2912
99	0.2446685	51,162	12,518	44,903	64,225	1.3	244.6685
100	1.0000000	38,644	38,644	19,322	19,322	0.5	1000.0000

Note : $L_0 = l_0 - 0.85 * d_0$;

APPENDIX III
Hong Kong Assured Lives Mortality Table 1993 (Females) – HKA93(F)

Age	q_x	l_x	d_x	L_x	T_x	${}^o e_x$	$1000 \cdot q_x$
0	0.0091320	1,000,000	9,132	992,238	84,955,524	85.0	9.1320
1	0.0004288	990,868	425	990,656	83,963,286	84.7	0.4288
2	0.0003761	990,443	372	990,257	82,972,630	83.8	0.3761
3	0.0003299	990,071	327	989,907	81,982,373	82.8	0.3299
4	0.0002893	989,744	286	989,601	80,992,466	81.8	0.2893
5	0.0002538	989,458	251	989,332	80,002,865	80.9	0.2538
6	0.0002226	989,207	220	989,097	79,013,533	79.9	0.2226
7	0.0001952	988,986	193	988,890	78,024,436	78.9	0.1952
8	0.0001712	988,793	169	988,709	77,035,546	77.9	0.1712
9	0.0001502	988,624	148	988,550	76,046,837	76.9	0.1502
10	0.0002327	988,476	230	988,361	75,058,287	75.9	0.2327
11	0.0002449	988,246	242	988,125	74,069,926	75.0	0.2449
12	0.0002564	988,004	253	987,877	73,081,801	74.0	0.2564
13	0.0002682	987,750	265	987,618	72,093,924	73.0	0.2682
14	0.0002811	987,485	278	987,347	71,106,306	72.0	0.2811
15	0.0002962	987,208	292	987,062	70,118,959	71.0	0.2962
16	0.0003141	986,915	310	986,760	69,131,897	70.0	0.3141
17	0.0003356	986,605	331	986,440	68,145,137	69.1	0.3356
18	0.0003601	986,274	355	986,097	67,158,697	68.1	0.3601
19	0.0003868	985,919	381	985,728	66,172,600	67.1	0.3868
20	0.0004128	985,538	407	985,334	65,186,872	66.1	0.4128
21	0.0004186	985,131	412	984,925	64,201,538	65.2	0.4186
22	0.0004242	984,718	418	984,510	63,216,613	64.2	0.4242
23	0.0004299	984,301	423	984,089	62,232,103	63.2	0.4299
24	0.0004354	983,878	428	983,663	61,248,014	62.3	0.4354
25	0.0004404	983,449	433	983,233	60,264,351	61.3	0.4404
26	0.0004455	983,016	438	982,797	59,281,118	60.3	0.4455
27	0.0004511	982,578	443	982,356	58,298,321	59.3	0.4511
28	0.0004578	982,135	450	981,910	57,315,965	58.4	0.4578
29	0.0004647	981,685	456	981,457	56,334,055	57.4	0.4647
30	0.0004718	981,229	463	980,997	55,352,598	56.4	0.4718
31	0.0004798	980,766	471	980,531	54,371,601	55.4	0.4798
32	0.0004899	980,295	480	980,055	53,391,070	54.5	0.4899
33	0.0005029	979,815	493	979,569	52,411,015	53.5	0.5029
34	0.0005178	979,322	507	979,069	51,431,446	52.5	0.5178
35	0.0005336	978,815	522	978,554	50,452,377	51.5	0.5336
36	0.0005525	978,293	541	978,023	49,473,823	50.6	0.5525
37	0.0005763	977,753	563	977,471	48,495,800	49.6	0.5763
38	0.0006068	977,189	593	976,893	47,518,329	48.6	0.6068
39	0.0006422	976,596	627	976,283	46,541,436	47.7	0.6422
40	0.0006811	975,969	665	975,637	45,565,153	46.7	0.6811
41	0.0007266	975,304	709	974,950	44,589,516	45.7	0.7266
42	0.0007814	974,596	762	974,215	43,614,566	44.8	0.7814
43	0.0008484	973,834	826	973,421	42,640,351	43.8	0.8484
44	0.0009255	973,008	901	972,558	41,666,930	42.8	0.9255
45	0.0010108	972,107	983	971,616	40,694,372	41.9	1.0108
46	0.0011075	971,125	1,076	970,587	39,722,756	40.9	1.1075
47	0.0012187	970,049	1,182	969,458	38,752,169	39.9	1.2187
48	0.0013475	968,867	1,306	968,214	37,782,711	39.0	1.3475
49	0.0014922	967,561	1,444	966,839	36,814,497	38.0	1.4922
50	0.0016506	966,118	1,595	965,320	35,847,658	37.1	1.6506

APPENDIX III

Hong Kong Assured Lives Mortality Table 1993 (Females) – HKA93(F)

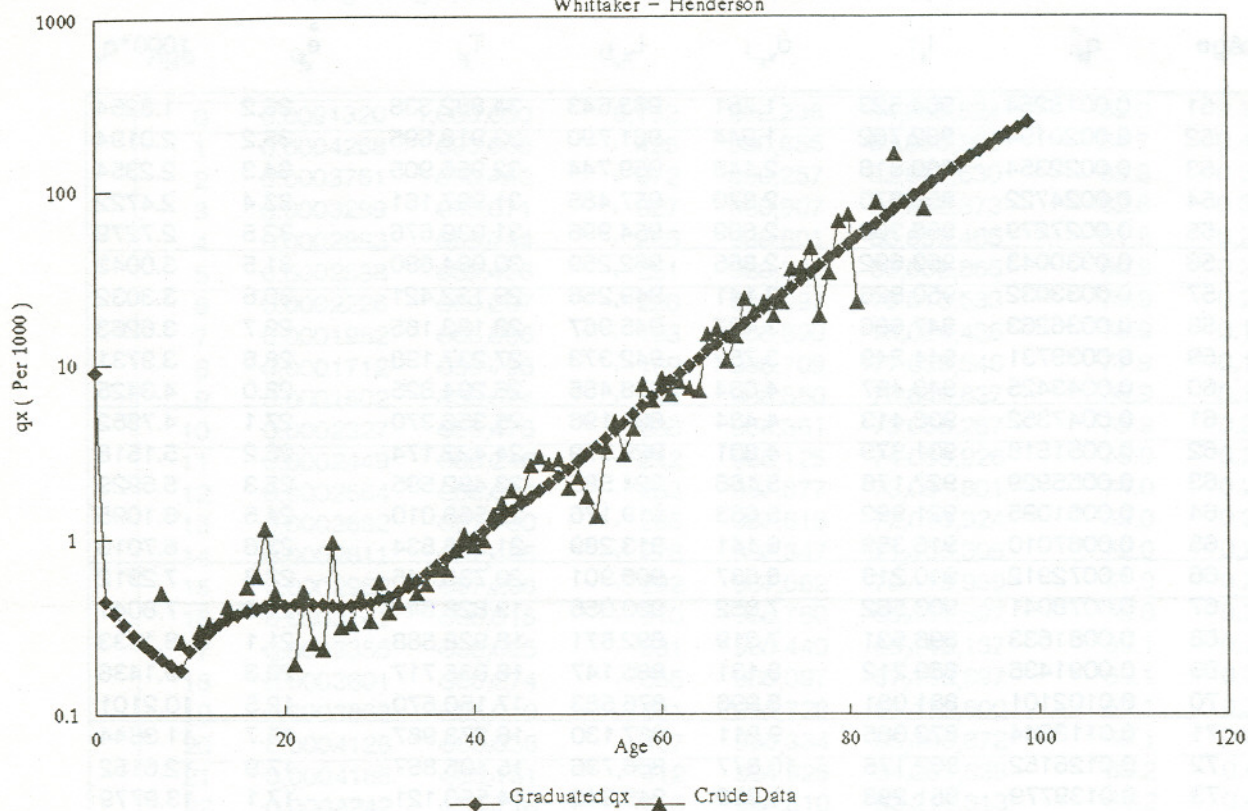
Age	q_x	l_x	d_x	L_x	T_x	$^o e_x$	$1000 * q_x$
51	0.0018254	964,523	1,761	963,643	34,882,338	36.2	1.8254
52	0.0020194	962,762	1,944	961,790	33,918,695	35.2	2.0194
53	0.0022354	960,818	2,148	959,744	32,956,905	34.3	2.2354
54	0.0024722	958,670	2,370	957,485	31,997,161	33.4	2.4722
55	0.0027279	956,300	2,609	954,996	31,039,676	32.5	2.7279
56	0.0030043	953,692	2,865	952,259	30,084,680	31.5	3.0043
57	0.0033032	950,826	3,141	949,256	29,132,421	30.6	3.3032
58	0.0036263	947,686	3,437	945,967	28,183,165	29.7	3.6263
59	0.0039731	944,249	3,752	942,373	27,237,198	28.8	3.9731
60	0.0043425	940,497	4,084	938,455	26,294,825	28.0	4.3425
61	0.0047352	936,413	4,434	934,196	25,356,370	27.1	4.7352
62	0.0051518	931,979	4,801	929,579	24,422,174	26.2	5.1518
63	0.0055929	927,178	5,186	924,585	23,492,595	25.3	5.5929
64	0.0061095	921,992	5,633	919,176	22,568,010	24.5	6.1095
65	0.0067010	916,359	6,141	913,289	21,648,834	23.6	6.7010
66	0.0072912	910,219	6,637	906,901	20,735,545	22.8	7.2912
67	0.0078041	903,582	7,052	900,056	19,828,644	21.9	7.8041
68	0.0081633	896,531	7,319	892,871	18,928,588	21.1	8.1633
69	0.0091436	889,212	8,131	885,147	18,035,717	20.3	9.1436
70	0.0102101	881,081	8,996	876,583	17,150,570	19.5	10.2101
71	0.0113644	872,085	9,911	867,130	16,273,987	18.7	11.3644
72	0.0126152	862,175	10,877	856,736	15,406,857	17.9	12.6152
73	0.0139779	851,298	11,899	845,348	14,550,121	17.1	13.9779
74	0.0154709	839,399	12,986	832,906	13,704,773	16.3	15.4709
75	0.0169511	826,413	14,009	819,408	12,871,867	15.6	16.9511
76	0.0188384	812,404	15,304	804,752	12,052,459	14.8	18.8384
77	0.0209327	797,100	16,685	788,757	11,247,707	14.1	20.9327
78	0.0232559	780,414	18,149	771,340	10,458,950	13.4	23.2559
79	0.0258317	762,265	19,691	752,420	9,687,610	12.7	25.8317
80	0.0286861	742,574	21,302	731,923	8,935,190	12.0	28.6861
81	0.0318473	721,273	22,971	709,787	8,203,267	11.4	31.8473
82	0.0353460	698,302	24,682	685,961	7,493,480	10.7	35.3460
83	0.0392155	673,620	26,416	660,412	6,807,519	10.1	39.2155
84	0.0434915	647,204	28,148	633,130	6,147,107	9.5	43.4915
85	0.0482126	619,056	29,846	604,133	5,513,977	8.9	48.2126
86	0.0534197	589,210	31,475	573,472	4,909,844	8.3	53.4197
87	0.0591571	557,734	32,994	541,237	4,336,372	7.8	59.1571
88	0.0654692	524,740	34,354	507,563	3,795,135	7.2	65.4692
89	0.0724056	490,386	35,507	472,633	3,287,572	6.7	72.4056
90	0.0800158	454,879	36,398	436,680	2,814,939	6.2	80.0158
91	0.0883507	418,482	36,973	399,995	2,378,259	5.7	88.3507
92	0.0974620	381,508	37,183	362,917	1,978,264	5.2	97.4620
93	0.1074005	344,326	36,981	325,836	1,615,347	4.7	107.4005
94	0.1182157	307,345	36,333	289,179	1,289,511	4.2	118.2157
95	0.1299537	271,012	35,219	253,403	1,000,332	3.7	129.9537
96	0.1426555	235,793	33,637	218,974	746,929	3.2	142.6555
97	0.1563553	202,156	31,608	186,352	527,955	2.6	156.3553
98	0.1710772	170,548	29,177	155,959	341,603	2.0	171.0772
99	0.1868332	141,371	26,413	128,165	185,644	1.3	186.8332
100	1.0000000	114,958	114,958	57,479	57,479	0.5	1000.0000

Note : $L_0 = l_0 - 0.85 * d_0$;

