

Appendix E – Statistical Information

I. State Plan for Active and Retired Employees, Spouses and Dependents

A.1 Basic Insurance on active employees as of December 31, 2002:

Attained Age	Amount of Insurance (000's omitted)		Attained Age	Amount of Insurance (000's omitted)	
	Males	Females		Males	Females
17	0	0	44	35,501	31,334
18	0	0	45	37,300	35,760
19	48	90	46	35,632	35,200
20	743	589	47	41,480	37,118
21	1,177	1,245	48	46,233	40,202
22	1,800	1,899	49	44,982	38,515
23	2,732	3,847	50	49,797	39,970
24	4,115	5,838	51	51,457	44,495
25	5,819	7,745	52	52,243	39,662
26	7,127	9,098	53	51,931	41,203
27	8,490	10,883	54	54,912	40,587
28	10,273	10,805	55	58,726	36,315
29	10,612	13,149	56	47,720	28,201
30	11,177	13,487	57	35,092	23,243
31	15,432	16,178	58	31,752	17,838
32	17,614	17,545	59	29,911	15,798
33	19,522	17,882	60	27,149	14,093
34	19,710	18,640	61	20,024	10,642
35	19,829	19,576	62	17,492	9,109
36	21,259	19,558	63	12,701	5,157
37	20,746	21,906	64	11,374	4,256
38	22,195	23,028	65	7,702	3,095
39	26,625	25,198	66	5,260	1,267
40	27,469	24,466	67	4,737	1,496
41	29,002	27,485	68	2,813	1,036
42	31,310	33,518	69	2,156	946
43	33,9112	32,957			
TOTALS				\$1,184,815	\$973,150

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A.2 Supplemental Insurance on active employees as of December 31, 2002:

Attained Age	Amount of Insurance (000's omitted)		Attained Age	Amount of Insurance (000's omitted)	
	Males	Females		Males	Females
17	0	0	44	28,456	22,099
18	0	0	45	30,469	26,030
19	48	33	46	29,729	25,105
20	384	352	47	33,645	27,019
21	662	562	48	38,573	30,117
22	1,018	1,287	49	38,221	28,392
23	1,700	1,829	50	41,026	30,281
24	2,512	2,972	51	42,032	34,043
25	3,184	4,298	52	43,652	29,764
26	4,457	5,341	53	43,334	29,803
27	5,042	6,340	54	46,133	29,904
28	6,159	6,663	55	50,060	25,868
29	6,744	8,211	56	39,412	19,375
30	6,947	8,007	57	29,749	14,664
31	10,507	10,413	58	25,767	11,869
32	12,812	11,007	59	24,477	10,523
33	13,315	11,264	60	22,193	9,247
34	13,808	11,262	61	17,119	6,502
35	13,615	12,431	62	14,090	5,443
36	15,187	12,