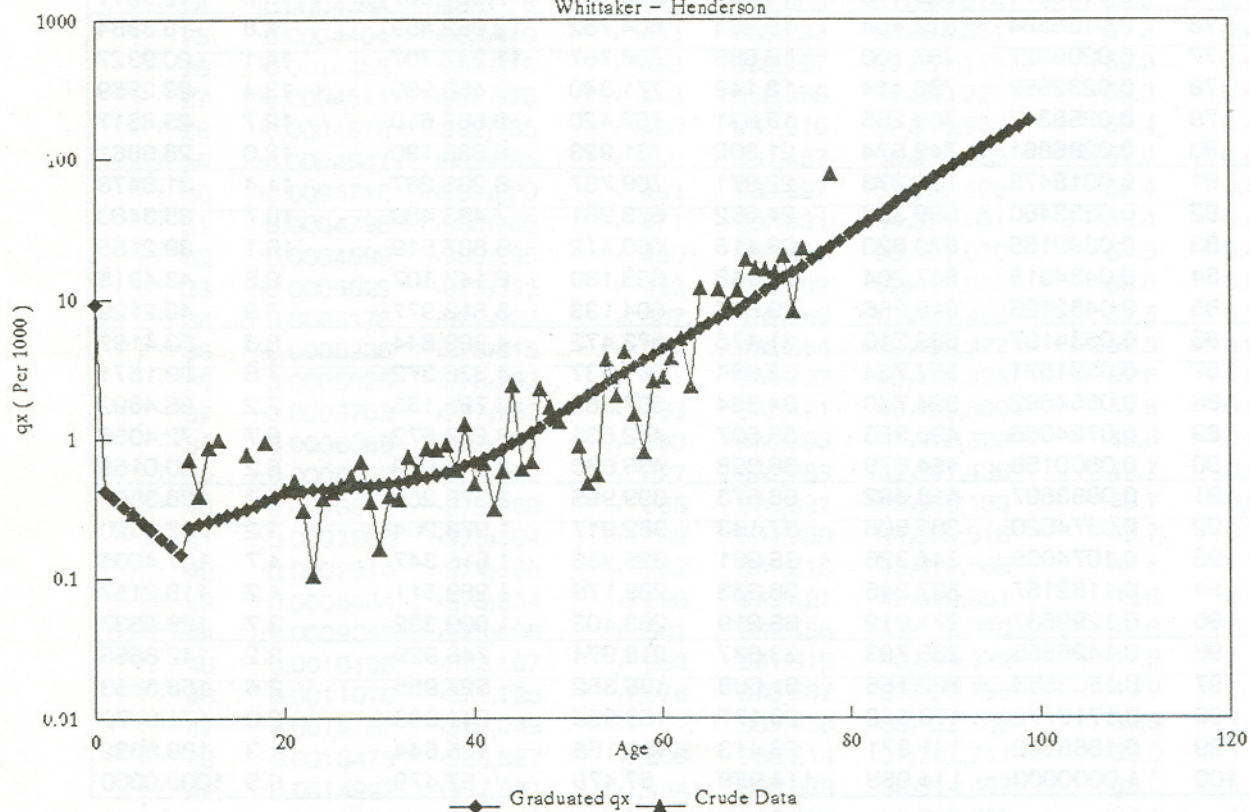
APPENDIX IV

IV.1

Male Assured Lives Mortality Rates - dur 2+
Whittaker - Henderson



Female Assured Lives Mortality Rates - dur 2+
Whittaker - Henderson



APPENDIX V
Select Experience

V.1

Duration 0 - Males

Age Range	Exposure	Actual Deaths	Expected Deaths	Ratio
0-4	34,223.625	8	0.00	—
5-9	22,446.125	1	3.34	29.9%
10-14	14,572.000	3	2.90	103.4%
15-19	45,805.125	11	24.41	45.1%
20-24	144,194.625	41	38.53	106.4%
25-29	179,378.500	57	81.62	69.8%
30-34	130,194.125	50	64.05	78.1%
35-39	80,102.375	47	60.19	78.1%
40-44	40,596.000	24	52.15	46.0%
45-49	15,677.125	17	39.80	42.7%
50-54	7,529.750	21	15.86	132.4%
55-59	3,357.375	8	16.86	47.4%
60-64	1,263.125	7	9.56	73.2%
65-69	328.625	2	5.06	39.5%
70-74	42.250	1	0.97	103.1%
75-79	2.500	0	0.09	0.0%
80-84	0.000	0	0.00	—
Overall	719,713.250	298	415.39	71.7%

Duration 1 - Males

Age Range	Exposure	Actual Deaths	Expected Deaths	Ratio
0-4	17,273.375	3	0.00	—
5-9	14,454.500	1	2.15	46.5%
10-14	9,409.125	1	1.88	53.2%
15-19	15,034.875	7	8.01	87.4%
20-24	75,368.500	28	20.14	139.0%
25-29	123,029.750	44	55.98	78.6%
30-34	96,330.875	54	47.39	113.9%
35-39	60,202.250	48	45.24	106.1%
40-44	31,391.875	38	40.33	94.2%
45-49	12,117.500	22	30.76	71.5%
50-54	6,021.000	23	12.68	181.4%
55-59	2,659.500	14	13.35	104.9%
60-64	1,020.750	16	7.72	207.3%
65-69	308.625	6	4.76	126.1%
70-74	49.375	1	1.13	88.5%
75-79	5.000	0	0.19	0.0%
80-84	1.000	0	0.04	0.0%
Overall	464,677.875	306	291.75	104.9%

APPENDIX V

Select Experience

Duration 0 – Females

Age Range	Exposure	Actual Deaths	Expected Deaths	Ratio
0-4	28,904.000	8	3.03	264.0%
5-9	18,087.625	1	0.00	—
10-14	11,235.375	2	6.95	28.8%
15-19	28,769.125	6	9.36	64.1%
20-24	97,702.375	15	30.03	50.0%
25-29	92,546.500	13	46.14	28.2%
30-34	57,229.875	9	24.66	36.5%
35-39	35,726.125	8	31.72	25.2%
40-44	19,877.375	6	15.19	39.5%
45-49	8,960.000	8	11.36	70.4%
50-54	4,369.000	2	4.38	45.7%
55-59	3,177.625	5	7.20	69.4%
60-64	1,648.125	3	8.08	37.1%
65-69	544.750	3	5.03	59.6%
70-74	58.750	0	0.93	0.0%
75-79	6.000	0	0.10	0.0%
80-84	0.500	0	0.00	—
Overall	408,843.125	89	204.16	43.6%

Duration 1 – Females

Age Range	Exposure	Actual Deaths	Expected Deaths	Ratio
0-4	14,704.750	2	1.54	129.9%
5-9	11,585.875	3	0.00	—
10-14	7,175.750	0	4.44	0.0%
15-19	9,285.750	2	3.02	66.2%
20-24	54,747.375	9	16.83	53.5%
25-29	66,403.250	16	33.11	48.3%
30-34	40,738.500	12	17.56	68.3%
35-39	24,726.875	13	21.95	59.2%
40-44	14,207.250	7	10.86	64.5%
45-49	6,240.500	5	7.91	63.2%
50-54	3,995.000	6	4.00	150.0%
55-59	2,379.125	8	5.39	148.4%
60-64	1,312.250	5	6.43	77.8%
65-69	491.250	2	4.54	44.1%
70-74	80.125	2	1.26	158.7%
75-79	6.000	0	0.10	0.0%
80-84	1.000	0	0.00	—
Overall	258,080.625	92	138.94	66.2%

Appendix VI
Inforce and Deaths

VI.1

Males – Duration 0

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
0	297	736	1,647	2,954	3,655	4,965	0	1	1	2	2
1	194	529	969	1,722	2,284	2,676	0	0	0	1	0
2	172	468	910	1,404	1,930	2,511	0	0	0	1	0
3	174	465	869	1,382	1,730	2,148	0	0	0	0	0
4	192	464	845	1,342	1,756	1,920	0	0	0	0	0
5	175	406	809	1,245	1,648	1,886	0	0	0	0	0
6	149	373	752	1,168	1,559	1,883	0	0	0	0	0
7	140	368	743	1,188	1,509	1,750	0	0	0	0	0
8	146	313	648	1,060	1,443	1,856	0	0	0	0	0
9	131	290	583	996	1,307	1,779	0	0	0	0	1
10	121	255	530	832	1,205	1,567	0	0	0	0	1
11	100	230	482	755	1,143	1,522	0	0	1	0	0
12	90	187	423	696	1,050	1,333	0	0	0	1	0
13	97	168	372	611	866	1,136	0	0	0	0	0
14	49	150	352	578	754	1,056	0	0	0	0	0
15	49	164	396	625	997	1,029	0	0	0	0	0
16	130	317	853	1,470	1,994	1,938	0	1	0	0	0
17	189	480	1,306	2,021	2,661	2,442	0	0	0	0	1
18	439	998	2,373	3,535	4,409	4,300	0	0	2	0	3
19	758	1,718	3,427	4,688	5,091	4,922	0	1	2	1	0
20	1,331	2,485	4,389	5,664	5,996	5,707	0	2	2	2	0
21	1,813	3,525	5,382	6,636	6,977	6,300	0	1	3	2	2
22	2,415	4,273	6,239	7,183	7,441	6,776	2	2	1	3	1
23	3,017	5,031	7,118	8,093	8,001	7,483	3	1	4	1	2
24	3,194	5,632	7,626	8,987	8,723	7,980	0	1	2	1	3
25	3,136	5,546	8,117	9,290	9,475	8,351	2	3	6	1	1
26	2,933	5,278	7,823	9,570	9,887	8,816	0	0	0	6	4
27	2,954	5,058	7,361	9,096	10,174	9,359	2	2	4	2	4
28	2,791	4,714	6,835	8,740	9,801	9,561	0	0	0	6	3
29	2,586	4,464	6,459	8,366	9,352	9,192	0	1	5	1	4
30	2,346	3,907	5,890	7,703	8,964	8,913	2	0	2	3	2
31	1,942	3,564	5,202	7,075	8,237	8,363	0	2	0	1	2
32	1,866	3,195	4,794	6,509	7,777	7,918	1	2	3	3	5
33	1,657	2,783	4,235	5,798	6,994	7,352	4	2	1	1	2
34	1,579	2,640	3,720	5,231	6,443	6,793	1	1	1	5	4
35	1,445	2,420	3,350	4,722	5,809	6,228	0	0	0	5	3
36	1,305	2,260	3,063	4,115	5,099	5,491	1	0	2	4	4
37	1,172	1,919	2,930	3,830	4,430	4,985	1	0	1	3	3
38	1,020	1,785	2,646	3,494	4,425	4,497	0	1	1	4	3
39	808	1,569	2,327	3,253	4,068	4,294	1	0	1	4	5
40	585	1,227	1,910	2,807	3,737	3,869	1	1	3	2	1
41	466	856	1,679	2,304	3,070	3,419	0	0	1	0	2
42	397	723	1,223	1,963	2,656	3,110	0	1	1	1	1
43	330	681	976	1,461	2,204	2,602	0	1	1	0	3
44	278	521	860	1,211	1,681	2,250	0	1	1	1	1
45	259	442	693	1,020	1,377	1,623	0	1	0	2	1
46	214	401	512	729	1,095	1,137	0	0	1	2	0
47	198	359	525	695	872	1,114	2	0	2	1	1
48	203	311	467	605	748	949	1	0	0	0	1
49	153	280	470	582	729	782	0	0	0	2	0
50	134	246	402	538	598	726	1	1	2	2	3

Appendix VI
Inforce and Deaths

VI.2

Males – Duration 0

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
51	106	153	277	384	511	488	0	0	2	4	0
52	105	137	244	338	460	467	0	0	1	0	0
53	76	143	203	300	443	445	0	0	0	2	1
54	60	127	189	253	382	386	0	0	1	0	1
55	57	101	169	231	302	313	2	0	2	0	0
56	53	66	113	199	211	278	1	0	0	1	0
57	45	76	97	150	242	239	0	0	1	0	0
58	30	59	84	141	196	211	0	0	0	0	0
59	43	47	56	110	141	182	0	0	0	0	1
60	27	42	77	93	117	141	0	0	1	2	0
61	12	22	33	56	103	105	0	0	0	0	0
62	19	25	31	55	83	83	0	0	0	1	1
63	10	26	31	55	72	88	1	0	0	0	0
64	7	12	40	45	45	65	0	0	0	0	1
65	4	10	15	40	37	48	0	0	0	0	0
66	1	6	14	24	18	39	0	0	0	0	0
67	1	3	6	16	24	26	0	0	0	0	0
68	0	4	4	9	10	16	0	0	0	0	0
69	1	2	9	13	13	23	0	0	1	1	0
70	0	3	4	10	13	9	0	0	0	0	1
71	0	0	1	0	1	1	0	0	0	0	0
72	0	0	0	0	1	1	0	0	0	0	0
73	0	0	0	0	4	0	0	0	0	0	0
74	0	0	0	2	4	0	0	0	0	0	0
75	0	0	0	0	0	0	0	0	0	0	0
76	0	0	0	0	0	1	0	0	0	0	0
77	0	0	0	0	0	0	0	0	0	0	0
78	0	0	0	0	0	0	0	0	0	0	0
79	0	0	0	0	2	0	0	0	0	0	0
80	0	0	0	0	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0	0	0	0	0
91	0	0	0	0	0	0	0	0	0	0	0
92	0	0	0	0	0	0	0	0	0	0	0
93	0	0	0	0	0	0	0	0	0	0	0
94	0	0	0	0	0	0	0	0	0	0	0
95	0	0	0	0	0	0	0	0	0	0	0
96	0	0	0	0	0	0	0	0	0	0	0
97	0	0	0	0	0	0	0	0	0	0	0
98	0	0	0	0	0	0	0	0	0	0	0
99	0	0	0	0	0	0	0	0	0	0	0
100	0	0	0	0	0	0	0	0	0	0	0
Total	48,976	88,238	136,209	180,066	209,266	214,214	29	30	66	88	85

Note : Due to the irregularity of data, figures in this table are adjusted and rounded to the nearest integers.

Appendix VI
Inforce and Deaths

VI.3

Males - Duration 1

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
0	0	0	0	0	0	0	0	0	0	0	0
1	171	320	676	1,472	2,650	3,116	0	1	0	0	1
2	132	194	495	1,018	1,514	1,899	1	0	0	0	0
3	105	179	427	916	1,222	1,625	0	0	0	0	0
4	127	179	426	840	1,212	1,449	0	0	0	0	0
5	95	198	423	842	1,152	1,467	0	0	0	0	0
6	109	177	377	789	1,080	1,375	0	0	0	0	0
7	110	145	350	738	992	1,302	0	1	0	0	0
8	82	148	343	708	1,048	1,296	0	0	0	0	0
9	86	149	289	632	941	1,227	0	0	0	0	0
10	72	133	272	560	901	1,119	0	0	1	0	0
11	72	119	234	511	734	1,020	0	0	0	0	0
12	51	86	204	467	667	979	0	0	0	0	0
13	31	87	169	382	620	903	0	0	0	0	0
14	40	91	155	357	553	718	0	0	0	0	0
15	28	58	132	306	525	624	0	0	0	0	2
16	23	52	143	301	513	774	0	0	0	0	0
17	45	103	245	573	1,067	1,410	0	0	0	0	0
18	72	149	352	841	1,399	1,777	0	0	0	0	0
19	140	336	727	1,499	2,444	2,734	0	1	0	1	3
20	248	613	1,273	2,284	3,332	3,308	0	1	0	2	1
21	471	1,072	1,867	3,056	4,007	3,932	0	0	3	2	1
22	816	1,531	2,707	3,825	4,756	4,732	1	0	1	1	2
23	1,168	2,089	3,383	4,760	5,346	5,196	0	1	4	2	1
24	1,391	2,636	4,071	5,667	6,209	5,719	1	2	2	0	0
25	1,549	2,877	4,681	6,259	7,134	6,384	1	0	2	2	3
26	1,601	2,908	4,618	6,926	7,409	7,074	0	1	5	4	0
27	1,634	2,767	4,413	6,680	7,732	7,529	1	2	1	2	5
28	1,589	2,740	4,353	6,488	7,523	7,839	0	0	0	4	2
29	1,586	2,614	4,087	6,204	7,237	7,713	1	2	2	3	1
30	1,480	2,424	3,885	6,023	7,033	7,316	1	2	2	5	3
31	1,249	2,155	3,407	5,566	6,513	7,148	2	1	1	7	1
32	1,177	1,895	3,136	5,075	5,964	6,607	0	1	3	1	3
33	1,131	1,789	2,831	4,631	5,513	6,335	0	0	1	6	3
34	1,101	1,618	2,476	4,088	5,019	5,755	1	2	0	5	3
35	980	1,515	2,326	3,718	4,502	5,290	0	1	1	1	4
36	843	1,399	2,138	3,316	4,113	4,760	0	0	2	3	4
37	748	1,246	2,017	3,156	3,510	4,204	1	1	1	3	3
38	661	1,124	1,701	2,963	3,286	3,664	0	3	1	3	6
39	524	978	1,612	2,682	3,034	3,643	1	0	1	4	4
40	387	798	1,406	2,347	2,784	3,427	2	0	0	1	1
41	342	592	1,119	1,957	2,476	3,187	0	0	2	6	5
42	258	454	785	1,709	1,994	2,559	0	0	0	1	3
43	218	377	654	1,201	1,727	2,239	0	0	2	5	3
44	189	317	608	948	1,300	1,856	0	2	3	1	1
45	181	261	488	859	1,052	1,420	1	1	3	3	3
46	164	269	402	688	900	1,156	0	1	0	3	2
47	150	212	356	511	630	938	0	0	2	0	1
48	136	201	335	527	606	748	0	0	0	0	1
49	122	189	293	469	549	599	0	0	0	0	1
50	105	157	260	475	542	614	0	0	0	1	1

Appendix VI
Inforce and Deaths

Males – Duration 1

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
51	94	129	225	379	478	512	1	2	2	2	2
52	62	109	145	263	344	433	0	0	0	4	3
53	55	101	131	233	307	381	0	0	0	1	1
54	58	75	127	194	281	381	0	1	1	1	0
55	43	64	114	169	250	313	0	1	3	0	1
56	29	62	93	154	209	258	0	0	0	1	0
57	35	44	58	124	175	174	1	0	0	0	3
58	19	42	68	110	137	197	0	0	1	0	0
59	23	33	54	78	116	170	0	0	0	3	0
60	22	37	44	63	99	112	0	0	2	2	1
61	15	23	37	74	82	102	0	2	1	0	0
62	8	14	21	37	49	85	0	0	0	0	0
63	8	21	22	27	52	68	0	0	1	1	2
64	7	10	24	36	49	61	0	0	1	1	2
65	9	5	13	39	43	37	0	0	0	1	1
66	2	8	11	19	37	29	0	0	0	0	0
67	1	3	5	17	22	15	0	1	0	1	1
68	1	5	3	6	18	20	0	0	0	1	0
69	2	3	4	5	8	8	0	0	0	0	0
70	0	4	2	4	14	10	0	0	0	0	1
71	0	0	3	4	9	11	0	0	0	0	0
72	0	0	0	1	0	0	0	0	0	0	0
73	0	0	0	0	0	1	0	0	0	0	0
74	0	0	0	0	0	4	0	0	0	0	0
75	0	0	0	0	2	4	0	0	0	0	0
76	0	0	0	1	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0	0	0	0	0
78	0	0	0	0	0	0	0	0	0	0	0
79	0	0	0	1	0	0	0	0	0	0	0
80	0	0	0	0	0	2	0	0	0	0	0
81	0	0	0	0	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0	0	0	0	0
91	0	0	0	0	0	0	0	0	0	0	0
92	0	0	0	0	0	0	0	0	0	0	0
93	0	0	0	0	0	0	0	0	0	0	0
94	0	0	0	0	0	0	0	0	0	0	0
95	0	0	0	0	0	0	0	0	0	0	0
96	0	0	0	0	0	0	0	0	0	0	0
97	0	0	0	0	0	0	0	0	0	0	0
98	0	0	0	0	0	0	0	0	0	0	0
99	0	0	0	0	0	0	0	0	0	0	0
100	0	0	0	0	0	0	0	0	0	0	0
Total	26,283	45,512	75,331	120,848	147,747	163,093	17	34	58	101	96

Note : Due to the irregularity of data, figures in this table are adjusted and rounded to the nearest integers.

Appendix VI
Inforce and Deaths

VI.5

Males – Duration 2+

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
0	0	0	0	0	0	0	0	0	0	0	0
1	0	0	0	0	0	0	0	0	0	0	0
2	87	161	289	633	1,250	2,141	0	0	0	0	0
3	102	203	316	802	1,437	2,386	0	0	0	0	0
4	180	213	348	873	1,523	2,318	0	0	0	0	0
5	172	274	356	891	1,495	2,372	0	0	0	0	0
6	145	252	431	902	1,547	2,294	0	0	0	0	0
7	177	238	387	917	1,476	2,240	0	0	0	0	2
8	151	272	351	904	1,482	2,198	0	0	0	0	0
9	138	214	386	834	1,436	2,205	0	0	1	0	0
10	124	210	328	842	1,303	2,074	0	0	0	0	0
11	116	187	297	716	1,256	1,898	0	0	0	0	1
12	104	178	279	683	1,100	1,729	0	0	0	0	1
13	97	155	243	624	1,048	1,522	0	0	0	0	0
14	98	131	206	536	891	1,460	0	0	0	1	0
15	77	129	204	455	800	1,264	0	0	0	0	0
16	68	100	163	414	683	1,154	0	0	0	1	0
17	53	84	136	339	605	993	0	0	0	1	0
18	52	88	129	361	638	1,110	0	0	0	0	2
19	61	96	177	379	790	1,293	0	0	0	0	1
20	83	164	307	600	1,214	2,029	0	0	0	0	0
21	164	292	565	1,036	1,896	2,928	0	0	0	0	1
22	309	554	1,019	1,724	2,793	3,978	1	0	0	1	2
23	581	942	1,595	2,737	4,023	5,262	0	0	0	1	2
24	812	1,578	2,432	3,981	5,700	6,842	0	0	1	1	2
25	1,117	2,046	3,534	5,393	7,591	9,068	2	1	7	3	9
26	1,286	2,495	4,171	7,062	9,534	11,495	0	2	2	3	2
27	1,615	2,758	4,650	7,891	11,698	13,584	3	0	2	2	4
28	1,798	3,052	4,861	8,562	12,467	15,882	0	2	4	3	8
29	1,927	3,254	5,095	8,938	12,961	16,635	2	1	3	4	3
30	1,986	3,353	5,249	9,428	13,119	17,037	0	1	2	10	9
31	1,999	3,349	5,227	9,807	13,581	17,177	0	1	4	4	6
32	1,952	3,107	4,967	9,569	13,721	17,271	1	3	4	3	6
33	2,015	3,020	4,565	9,462	13,076	17,141	2	1	5	4	10
34	2,048	3,014	4,392	8,888	12,743	16,346	1	1	3	8	5
35	2,093	3,014	4,254	8,502	11,679	15,809	0	3	3	7	6
36	2,022	2,966	4,204	8,260	11,165	14,386	2	0	2	8	10
37	1,784	2,740	4,081	8,146	10,624	13,675	0	1	3	6	11
38	1,688	2,426	3,730	8,032	10,285	12,729	3	0	2	11	10
39	1,496	2,298	3,329	7,333	10,045	12,256	3	2	3	11	11
40	1,056	1,984	3,047	6,902	9,232	11,845	0	3	3	8	10
41	792	1,423	2,629	6,279	8,595	10,923	2	1	2	5	13
42	731	1,091	1,881	5,304	7,566	10,060	2	0	0	13	13
43	626	969	1,469	3,958	6,513	8,719	0	1	1	6	19
44	629	817	1,261	2,916	4,755	7,459	1	6	5	3	10
45	639	804	1,059	2,543	3,569	5,493	1	4	0	3	10
46	582	797	993	2,185	3,143	4,236	1	3	4	4	12
47	562	693	998	1,940	2,667	3,672	4	5	4	1	10
48	541	678	850	1,848	2,251	3,025	4	2	6	4	3
49	473	647	829	1,692	2,186	2,625	3	2	0	4	10
50	463	575	793	1,589	2,006	2,512	1	0	3	3	5

Appendix VI
Inforce and Deaths

VI.6

Males – Duration 2+

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
51	389	551	680	1,509	1,907	2,331	2	4	0	4	3
52	391	462	627	1,294	1,761	2,169	0	1	1	4	3
53	322	444	527	1,099	1,463	1,923	3	0	0	0	3
54	306	377	509	985	1,253	1,608	0	0	4	3	6
55	249	336	422	864	1,091	1,384	2	1	2	5	6
56	242	283	362	749	951	1,220	1	1	2	3	2
57	237	263	320	635	836	1,051	1	1	3	2	4
58	190	251	283	534	692	923	2	1	4	1	9
59	169	203	266	537	585	741	2	1	2	5	2
60	159	175	213	473	533	627	0	3	2	6	3
61	149	170	187	327	489	565	1	2	0	4	3
62	140	164	172	326	353	515	0	1	4	4	1
63	104	138	159	295	329	371	0	1	1	3	3
64	118	107	136	274	301	330	0	0	3	2	2
65	92	116	101	228	268	305	4	1	3	5	0
66	65	88	115	207	232	287	0	1	1	4	6
67	72	64	91	186	204	252	0	0	3	4	0
68	69	65	62	136	184	209	1	1	2	1	3
69	57	58	65	110	131	183	1	0	0	3	7
70	54	54	54	116	107	125	2	1	3	1	1
71	34	49	55	110	102	109	0	1	2	2	3
72	36	32	42	88	101	101	0	0	0	4	2
73	27	32	31	78	78	94	1	0	0	4	1
74	32	24	25	52	61	61	3	0	3	0	1
75	25	29	21	36	49	50	0	0	1	2	3
76	10	23	19	32	34	44	0	4	1	0	1
77	12	7	19	39	29	28	0	0	0	1	1
78	2	12	3	34	35	27	0	2	0	0	1
79	4	2	8	7	27	32	0	0	0	2	2
80	1	3	2	31	7	19	0	0	0	0	3
81	0	1	3	11	30	6	0	0	0	1	0
82	2	0	1	4	11	29	0	0	0	0	0
83	1	2	0	5	1	10	0	0	0	0	1
84	0	1	1	9	3	1	0	0	0	0	0
85	0	0	1	3	7	3	0	0	0	2	0
86	2	0	0	7	2	7	0	0	0	0	0
87	2	1	0	8	7	2	0	0	0	0	0
88	0	0	1	1	8	6	0	0	0	0	1
89	0	0	0	3	0	8	0	0	0	0	0
90	0	0	0	1	1	0	0	0	0	0	0
91	0	0	0	4	2	1	0	0	0	0	0
92	0	0	0	0	1	2	0	0	0	0	0
93	1	0	0	0	4	1	0	0	0	0	0
94	0	0	0	0	0	0	0	0	0	0	0
95	0	0	0	0	0	0	0	0	0	0	0
96	0	0	0	0	0	4	0	0	0	0	0
97	0	0	0	0	0	0	0	0	0	0	0
98	0	0	0	0	0	0	0	0	0	0	0
99	0	0	0	0	0	0	0	0	0	0	0
100	0	0	0	0	0	0	0	0	0	0	0
Total	41,636	64,672	98,645	196,059	277,428	362,514	65	74	126	229	326

Note : Due to the irregularity of data, figures in this table are adjusted and rounded to the nearest integers.

Appendix VI
Inforce and Deaths

Females – Duration 0

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
0	226	637	1,424	2,497	3,079	4,148	0	1	1	2	0
1	172	475	853	1,422	1,925	2,320	0	0	0	0	1
2	150	379	753	1,268	1,607	2,127	0	0	0	0	2
3	144	368	744	1,190	1,515	1,819	0	0	0	0	1
4	141	351	637	1,134	1,424	1,717	0	0	0	0	0
5	131	339	671	1,017	1,285	1,682	0	0	0	0	0
6	118	333	606	1,069	1,302	1,484	0	0	0	0	0
7	123	293	538	871	1,258	1,542	0	0	0	0	0
8	114	242	497	823	1,173	1,480	0	0	0	0	0
9	114	227	425	739	1,070	1,407	0	0	1	0	0
10	75	217	411	717	944	1,290	0	0	0	1	0
11	73	173	380	615	863	1,202	0	0	0	0	0
12	74	172	271	548	813	1,024	0	0	0	1	0
13	46	133	269	442	665	904	0	0	0	0	0
14	43	113	221	397	594	830	0	0	0	0	0
15	33	95	245	384	616	732	0	0	0	0	0
16	54	149	414	685	904	948	0	0	0	0	0
17	94	264	722	1,104	1,425	1,466	0	0	1	0	0
18	256	706	1,469	2,211	2,951	2,874	0	0	0	0	0
19	504	1,148	2,150	3,139	3,710	3,911	0	0	2	2	1
20	857	1,704	2,942	3,983	4,416	4,766	1	1	1	0	0
21	1,257	2,166	3,525	4,671	5,115	5,213	0	0	0	0	1
22	1,556	2,811	4,041	5,064	5,632	5,882	0	1	1	0	0
23	1,673	2,955	4,368	5,506	5,817	6,140	0	2	1	2	2
24	1,488	2,874	4,356	5,656	6,208	5,998	0	1	0	1	0
25	1,395	2,674	4,062	5,575	6,233	6,458	0	0	0	1	0
26	1,294	2,388	3,651	5,091	6,079	6,454	0	0	0	1	0
27	1,101	2,131	3,217	4,408	5,678	6,362	0	0	1	1	2
28	1,063	1,829	2,877	4,121	5,264	6,089	0	0	1	2	1
29	879	1,643	2,521	3,668	4,874	5,629	0	0	2	0	1
30	807	1,378	2,308	3,329	4,363	5,206	0	0	0	0	3
31	666	1,214	1,985	3,139	3,960	4,797	0	2	0	0	1
32	615	1,210	1,725	2,611	3,675	4,468	0	0	0	0	1
33	591	1,024	1,579	2,392	3,426	4,132	0	0	0	0	1
34	492	957	1,419	2,159	3,054	3,843	0	0	0	0	1
35	484	841	1,374	1,929	2,758	3,580	0	0	0	1	0
36	426	757	1,137	1,754	2,446	3,165	0	0	1	0	1
37	377	702	1,166	1,627	2,256	2,933	0	0	0	1	0
38	377	608	1,010	1,452	2,078	2,704	1	1	0	0	1
39	300	559	913	1,426	1,990	2,506	0	1	0	0	0
40	190	456	775	1,186	1,775	2,291	0	0	1	0	0
41	162	347	619	1,044	1,553	1,982	0	0	1	1	0
42	148	286	591	876	1,386	1,824	0	1	0	0	1
43	115	251	424	681	1,283	1,505	0	0	0	0	0
44	113	222	413	625	973	1,541	1	0	0	0	0
45	125	199	342	489	749	1,121	0	0	0	1	2
46	103	158	290	412	629	803	0	0	0	0	1
47	98	182	265	361	516	687	0	0	1	0	1
48	99	198	291	360	428	604	0	0	0	0	1
49	100	176	273	366	441	565	0	1	0	0	0
50	87	150	263	356	462	487	0	0	0	1	0

Appendix VI
Inforce and Deaths

VI.8

Females – Duration 0

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
51	55	109	185	260	346	348	0	0	0	1	0
52	67	101	167	230	359	379	0	1	0	0	0
53	55	112	162	229	277	375	0	0	0	0	0
54	67	102	137	227	290	334	0	0	0	0	0
55	48	90	130	175	255	286	0	0	1	0	0
56	40	68	111	144	212	267	0	0	0	1	1
57	41	55	102	176	195	211	0	0	1	1	0
58	38	56	89	145	193	228	0	0	0	0	0
59	34	65	86	129	165	207	0	0	0	0	0
60	21	37	62	111	150	140	0	0	0	0	0
61	15	36	60	85	113	144	0	0	0	0	1
62	25	35	51	94	125	117	0	1	0	1	0
63	19	32	40	74	101	103	0	0	0	0	0
64	8	24	38	64	81	93	0	0	0	0	0
65	11	14	41	55	64	73	0	0	0	0	0
66	4	6	10	22	40	42	0	0	0	0	2
67	4	8	10	32	41	31	0	1	0	0	0
68	2	5	14	23	37	24	0	0	0	0	0
69	3	4	11	18	25	28	0	0	0	0	0
70	1	2	4	8	17	16	0	0	0	0	0
71	0	1	0	1	4	2	0	0	0	0	0
72	0	0	0	2	4	1	0	0	0	0	0
73	0	0	0	2	4	3	0	0	0	0	0
74	0	0	0	0	3	1	0	0	0	0	0
75	0	0	0	0	0	0	0	0	0	0	0
76	0	0	0	0	1	0	0	0	0	0	0
77	0	0	0	1	3	0	0	0	0	0	0
78	0	0	0	1	0	2	0	0	0	0	0
79	0	0	0	0	0	0	0	0	0	0	0
80	0	0	0	1	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0	0	0	0	0
82	0	0	0	0	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0	0	0	0	0
91	0	0	0	0	0	0	0	0	0	0	0
92	0	0	0	0	0	0	0	0	0	0	0
93	0	0	0	0	0	0	0	0	0	0	0
94	0	0	0	0	0	0	0	0	0	0	0
95	0	0	0	0	0	0	0	0	0	0	0
96	0	0	0	0	0	0	0	0	0	0	0
97	0	0	0	0	0	0	0	0	0	0	0
98	0	0	0	0	0	0	0	0	0	0	0
99	0	0	0	0	0	0	0	0	0	0	0
100	0	0	0	0	0	0	0	0	0	0	0
Total	22,281	42,826	69,932	100,898	127,745	148,097	3	15	18	23	31

Note : Due to the irregularity of data, figures in this table are adjusted and rounded to the nearest integers.

Appendix VI
Inforce and Deaths

VI.9

Females — Duration 1

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
0	0	0	0	0	0	0	0	0	0	0	0
1	151	237	584	1,285	2,215	2,618	0	0	0	2	0
2	96	180	443	896	1,277	1,639	0	0	0	0	0
3	100	156	342	737	1,132	1,341	0	0	0	0	0
4	118	140	324	697	1,064	1,253	0	0	0	0	0
5	71	150	330	628	1,009	1,193	0	0	0	0	0
6	70	132	307	642	894	1,087	0	0	0	0	0
7	80	113	297	573	940	1,102	0	0	0	1	1
8	66	122	263	521	767	1,070	0	0	0	0	0
9	66	113	218	490	720	976	0	0	0	0	1
10	57	113	203	421	641	906	0	0	0	0	0
11	44	76	198	379	636	792	0	0	0	0	0
12	38	71	160	333	559	723	0	0	0	0	0
13	49	80	149	238	485	698	0	0	0	0	0
14	23	45	124	251	375	563	0	0	0	0	0
15	20	45	107	202	344	495	0	0	1	0	0
16	11	40	84	189	330	488	0	0	0	0	1
17	16	53	122	273	503	647	0	0	0	0	0
18	32	77	212	489	793	975	0	0	0	0	0
19	103	224	534	964	1,692	2,025	0	0	0	0	0
20	228	452	909	1,563	2,370	2,688	0	0	0	0	0
21	384	732	1,395	2,297	3,215	3,248	0	0	0	0	1
22	636	1,127	1,808	2,786	3,763	3,844	0	0	2	0	0
23	741	1,419	2,383	3,468	4,113	4,331	0	0	0	1	1
24	799	1,567	2,547	3,812	4,633	4,574	0	2	1	0	1
25	726	1,496	2,535	4,002	4,893	4,968	0	0	0	0	2
26	703	1,358	2,374	3,763	4,900	5,050	0	0	0	1	2
27	662	1,240	2,105	3,513	4,454	5,001	0	1	1	1	0
28	575	1,097	1,903	3,180	3,868	4,715	0	0	1	1	3
29	536	1,085	1,635	2,847	3,697	4,440	1	0	0	2	0
30	471	905	1,480	2,548	3,266	4,139	0	0	1	1	0
31	476	812	1,247	2,346	2,995	3,651	0	0	0	1	0
32	360	669	1,109	1,968	2,759	3,341	0	0	0	0	4
33	370	610	1,078	1,787	2,301	3,105	0	1	2	1	0
34	385	595	938	1,650	2,092	2,940	0	0	0	0	1
35	305	489	868	1,490	1,894	2,621	1	1	0	0	0
36	291	511	756	1,389	1,712	2,371	0	1	0	1	0
37	241	438	685	1,160	1,544	2,106	0	0	0	2	0
38	228	378	636	1,203	1,460	1,943	0	0	2	2	1
39	196	378	556	1,008	1,311	1,772	1	0	0	0	1
40	118	299	511	888	1,256	1,675	0	0	0	0	1
41	109	203	414	784	1,065	1,510	1	0	0	2	1
42	89	164	317	628	914	1,329	0	0	0	1	0
43	74	154	265	567	786	1,190	0	0	0	0	1
44	90	116	233	387	1,280	1,100	0	0	0	0	0
45	68	119	202	385	571	819	0	0	0	0	0
46	66	125	189	298	440	643	0	0	0	1	0
47	50	101	149	266	368	538	0	0	0	1	0
48	79	100	169	244	327	451	0	1	0	0	0
49	66	95	185	286	308	371	0	1	0	1	0
50	48	103	162	274	327	370	0	0	1	0	0

Appendix VI
Inforce and Deaths

Females – Duration 1

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
51	57	82	137	244	331	387	0	0	1	1	0
52	43	70	102	179	238	291	0	0	0	0	1
53	37	64	90	155	217	296	0	0	0	0	0
54	30	54	101	160	210	238	0	0	1	0	0
55	32	71	92	142	199	244	0	0	1	1	0
56	26	44	83	129	160	220	0	1	0	0	1
57	26	46	63	119	132	175	0	0	0	1	0
58	22	46	50	92	158	161	1	0	0	0	0
59	28	40	52	96	133	171	0	1	0	1	0
60	25	38	62	92	112	141	0	0	0	0	0
61	15	22	38	68	101	120	0	0	1	1	0
62	13	15	35	64	69	96	0	0	0	0	0
63	14	26	32	62	84	105	0	1	0	0	0
64	11	21	33	41	68	86	0	0	0	1	1
65	10	7	22	44	57	65	0	0	0	0	0
66	10	12	13	55	48	59	0	0	0	1	1
67	6	6	6	14	19	37	0	0	0	0	0
68	1	8	7	15	28	36	0	0	0	0	0
69	5	4	4	14	22	32	0	0	0	0	0
70	2	2	5	14	15	23	0	0	0	0	1
71	1	2	3	7	5	14	0	0	0	1	0
72	0	0	1	2	1	5	0	0	0	0	0
73	0	0	0	2	2	3	0	0	0	0	0
74	0	0	0	0	1	3	0	0	0	0	0
75	0	0	0	0	0	2	0	0	0	0	0
76	0	0	0	0	0	0	0	0	0	0	0
77	0	0	0	0	0	1	0	0	0	0	0
78	0	0	0	0	1	3	0	0	0	0	0
79	0	0	0	2	1	0	0	0	0	0	0
80	0	0	0	0	0	0	0	0	0	0	0
81	0	0	0	0	1	0	0	0	0	0	0
82	0	0	0	0	0	0	0	0	0	0	0
83	0	0	0	0	0	0	0	0	0	0	0
84	0	0	0	0	0	0	0	0	0	0	0
85	0	0	0	0	0	0	0	0	0	0	0
86	0	0	0	0	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0	0	0	0	0
91	0	0	0	0	0	0	0	0	0	0	0
92	0	0	0	0	0	0	0	0	0	0	0
93	0	0	0	0	0	0	0	0	0	0	0
94	0	0	0	0	0	0	0	0	0	0	0
95	0	0	0	0	0	0	0	0	0	0	0
96	0	0	0	0	0	0	0	0	0	0	0
97	0	0	0	0	0	0	0	0	0	0	0
98	0	0	0	0	0	0	0	0	0	0	0
99	0	0	0	0	0	0	0	0	0	0	0
100	0	0	0	0	0	0	0	0	0	0	0
Total	11,795	21,784	37,775	64,807	87,671	104,449	5	11	16	31	29

Note : Due to the irregularity of data, figures in this table are adjusted and rounded to the nearest integers.

Appendix VI
Inforce and Deaths

Females – Duration 2+

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
0	0	0	0	0	0	0	0	0	0	0	0
1	0	0	0	0	0	0	0	0	0	0	0
2	64	146	212	552	1,103	1,828	0	0	0	0	0
3	102	160	297	686	1,270	2,052	0	0	0	0	0
4	97	190	299	760	1,225	2,042	0	1	0	0	0
5	122	221	306	721	1,284	1,962	0	0	0	0	0
6	119	193	340	736	1,162	1,964	0	0	0	0	0
7	118	175	296	757	1,226	1,767	0	0	0	0	0
8	123	184	264	731	1,157	1,875	0	0	0	0	0
9	118	178	274	645	1,103	1,670	0	0	0	0	0
10	84	181	269	631	994	1,591	0	0	0	2	0
11	86	125	262	590	941	1,426	0	1	0	0	0
12	72	124	175	545	837	1,373	0	0	0	0	2
13	70	100	178	407	780	1,209	0	0	0	2	0
14	51	100	164	393	565	1,075	0	0	0	0	0
15	41	75	138	332	574	799	0	0	0	0	0
16	33	50	109	326	474	776	0	0	0	0	1
17	32	42	78	230	442	671	0	0	0	0	0
18	31	42	78	201	427	697	0	0	0	1	0
19	34	59	91	241	490	848	0	0	0	0	0
20	50	111	219	475	840	1,446	0	0	0	1	0
21	105	230	434	841	1,468	2,279	0	0	0	1	1
22	247	443	753	1,391	2,379	3,454	0	0	0	1	1
23	427	760	1,288	2,072	3,333	4,716	0	0	0	0	1
24	516	1,109	1,863	3,165	4,624	5,853	0	1	0	2	2
25	688	1,275	2,335	3,978	5,929	7,560	0	0	0	1	6
26	732	1,404	2,475	4,571	6,878	9,002	1	0	1	3	4
27	731	1,424	2,485	4,792	7,334	9,951	1	2	2	1	5
28	764	1,411	2,383	4,746	7,403	10,066	3	3	1	3	4
29	789	1,350	2,269	4,636	7,067	9,817	0	0	2	1	4
30	772	1,293	2,193	4,336	6,697	9,394	0	1	1	0	1
31	682	1,229	2,017	4,212	6,241	9,768	0	0	1	3	3
32	736	1,104	1,905	3,865	5,860	8,116	0	1	1	3	1
33	606	1,071	1,632	3,555	5,242	7,614	0	2	2	2	5
34	651	987	1,559	3,237	4,882	6,664	0	1	1	3	3
35	611	996	1,460	3,102	4,473	6,252	0	0	2	2	7
36	561	900	1,387	2,820	4,270	5,631	1	1	3	3	2
37	586	840	1,320	2,722	3,862	5,338	0	0	1	4	5
38	468	788	1,199	2,510	3,522	4,848	0	0	3	2	1
39	394	682	1,100	2,251	3,418	4,498	1	2	3	2	4
40	274	544	986	2,035	3,013	4,278	0	0	1	0	3
41	237	398	798	1,882	2,677	3,852	0	0	1	2	2
42	203	334	558	1,546	2,485	3,398	0	0	1	1	0
43	171	269	462	1,031	2,016	3,085	0	1	0	0	2
44	157	241	396	840	1,455	2,506	0	0	2	1	7
45	163	246	339	705	1,138	1,856	0	0	0	0	2
46	153	225	341	604	1,015	1,524	0	0	0	1	1
47	187	220	323	571	840	1,294	0	0	2	2	2
48	184	233	305	493	777	1,082	0	0	2	1	1
49	139	248	315	526	688	998	0	0	0	0	3
50	153	215	323	527	745	893	0	0	0	0	0

Appendix VI
Inforce and Deaths

Females – Duration 2+

Age	In Force 1stJan1987	In Force 1stJan1988	In Force 1stJan1989	In Force 1stJan1990	In Force 1stJan1991	In Force 1stJan1992	Deaths in 1987	Deaths in 1988	Deaths in 1989	Deaths in 1990	Deaths in 1991
51	144	200	295	530	743	962	0	0	0	0	2
52	132	199	261	415	737	976	0	0	0	1	0
53	124	170	255	403	549	885	0	0	1	0	0
54	133	155	222	355	504	701	0	0	1	1	4
55	111	161	195	341	465	643	0	0	1	0	2
56	100	138	217	333	461	608	1	1	1	1	2
57	103	137	171	309	423	567	0	0	1	1	0
58	105	128	171	277	403	509	0	0	1	0	0
59	99	133	162	268	356	508	0	0	0	1	2
60	104	118	162	260	326	438	0	1	0	1	1
61	82	130	151	251	321	398	0	0	1	1	2
62	74	100	145	237	296	383	0	1	0	2	2
63	76	72	109	210	286	333	0	1	0	0	1
64	53	87	86	160	252	340	0	1	1	2	5
65	64	64	100	165	183	294	0	0	0	0	0
66	61	67	69	155	192	223	2	2	0	1	2
67	45	61	72	110	191	219	1	1	0	1	2
68	31	49	61	128	118	194	1	1	1	0	2
69	29	32	54	93	132	135	1	2	0	3	1
70	22	31	33	72	94	145	0	1	1	2	1
71	30	25	30	59	84	100	0	1	0	1	2
72	10	27	26	56	57	77	0	0	0	1	2
73	22	10	21	40	50	53	0	0	0	1	2
74	13	17	9	33	41	49	1	0	0	0	0
75	10	11	16	16	25	39	1	1	0	0	0
76	5	7	8	26	14	24	0	0	0	0	0
77	2	6	7	6	20	14	0	0	0	0	0
78	1	0	5	9	5	15	1	0	0	0	1
79	0	0	0	10	9	5	0	0	0	0	0
80	0	0	0	3	9	8	0	0	0	0	0
81	0	0	0	2	3	8	0	0	0	0	0
82	0	0	0	1	2	4	0	0	0	0	0
83	0	0	0	1	0	2	0	0	0	0	0
84	0	0	0	0	1	0	0	0	0	0	0
85	0	0	0	0	0	1	0	0	0	0	0
86	3	0	0	0	0	0	0	0	0	0	0
87	0	0	0	0	0	0	0	0	0	0	0
88	0	0	0	0	0	0	0	0	0	0	0
89	0	0	0	0	0	0	0	0	0	0	0
90	0	0	0	0	0	0	0	0	0	0	0
91	0	0	0	0	0	0	0	0	0	0	0
92	0	0	0	0	0	0	0	0	0	0	0
93	0	0	0	0	0	0	0	0	0	0	0
94	0	0	0	0	0	0	0	0	0	0	0
95	0	0	0	0	0	0	0	0	0	0	0
96	0	0	0	0	0	0	0	0	0	0	0
97	0	0	0	0	0	0	0	0	0	0	0
98	0	0	0	0	0	0	0	0	0	0	0
99	0	0	0	0	0	0	0	0	0	0	0
100	0	0	0	0	0	0	0	0	0	0	0
Total	16,322	27,260	44,365	88,855	135,977	192,518	16	31	43	72	124

Note : Due to the irregularity of data, figures in this table are adjusted and rounded to the nearest integers.

Appendix VII
Exposure

VII.1

Males - Duration 0

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
0	485.000	1,037.375	2,021.667	3,293.583	4,311.000
1	330.875	682.250	1,167.792	1,983.833	2,480.000
2	296.250	631.750	1,025.667	1,648.583	2,220.500
3	305.250	604.000	974.750	1,534.000	1,939.000
4	311.000	596.375	964.625	1,540.500	1,838.000
5	275.000	551.000	911.500	1,432.500	1,767.000
6	245.250	505.625	840.375	1,362.250	1,721.000
7	242.125	505.750	839.625	1,339.750	1,629.500
8	220.500	437.125	746.500	1,243.000	1,649.500
9	199.625	397.375	698.250	1,142.500	1,543.500
10	174.500	351.750	604.375	1,001.750	1,386.500
11	148.875	318.500	551.250	939.000	1,332.500
12	131.375	271.375	491.000	866.250	1,191.500
13	121.125	238.500	430.000	732.750	1,001.000
14	96.875	216.750	401.250	668.250	905.000
15	96.000	235.375	450.375	807.750	1,013.000
16	200.250	506.375	1,071.000	1,741.500	1,966.000
17	309.125	769.875	1,525.500	2,358.250	2,552.000
18	661.250	1,427.375	2,689.375	3,996.000	4,356.000
19	1,150.375	2,245.500	3,729.125	4,941.250	5,006.500
20	1,782.750	3,068.125	4,697.208	5,858.667	5,851.500
21	2,570.250	4,080.500	5,639.542	6,840.833	6,639.500
22	3,243.625	4,904.750	6,335.792	7,350.083	7,109.000
23	3,914.375	5,709.250	7,190.500	8,074.500	7,743.000
24	4,304.125	6,220.750	7,776.667	8,936.333	8,353.000
25	4,222.750	6,396.750	8,090.250	9,428.250	8,913.500
26	4,028.000	6,126.500	7,993.792	9,794.333	9,353.500
27	3,848.750	5,789.000	7,589.042	9,634.833	9,768.500
28	3,635.875	5,372.500	7,099.792	9,268.833	9,682.500
29	3,388.875	5,100.875	6,730.083	8,847.417	9,274.000
30	3,012.000	4,544.125	6,120.750	8,308.750	8,939.500
31	2,640.750	4,098.875	5,506.667	7,674.833	8,301.000
32	2,435.500	3,725.375	5,033.250	7,131.500	7,850.500
33	2,136.375	3,266.375	4,429.792	6,374.833	7,174.000
34	2,044.750	2,989.250	3,982.792	5,852.583	6,620.000
35	1,874.875	2,712.875	3,549.042	5,236.833	6,020.000
36	1,702.625	2,522.125	3,199.292	4,589.833	5,297.000
37	1,497.125	2,281.750	2,995.958	4,134.417	4,709.000
38	1,351.375	2,079.000	2,707.542	3,946.333	4,462.500
39	1,136.875	1,809.375	2,447.875	3,655.250	4,183.500
40	860.375	1,448.375	2,025.458	3,250.167	3,803.500
41	616.125	1,154.500	1,720.875	2,675.250	3,245.500
42	541.625	890.250	1,346.417	2,296.333	2,883.500
43	472.750	771.625	1,054.125	1,817.500	2,404.500
44	378.750	638.125	908.125	1,426.250	1,966.000
45	337.500	527.625	759.750	1,193.750	1,500.500
46	293.875	432.500	546.167	910.833	1,116.000
47	269.750	418.375	545.875	778.750	993.500
48	250.000	366.750	466.375	673.250	849.000
49	205.375	353.750	470.625	661.750	755.500
50	181.250	294.625	407.250	581.250	663.500

Appendix VII
Exposure

VII.2

Males – Duration 0

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
51	122.375	191.250	290.625	454.250	499.500
52	122.875	173.500	248.125	405.250	463.500
53	103.750	157.875	212.625	372.750	444.500
54	93.000	148.000	196.875	316.750	384.500
55	79.750	121.625	175.500	265.000	307.500
56	54.875	79.875	131.875	208.000	244.500
57	54.375	79.875	105.875	192.000	240.500
58	41.500	64.250	96.750	170.750	203.500
59	41.125	45.500	63.625	127.250	162.000
60	32.750	52.875	69.167	105.083	129.000
61	18.500	25.125	31.250	81.750	104.000
62	22.625	24.875	33.625	73.000	83.500
63	17.000	24.125	32.750	61.750	80.000
64	7.375	21.250	32.000	44.250	55.500
65	8.000	11.125	17.250	39.000	42.500
66	2.750	7.625	13.875	21.000	28.500
67	2.750	3.750	7.000	19.500	25.000
68	1.125	3.375	4.625	9.250	13.000
69	2.625	3.625	7.708	15.667	18.000
70	0.750	2.000	3.750	11.250	11.500
71	0.000	0.500	0.500	0.500	1.000
72	0.000	0.000	0.000	0.500	1.000
73	0.000	0.000	0.000	2.000	2.000
74	0.000	0.000	0.000	3.000	2.000
75	0.000	0.000	0.000	0.000	0.000
76	0.000	0.000	0.000	0.000	0.500
77	0.000	0.000	0.000	0.000	0.000
78	0.000	0.000	0.000	0.000	0.000
79	0.000	0.000	0.000	1.000	1.000
80	0.000	0.000	0.000	0.000	0.000
81	0.000	0.000	0.000	0.000	0.000
82	0.000	0.000	0.000	0.000	0.000
83	0.000	0.000	0.000	0.000	0.000
84	0.000	0.000	0.000	0.000	0.000
85	0.000	0.000	0.000	0.000	0.000
86	0.000	0.000	0.000	0.000	0.000
87	0.000	0.000	0.000	0.000	0.000
88	0.000	0.000	0.000	0.000	0.000
89	0.000	0.000	0.000	0.000	0.000
90	0.000	0.000	0.000	0.000	0.000
91	0.000	0.000	0.000	0.000	0.000
92	0.000	0.000	0.000	0.000	0.000
93	0.000	0.000	0.000	0.000	0.000
94	0.000	0.000	0.000	0.000	0.000
95	0.000	0.000	0.000	0.000	0.000
96	0.000	0.000	0.000	0.000	0.000
97	0.000	0.000	0.000	0.000	0.000
98	0.000	0.000	0.000	0.000	0.000
99	0.000	0.000	0.000	0.000	0.000
100	0.000	0.000	0.000	0.000	0.000
Total	66,009.500	103,866.625	143,276.046	194,778.079	211,783.000

Note :

Adjusted to include those data that are not represented in the required format.

Appendix VII
Exposure

VII.3

Males – Duration 1

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
0	0.000	0.000	0.000	0.000	0.000
1	228.375	443.000	928.875	2,025.500	2,883.000
2	155.750	303.250	618.875	1,245.000	1,706.000
3	129.625	262.750	570.750	1,054.000	1,422.500
4	144.625	274.875	537.625	1,009.500	1,329.500
5	137.625	279.125	535.250	984.500	1,308.500
6	135.625	247.375	503.875	920.250	1,226.000
7	121.125	222.625	462.125	849.750	1,146.500
8	106.625	223.125	455.625	864.250	1,169.500
9	111.625	198.750	392.250	769.000	1,083.500
10	97.000	182.000	359.500	711.000	1,009.000
11	91.250	159.625	314.375	615.000	876.000
12	69.875	128.125	287.500	559.500	821.500
13	54.875	117.500	240.375	488.500	760.500
14	62.875	108.000	215.250	445.000	635.000
15	38.875	87.250	190.125	407.250	575.500
16	33.750	81.500	198.375	396.250	643.500
17	74.125	152.875	368.750	797.000	1,237.500
18	104.500	219.250	547.375	1,085.250	1,587.000
19	222.375	460.250	1,022.000	1,913.750	2,590.500
20	404.750	833.125	1,647.000	2,744.250	3,319.000
21	734.875	1,301.750	2,265.625	3,472.000	3,969.500
22	1,109.250	1,929.125	3,061.125	4,240.750	4,745.000
23	1,562.250	2,510.000	3,818.167	5,009.583	5,271.500
24	1,923.750	3,087.000	4,551.375	5,893.750	5,964.000
25	2,102.500	3,458.000	5,080.625	6,631.000	6,760.500
26	2,125.875	3,430.875	5,288.542	7,136.083	7,241.000
27	2,079.250	3,296.750	5,066.000	7,125.000	7,633.000
28	2,070.000	3,218.000	4,888.125	6,952.250	7,682.000
29	2,006.000	3,054.125	4,557.250	6,671.500	7,475.500
30	1,863.500	2,864.375	4,379.250	6,472.000	7,176.000
31	1,637.625	2,538.125	3,906.625	6,014.000	6,831.000
32	1,462.125	2,282.750	3,548.750	5,461.500	6,285.500
33	1,383.875	2,098.125	3,222.792	5,049.833	5,924.000
34	1,307.500	1,871.250	2,853.375	4,509.500	5,387.500
35	1,190.375	1,764.750	2,616.250	4,078.500	4,897.000
36	1,077.000	1,632.875	2,356.250	3,681.750	4,438.000
37	946.125	1,472.125	2,213.250	3,309.500	3,858.000
38	857.500	1,300.250	2,010.667	3,106.333	3,476.000
39	719.000	1,188.250	1,841.167	2,831.833	3,339.500
40	559.500	997.375	1,604.875	2,542.500	3,105.500
41	442.125	768.250	1,292.292	2,206.333	2,832.500
42	343.625	552.500	1,037.125	1,838.500	2,277.500
43	286.625	476.625	783.542	1,439.583	1,984.000
44	244.375	416.875	682.000	1,101.250	1,576.500
45	213.000	338.625	583.042	959.833	1,237.500
46	204.625	304.875	473.875	792.750	1,029.000
47	174.875	260.500	381.250	563.750	784.000
48	160.375	244.500	373.250	567.250	677.500
49	151.000	222.375	337.250	508.500	574.000
50	125.875	190.250	316.625	499.500	578.500

Appendix VII
Exposure

VII.4

Males – Duration 1

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
51	106.875	161.250	258.500	419.250	496.000
52	82.125	115.125	174.250	299.000	390.000
53	73.250	107.875	155.375	266.250	344.000
54	66.625	96.125	136.875	232.000	329.500
55	48.500	81.500	125.250	201.750	281.500
56	43.875	72.000	104.750	181.750	233.500
57	41.000	46.250	70.000	148.500	176.000
58	30.125	48.250	74.000	122.750	167.000
59	26.500	38.375	56.625	97.250	142.500
60	30.875	38.625	41.542	78.833	106.000
61	20.000	29.500	46.500	78.250	92.000
62	10.750	17.000	21.375	39.500	67.000
63	13.875	21.375	21.625	37.750	61.000
64	9.000	15.375	22.750	44.250	56.000
65	6.875	6.875	19.500	42.250	40.500
66	3.250	7.000	11.125	27.250	33.000
67	1.500	3.000	6.375	20.500	19.000
68	1.500	3.250	3.750	11.250	19.000
69	1.625	2.375	3.625	6.250	8.000
70	1.000	2.625	3.500	7.500	12.500
71	0.000	0.750	1.750	6.250	10.000
72	0.000	0.000	0.500	0.500	0.000
73	0.000	0.000	0.000	0.000	0.500
74	0.000	0.000	0.000	0.000	2.000
75	0.000	0.000	0.000	1.000	3.000
76	0.000	0.000	0.000	0.500	0.000
77	0.000	0.000	0.000	0.000	0.000
78	0.000	0.000	0.000	0.000	0.000
79	0.000	0.000	0.000	0.500	0.000
80	0.000	0.000	0.000	0.000	1.000
81	0.000	0.000	0.000	0.000	0.000
82	0.000	0.000	0.000	0.000	0.000
83	0.000	0.000	0.000	0.000	0.000
84	0.000	0.000	0.000	0.000	0.000
85	0.000	0.000	0.000	0.000	0.000
86	0.000	0.000	0.000	0.000	0.000
87	0.000	0.000	0.000	0.000	0.000
88	0.000	0.000	0.000	0.000	0.000
89	0.000	0.000	0.000	0.000	0.000
90	0.000	0.000	0.000	0.000	0.000
91	0.000	0.000	0.000	0.000	0.000
92	0.000	0.000	0.000	0.000	0.000
93	0.000	0.000	0.000	0.000	0.000
94	0.000	0.000	0.000	0.000	0.000
95	0.000	0.000	0.000	0.000	0.000
96	0.000	0.000	0.000	0.000	0.000
97	0.000	0.000	0.000	0.000	0.000
98	0.000	0.000	0.000	0.000	0.000
99	0.000	0.000	0.000	0.000	0.000
100	0.000	0.000	0.000	0.000	0.000

Total 34,208.750 54,970.125 87,145.753 132,921.747 155,431.500

Note :

Adjusted to include those data that are not represented in the required format.

Appendix VII
Exposure

VII.5

Males - Duration 2+

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
0	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000
2	119.625	199.875	384.750	914.750	1,695.500
3	149.250	238.250	437.125	1,106.000	1,911.500
4	187.500	252.750	453.250	1,184.000	1,920.500
5	221.000	291.750	471.000	1,177.750	1,933.500
6	195.250	322.500	507.000	1,200.250	1,920.500
7	203.750	296.125	511.250	1,183.250	1,859.000
8	210.000	295.250	468.125	1,182.750	1,840.000
9	171.000	281.375	459.625	1,121.750	1,820.500
10	161.125	250.000	432.250	1,063.750	1,688.500
11	150.000	227.375	376.500	977.750	1,577.500
12	137.750	217.250	347.375	879.250	1,415.000
13	122.250	189.250	308.000	825.250	1,285.000
14	111.875	157.125	268.375	707.000	1,175.500
15	100.125	156.000	238.250	619.750	1,032.000
16	82.375	122.000	215.625	540.500	918.500
17	68.625	103.875	170.750	465.750	799.000
18	65.000	101.375	182.875	487.750	875.000
19	77.750	125.625	220.000	572.500	1,042.000
20	117.500	213.125	386.000	874.250	1,621.500
21	213.250	379.875	720.500	1,429.000	2,412.500
22	409.750	689.875	1,206.667	2,231.083	3,386.500
23	731.250	1,129.125	1,949.750	3,333.750	4,643.500
24	1,126.875	1,787.500	2,864.875	4,783.750	6,272.000
25	1,502.500	2,483.000	3,986.875	6,417.000	8,334.000
26	1,791.750	2,969.250	4,959.750	8,223.500	10,515.500
27	2,083.375	3,300.750	5,420.042	9,692.583	12,643.000
28	2,337.250	3,544.500	5,672.792	10,379.833	14,178.500
29	2,496.250	3,790.250	5,880.750	10,840.250	14,799.500
30	2,578.875	3,921.625	6,039.667	11,153.583	15,082.500
31	2,568.125	3,907.875	6,028.542	11,595.833	15,382.000
32	2,467.000	3,712.875	5,759.542	11,510.083	15,499.000
33	2,447.625	3,496.250	5,406.625	11,183.250	15,114.000
34	2,477.000	3,439.750	5,062.125	10,707.250	14,547.000
35	2,503.625	3,408.125	4,829.625	10,049.000	13,747.000
36	2,444.750	3,357.250	4,748.250	9,623.750	12,780.500
37	2,206.625	3,189.125	4,619.250	9,307.750	12,155.000
38	2,030.000	2,883.375	4,333.292	9,124.833	11,512.000
39	1,853.375	2,654.375	3,868.667	8,638.333	11,156.500
40	1,481.500	2,357.125	3,559.625	8,007.500	10,543.500
41	1,078.625	1,881.625	3,124.875	7,411.250	9,765.500
42	897.750	1,391.875	2,447.667	6,393.083	8,819.500
43	777.375	1,149.875	1,827.500	5,196.000	7,625.500
44	708.000	978.375	1,513.625	3,806.500	6,112.000
45	713.375	883.875	1,284.292	3,042.333	4,536.000
46	679.125	857.125	1,136.292	2,645.333	3,695.500
47	622.875	806.625	1,084.875	2,278.000	3,174.500
48	601.750	733.125	991.250	2,038.500	2,639.500
49	557.500	710.000	911.917	1,933.583	2,410.500
50	511.875	660.000	881.458	1,790.167	2,261.500

Appendix VII
Exposure

VII.6

Males – Duration 2+

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
51	463.625	590.875	788.625	1,705.250	2,120.500
52	425.125	526.625	693.250	1,520.250	1,966.500
53	378.375	470.000	593.500	1,277.000	1,694.500
54	337.625	424.250	542.250	1,110.500	1,433.500
55	290.875	368.750	475.625	977.250	1,240.500
56	262.750	312.500	412.750	849.750	1,086.500
57	243.500	276.750	355.125	735.000	945.500
58	222.375	257.500	294.667	607.833	812.000
59	182.375	228.750	280.250	563.750	664.000
60	167.750	189.375	237.792	503.083	581.500
61	158.875	176.500	197.500	408.500	528.500
62	145.750	159.625	184.000	336.750	434.500
63	121.125	142.125	157.375	314.250	351.500
64	111.250	118.750	144.375	290.000	316.500
65	103.750	105.500	119.500	249.000	286.500
66	77.125	98.875	101.875	219.000	262.500
67	68.000	74.375	102.500	197.250	228.000
68	66.000	62.000	69.625	159.500	198.000
69	58.375	58.875	60.000	122.750	160.500
70	55.875	54.750	55.875	112.000	116.500
71	40.125	50.750	50.250	106.250	107.000
72	34.000	36.000	45.125	96.500	102.000
73	30.000	31.500	34.000	81.000	86.500
74	29.500	24.500	27.000	55.750	61.500
75	27.000	25.000	21.500	43.500	51.000
76	16.500	22.500	19.000	33.000	39.500
77	9.500	13.000	18.500	34.500	29.000
78	7.000	8.500	8.500	34.500	31.500
79	3.000	5.000	4.000	18.000	30.500
80	2.000	2.500	4.000	19.000	14.500
81	0.500	2.000	2.500	21.000	18.000
82	1.000	0.500	1.500	7.500	20.000
83	1.500	1.000	0.500	3.000	6.000
84	0.500	1.000	0.500	6.000	2.000
85	0.000	0.500	1.000	6.000	5.000
86	1.000	0.000	0.500	4.500	4.500
87	1.500	0.500	0.000	7.500	4.500
88	0.000	0.500	0.500	4.500	7.500
89	0.000	0.000	0.500	1.500	4.000
90	0.000	0.000	0.000	1.000	0.500
91	0.000	0.000	0.000	3.000	1.500
92	0.000	0.000	0.000	0.500	1.500
93	0.500	0.000	0.000	2.000	2.500
94	0.000	0.000	0.000	0.000	0.000
95	0.000	0.000	0.000	0.000	0.000
96	0.000	0.000	0.000	0.000	2.000
97	0.000	0.000	0.000	0.000	0.000
98	0.000	0.000	0.000	0.000	0.000
99	0.000	0.000	0.000	0.000	0.000
100	0.000	0.000	0.000	0.000	0.000
Total	51,696.375	75,417.250	115,064.921	234,699.329	320,135.000

Note :

Adjusted to include those data that are not represented in the required format.

Appendix VII
Exposure

VII.7

Females — Duration 0

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
0	406.875	900.000	1,719.667	2,780.833	3,613.500
1	302.250	607.500	979.000	1,666.500	2,123.000
2	252.625	511.875	873.250	1,437.000	1,868.000
3	241.375	496.875	842.375	1,336.250	1,667.500
4	233.125	444.625	761.000	1,268.500	1,570.500
5	217.750	451.000	743.750	1,131.500	1,483.500
6	206.000	417.250	721.000	1,167.250	1,393.000
7	188.750	375.750	626.125	1,057.750	1,400.000
8	168.500	335.750	583.000	989.250	1,326.500
9	161.250	293.750	506.000	904.750	1,238.500
10	136.375	282.250	500.625	815.750	1,117.000
11	111.750	240.125	426.500	734.000	1,032.500
12	120.250	196.750	356.375	668.500	918.500
13	81.875	176.375	306.000	541.000	784.500
14	71.500	145.000	268.375	491.500	712.000
15	57.500	142.000	275.250	497.500	674.000
16	97.750	239.500	496.125	803.000	926.000
17	161.375	410.375	821.125	1,267.000	1,445.500
18	435.125	915.750	1,665.000	2,598.750	2,912.500
19	779.375	1,462.000	2,413.375	3,462.250	3,811.000
20	1,204.875	2,066.875	3,162.000	4,221.750	4,591.000
21	1,649.875	2,582.875	3,731.875	4,924.500	5,164.500
22	2,085.000	3,170.000	4,192.250	5,384.000	5,757.000
23	2,241.625	3,386.875	4,509.000	5,699.250	5,979.500
24	2,098.500	3,330.500	4,511.250	5,954.500	6,103.000
25	1,931.250	3,080.750	4,289.792	5,931.583	6,345.500
26	1,748.000	2,767.750	3,862.375	5,603.500	6,266.500
27	1,543.250	2,465.375	3,345.167	5,028.583	6,021.000
28	1,417.750	2,177.250	3,045.875	4,683.000	5,677.000
29	1,209.000	1,915.375	2,675.625	4,263.250	5,252.000
30	1,061.000	1,691.750	2,437.250	3,818.500	4,786.000
31	900.500	1,455.625	2,169.875	3,535.250	4,379.000
32	856.625	1,355.875	1,889.750	3,119.250	4,072.000
33	776.875	1,199.750	1,716.500	2,868.500	3,779.500
34	699.750	1,086.000	1,535.500	2,590.250	3,449.000
35	653.375	1,034.250	1,426.875	2,321.500	3,169.000
36	583.750	876.750	1,244.500	2,076.000	2,806.000
37	513.500	857.250	1,215.375	1,922.250	2,594.500
38	462.000	735.875	1,064.750	1,742.250	2,391.500
39	414.500	669.250	1,010.875	1,692.250	2,248.000
40	305.500	564.125	851.375	1,472.750	2,033.000
41	235.125	429.625	727.667	1,288.583	1,767.500
42	202.625	390.000	634.250	1,125.250	1,605.500
43	169.875	297.000	481.125	961.500	1,394.000
44	159.625	282.750	448.875	792.750	1,257.000
45	151.500	240.000	368.750	625.000	936.000
46	121.625	197.625	304.875	515.500	716.500
47	135.000	204.875	276.625	439.250	602.000
48	138.750	227.250	300.375	395.250	516.500
49	133.500	212.000	294.000	404.250	503.000
50	111.875	188.500	270.167	408.083	474.500

Appendix VII
Exposure

VII.8

Females — Duration 0

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
51	82.000	133.000	194.375	303.750	347.000
52	81.250	121.375	170.500	296.500	369.000
53	78.750	125.375	170.250	257.000	326.000
54	80.000	108.000	158.375	261.500	312.000
55	63.500	98.500	131.625	212.250	270.500
56	51.500	81.375	109.625	178.750	240.000
57	46.500	68.875	112.750	186.750	203.000
58	48.125	65.125	93.625	168.750	210.500
59	45.750	68.750	88.250	147.250	186.000
60	27.250	43.750	69.625	130.500	145.000
61	22.625	39.375	60.875	97.500	129.000
62	28.500	39.750	53.125	109.500	121.000
63	25.000	33.000	43.625	86.750	102.000
64	13.125	27.000	41.500	71.750	87.000
65	12.250	23.750	35.875	59.250	68.500
66	5.625	7.000	9.625	29.250	42.000
67	7.375	8.625	12.375	38.750	36.000
68	3.875	7.125	14.125	29.750	30.500
69	2.250	4.875	9.500	20.000	26.500
70	2.125	2.750	3.625	11.750	16.500
71	0.500	0.500	0.000	2.500	3.000
72	0.000	0.000	0.000	3.000	2.500
73	0.000	0.000	0.000	3.000	3.500
74	0.000	0.000	0.000	1.500	2.000
75	0.000	0.000	0.000	0.000	0.000
76	0.000	0.000	0.000	0.500	0.500
77	0.000	0.000	0.000	2.000	1.500
78	0.000	0.000	0.000	0.500	1.000
79	0.000	0.000	0.000	0.000	0.000
80	0.000	0.000	0.000	0.500	0.000
81	0.000	0.000	0.000	0.000	0.000
82	0.000	0.000	0.000	0.000	0.000
83	0.000	0.000	0.000	0.000	0.000
84	0.000	0.000	0.000	0.000	0.000
85	0.000	0.000	0.000	0.000	0.000
86	0.000	0.000	0.000	0.000	0.000
87	0.000	0.000	0.000	0.000	0.000
88	0.000	0.000	0.000	0.000	0.000
89	0.000	0.000	0.000	0.000	0.000
90	0.000	0.000	0.000	0.000	0.000
91	0.000	0.000	0.000	0.000	0.000
92	0.000	0.000	0.000	0.000	0.000
93	0.000	0.000	0.000	0.000	0.000
94	0.000	0.000	0.000	0.000	0.000
95	0.000	0.000	0.000	0.000	0.000
96	0.000	0.000	0.000	0.000	0.000
97	0.000	0.000	0.000	0.000	0.000
98	0.000	0.000	0.000	0.000	0.000
99	0.000	0.000	0.000	0.000	0.000
100	0.000	0.000	0.000	0.000	0.000

Total: 31,075.250 51,292.125 75,461.710 114,137.665 137,936.500

Note :

Adjusted to include those data that are not represented in the required format.

Appendix VII
Exposure

Females – Duration 1

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
0	0.000	0.000	0.000	0.000	0.000
1	178.750	365.000	807.375	1,724.000	2,416.000
2	129.750	275.250	550.750	1,066.750	1,458.000
3	117.250	223.875	459.875	910.000	1,236.000
4	124.000	209.750	427.125	866.750	1,158.500
5	102.125	213.625	403.375	800.000	1,100.500
6	98.750	198.375	397.125	756.250	988.500
7	94.250	183.000	371.000	748.000	1,019.500
8	90.000	168.750	334.000	625.500	917.500
9	86.625	148.750	303.125	589.750	847.500
10	77.250	139.500	262.375	517.750	772.000
11	56.875	122.000	253.250	498.500	711.500
12	53.875	102.750	212.375	432.500	640.000
13	60.250	104.375	168.625	354.500	591.000
14	31.875	73.250	157.375	313.000	469.000
15	28.500	64.750	129.375	264.500	419.500
16	22.250	51.000	119.750	251.250	409.500
17	30.500	78.500	175.625	380.500	575.000
18	51.250	125.500	318.250	623.000	884.000
19	148.375	320.750	675.875	1,280.750	1,857.500
20	312.125	602.250	1,132.875	1,912.500	2,528.500
21	526.000	927.875	1,649.125	2,716.000	3,231.500
22	828.750	1,311.875	2,092.500	3,231.000	3,803.000
23	1,022.750	1,703.375	2,656.375	3,756.250	4,221.500
24	1,106.125	1,846.000	2,845.125	4,180.500	4,603.500
25	1,029.750	1,784.125	2,892.250	4,402.500	4,930.500
26	965.375	1,658.625	2,679.500	4,300.750	4,976.000
27	911.375	1,502.750	2,418.625	3,958.750	4,726.500
28	773.500	1,324.125	2,167.250	3,490.750	4,292.500
29	755.625	1,231.875	1,921.000	3,241.250	4,068.000
30	641.125	1,064.250	1,713.375	2,871.000	3,699.500
31	607.125	937.875	1,510.625	2,638.000	3,318.500
32	483.875	799.000	1,293.250	2,337.000	3,048.500
33	466.125	754.375	1,205.250	2,021.500	2,701.500
34	466.500	693.625	1,080.875	1,872.750	2,513.000
35	375.125	619.500	984.625	1,679.500	2,254.000
36	371.750	581.125	920.750	1,537.500	2,038.000
37	316.625	518.750	785.750	1,342.000	1,823.000
38	287.750	455.125	773.250	1,324.250	1,698.500
39	270.375	417.125	664.750	1,149.750	1,538.000
40	190.750	363.875	593.750	1,067.250	1,464.500
41	140.125	268.875	504.667	906.583	1,286.000
42	117.125	206.250	388.750	765.500	1,120.500
43	105.250	183.625	345.875	661.500	987.500
44	97.875	156.625	268.500	827.500	1,188.500
45	86.250	142.250	256.125	469.250	694.000
46	88.750	140.375	218.375	361.250	540.500
47	72.500	111.500	179.042	317.083	452.000
48	85.750	123.125	184.750	281.500	389.000
49	78.125	124.875	207.375	297.250	339.500
50	69.500	118.125	192.125	297.750	349.000

Appendix VII
Exposure

VII.10

Females – Duration 1

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
51	68.875	98.750	163.625	282.500	359.000
52	48.500	75.125	120.625	205.000	264.500
53	49.000	71.250	108.000	175.750	256.500
54	39.125	68.375	110.500	180.000	223.500
55	46.875	70.625	98.375	167.750	221.500
56	36.500	58.875	91.750	144.000	190.000
57	32.125	46.750	74.875	123.000	153.500
58	32.500	43.375	61.000	125.000	159.500
59	31.625	43.125	62.250	112.250	152.000
60	30.125	44.375	65.250	102.750	126.500
61	18.250	26.250	41.125	82.500	110.500
62	13.125	21.625	35.625	65.500	82.500
63	18.250	25.375	36.125	72.250	94.500
64	15.250	23.250	30.250	53.500	77.500
65	7.500	12.000	24.250	50.500	61.000
66	10.375	10.750	20.000	52.500	54.000
67	5.500	6.000	7.000	16.750	28.000
68	2.000	6.125	8.000	20.500	32.000
69	3.875	3.625	5.500	16.500	27.000
70	2.500	2.875	5.375	15.000	19.500
71	0.750	1.875	3.250	7.000	9.500
72	0.000	0.500	0.500	1.500	3.000
73	0.000	0.000	0.000	2.000	2.500
74	0.000	0.000	0.000	0.500	2.000
75	0.000	0.000	0.000	0.000	1.000
76	0.000	0.000	0.000	0.000	0.000
77	0.000	0.000	0.000	0.000	0.500
78	0.000	0.000	0.000	0.500	2.000
79	0.000	0.000	0.000	1.500	0.500
80	0.000	0.000	0.000	0.000	0.000
81	0.000	0.000	0.000	0.500	0.500
82	0.000	0.000	0.000	0.000	0.000
83	0.000	0.000	0.000	0.000	0.000
84	0.000	0.000	0.000	0.000	0.000
85	0.000	0.000	0.000	0.000	0.000
86	0.000	0.000	0.000	0.000	0.000
87	0.000	0.000	0.000	0.000	0.000
88	0.000	0.000	0.000	0.000	0.000
89	0.000	0.000	0.000	0.000	0.000
90	0.000	0.000	0.000	0.000	0.000
91	0.000	0.000	0.000	0.000	0.000
92	0.000	0.000	0.000	0.000	0.000
93	0.000	0.000	0.000	0.000	0.000
94	0.000	0.000	0.000	0.000	0.000
95	0.000	0.000	0.000	0.000	0.000
96	0.000	0.000	0.000	0.000	0.000
97	0.000	0.000	0.000	0.000	0.000
98	0.000	0.000	0.000	0.000	0.000
99	0.000	0.000	0.000	0.000	0.000
100	0.000	0.000	0.000	0.000	0.000

Total: 15,744.875 26,602.750 44,426.334 75,296.166 96,010.500

Note :

Adjusted to include those data that are not represented in the required format.

Appendix VII
Exposure

Females – Duration 2+

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
0	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000
2	101.375	158.250	309.250	805.000	1,465.500
3	126.125	207.250	383.750	970.750	1,661.000
4	138.500	220.125	395.750	975.750	1,633.500
5	166.625	243.500	385.375	988.000	1,623.000
6	149.250	242.750	410.625	940.000	1,563.000
7	142.250	220.125	390.500	974.000	1,496.500
8	151.375	210.375	357.750	933.250	1,516.000
9	145.250	213.375	336.375	861.250	1,386.500
10	126.875	209.375	331.500	808.500	1,292.500
11	106.750	179.500	313.875	758.750	1,183.500
12	93.375	140.375	260.625	684.250	1,106.000
13	82.750	129.750	219.000	586.750	994.500
14	75.250	123.375	209.375	473.750	820.000
15	55.375	99.375	172.125	443.250	686.500
16	41.125	72.375	148.500	397.000	625.500
17	35.375	54.625	105.250	330.750	556.500
18	36.250	53.500	99.625	301.500	562.000
19	45.250	68.625	128.625	357.000	669.000
20	76.375	142.125	285.750	644.500	1,143.000
21	161.750	288.375	551.875	1,134.750	1,874.000
22	320.625	520.625	941.875	1,834.000	2,917.000
23	570.125	898.375	1,464.875	2,656.250	4,025.000
24	762.625	1,313.250	2,180.292	3,836.083	5,239.500
25	928.375	1,578.250	2,697.292	4,877.833	6,747.500
26	1,014.500	1,699.125	2,941.375	5,675.000	7,942.000
27	1,020.000	1,727.500	2,969.292	5,954.083	8,645.000
28	1,026.000	1,685.875	2,869.750	5,982.250	8,737.000
29	1,024.375	1,601.250	2,697.250	5,789.500	8,444.000
30	995.500	1,573.500	2,530.125	5,435.750	8,046.000
31	917.375	1,466.000	2,393.208	5,155.917	8,006.000
32	899.250	1,373.125	2,201.625	4,832.250	6,988.500
33	820.125	1,249.250	1,979.625	4,348.000	6,430.500
34	793.125	1,174.875	1,820.042	4,010.333	5,774.500
35	784.250	1,133.750	1,714.375	3,760.500	5,366.000
36	714.500	1,058.375	1,616.750	3,499.750	4,951.500
37	692.625	993.625	1,525.375	3,262.500	4,602.500
38	611.625	915.000	1,408.250	2,999.000	4,185.500
39	524.500	829.875	1,269.500	2,809.500	3,960.000
40	409.250	717.125	1,142.750	2,495.000	3,647.000
41	302.625	549.375	1,005.500	2,257.500	3,265.500
42	261.625	400.250	756.000	2,004.750	2,941.500
43	213.625	339.500	551.625	1,497.500	2,551.500
44	197.875	293.875	482.375	1,129.000	1,984.000
45	199.750	276.125	419.250	911.500	1,498.000
46	186.750	263.750	381.750	796.250	1,270.000
47	200.500	253.750	369.500	700.000	1,068.000
48	205.625	255.000	335.500	624.250	930.000
49	191.000	266.750	355.500	602.250	844.500
50	177.625	253.125	364.000	627.000	819.000

Appendix VII
Exposure

VII.12

Females – Duration 2+

Age	Exposure 1987	Exposure 1988	Exposure 1989	Exposure 1990	Exposure 1991
51	169.500	229.875	341.750	632.000	853.500
52	165.125	220.250	296.542	568.583	856.500
53	141.000	193.875	278.000	473.000	717.000
54	143.250	175.375	247.750	431.500	604.500
55	133.375	168.875	225.750	398.250	555.000
56	117.375	165.500	226.042	391.333	535.500
57	113.250	142.750	206.500	361.000	495.000
58	116.750	135.750	178.875	340.250	456.000
59	111.000	138.750	167.375	306.250	433.000
60	111.875	132.625	171.000	292.000	382.500
61	103.000	134.125	164.000	284.000	360.500
62	82.625	112.125	154.000	266.000	340.500
63	77.250	87.375	121.500	246.250	310.000
64	69.125	85.250	100.042	205.333	298.500
65	60.125	74.000	101.875	173.250	238.500
66	66.500	65.625	83.750	173.500	208.500
67	52.625	65.875	70.125	151.000	206.000
68	39.000	51.875	65.250	120.000	157.000
69	31.125	40.125	53.042	114.583	134.000
70	27.000	31.000	39.917	84.083	120.000
71	25.875	26.375	30.750	71.000	93.000
72	19.125	24.500	25.875	57.000	68.000
73	15.250	15.125	21.042	44.833	52.500
74	15.500	12.250	13.625	36.000	45.000
75	11.000	14.000	10.750	20.500	32.000
76	6.000	7.500	11.000	20.000	19.000
77	4.000	6.500	5.000	13.000	17.000
78	1.000	2.500	5.000	7.000	10.500
79	0.000	0.000	2.000	9.500	7.000
80	0.000	0.000	0.000	6.000	8.500
81	0.000	0.000	0.000	2.500	5.500
82	0.000	0.000	0.000	1.500	3.000
83	0.000	0.000	0.000	0.500	1.000
84	0.000	0.000	0.000	0.500	0.500
85	0.000	0.000	0.000	0.000	0.500
86	1.500	0.000	0.000	0.000	0.000
87	0.000	0.000	0.000	0.000	0.000
88	0.000	0.000	0.000	0.000	0.000
89	0.000	0.000	0.000	0.000	0.000
90	0.000	0.000	0.000	0.000	0.000
91	0.000	0.000	0.000	0.000	0.000
92	0.000	0.000	0.000	0.000	0.000
93	0.000	0.000	0.000	0.000	0.000
94	0.000	0.000	0.000	0.000	0.000
95	0.000	0.000	0.000	0.000	0.000
96	0.000	0.000	0.000	0.000	0.000
97	0.000	0.000	0.000	0.000	0.000
98	0.000	0.000	0.000	0.000	0.000
99	0.000	0.000	0.000	0.000	0.000
100	0.000	0.000	0.000	0.000	0.000

Total: 21,053.125 32,497.125 52,598.253 111,034.247 164,310.000

Note :

Adjusted to include those data that are not represented in the required format.

APPENDIX VIII
Asian Assured Lives Mortality Comparison
Life Expectancy

Age	HKA93(M)	HKA93(F)	JET84(M)	JET84(F)	M83/88(M)	M83/88(F)	S83/88(M)	TSO89(M)	TSO89(F)
0	80	85	77	83	74	81	76	73	79
1	80	85	76	82	74	80	75	73	78
2	79	84	75	81	73	79	74	72	77
3	78	83	74	80	72	78	73	71	76
4	77	82	73	79	71	77	72	70	75
5	76	81	72	78	70	76	71	69	74
6	75	80	71	77	69	75	71	68	73
7	74	79	70	76	68	74	70	67	72
8	73	78	69	75	67	73	69	66	71
9	72	77	68	74	66	72	68	65	71
10	71	76	67	73	65	71	67	64	70
11	70	75	66	72	64	70	66	63	69
12	69	74	65	71	63	69	65	62	68
13	68	73	64	70	62	68	64	61	67
14	67	72	63	69	61	67	63	60	66
15	66	71	62	68	60	66	62	59	65
16	65	70	61	67	60	65	61	59	64
17	64	69	60	66	59	64	60	58	63
18	63	68	60	65	58	63	59	57	62
19	62	67	59	64	57	62	58	56	61
20	61	66	58	63	56	61	57	55	60
21	60	65	57	62	55	60	56	54	59
22	59	64	56	61	54	59	55	53	58
23	58	63	55	60	53	58	54	52	57
24	57	62	54	59	52	57	53	51	56
25	57	61	53	58	51	56	52	50	55
26	56	60	52	58	50	55	51	49	54
27	55	59	51	57	49	54	50	48	53
28	54	58	50	56	48	53	49	48	52
29	53	57	49	55	47	52	48	47	51
30	52	56	48	54	46	51	47	46	50
31	51	55	47	53	46	50	46	45	49
32	50	54	46	52	45	49	45	44	48
33	49	53	45	51	44	49	44	43	47
34	48	53	44	50	43	48	43	42	46
35	47	52	43	49	42	47	42	41	45
36	46	51	42	48	41	46	41	40	44
37	45	50	41	47	40	45	40	39	44
38	44	49	40	46	39	44	39	38	43
39	43	48	39	45	38	43	39	37	42
40	42	47	38	44	37	42	38	36	41
41	41	46	38	43	36	41	37	36	40
42	40	45	37	42	35	40	36	35	39
43	39	44	36	41	34	39	35	34	38
44	38	43	35	40	33	38	34	33	37
45	37	42	34	39	32	37	33	32	36
46	36	41	33	38	31	36	32	31	35
47	35	40	32	37	30	36	31	30	34
48	34	39	31	36	30	35	30	30	33
49	33	38	30	35	29	34	29	29	33
50	33	37	29	34	28	33	28	28	32

Note:

HKA93 : Hong Kong Assured Lives Mortality Table 1993

JET84 : Japanese Experience Table(84-85) - Margins were removed

M83/88 : Malaysian Assured Lives 1983-88 Mortality Table

S83/88 : Singapore 1983/88 Male Ordinary Standard Mortality Table

TSO89 : 1989 Taiwan Standard Ordinary Experience Mortality Table (1982-86) - Margins were removed

APPENDIX VIII
Asian Assured Lives Mortality Comparison
Life Expectancy

Age	HKA93(M)	HKA93(F)	JET84(M)	JET84(F)	M83/88(M)	M83/88(F)	S83/88(M)	TSO89(M)	TSO89(F)
51	32	36	28	34	27	32	27	27	31
52	31	35	28	33	26	31	26	26	30
53	30	34	27	32	25	30	26	25	29
54	29	33	26	31	24	29	25	25	28
55	28	32	25	30	24	28	24	24	27
56	27	32	24	29	23	27	23	23	27
57	26	31	23	28	22	26	22	22	26
58	25	30	22	27	21	25	21	22	25
59	25	29	22	26	20	25	21	21	24
60	24	28	21	25	20	24	20	20	23
61	23	27	20	24	19	23	19	19	23
62	22	26	19	24	18	22	18	19	22
63	21	25	18	23	17	21	18	18	21
64	20	24	18	22	17	21	17	17	20
65	20	24	17	21	16	20	16	16	19
66	19	23	16	20	15	19	15	16	19
67	18	22	15	19	15	18	15	15	18
68	17	21	15	18	14	17	14	14	17
69	17	20	14	18	13	17	13	14	17
70	16	19	13	17	13	16	13	13	16
71	15	19	13	16	12	15	12	13	15
72	15	18	12	15	11	15	11	12	15
73	14	17	11	15	11	14	11	11	14
74	13	16	11	14	10	13	10	11	13
75	13	16	10	13	10	13	10	10	13
76	12	15	9	12	9	12	9	10	12
77	11	14	9	12	9	12	9	9	11
78	11	13	8	11	8	11	8	9	11
79	10	13	8	10	8	10	8	8	10
80	10	12	7	10	7	10	7	8	10
81	9	11	7	9	7	9	7	7	9
82	9	11	6	8	7	9	7	7	8
83	8	10	6	8	6	8	6	7	8
84	8	9	5	7	6	8	6	6	8
85	7	9	5	7	6	8	6	6	7
86	7	8	5	6	5	7	5	5	7
87	6	8	4	6	5	7	5	5	6
88	6	7	4	5	5	6	5	5	6
89	5	7	4	5	4	6	4	4	5
90	5	6	3	5	4	5	4	4	5
91	5	6	3	4	4	5	4	4	5
92	4	5	3	4	4	5	4	4	4
93	4	5	3	4	3	4	3	3	4
94	4	4	2	3	3	4	3	3	4
95	3	4	2	3	3	3	3	3	3
96	3	3	2	3	2	3	2	3	3
97	2	3	2	2	2	3	2	3	3
98	2	2	2	2	2	2	2	2	3
99	1	1	2	2	1	1	1	2	3
100	1	1	1	2	1	1	1	2	2

Note:

HKA93 : Hong Kong Assured Lives Mortality Table 1993

JET84 : Japanese Experience Table(84-85) - Margins were removed

M83/88 : Malaysian Assured Lives 1983-88 Mortality Table

S83/88 : Singapore 1983/88 Male Ordinary Standard Mortality Table

TSO89 : 1989 Taiwan Standard Ordinary Experience Mortality Table (1982-86) - Margins were removed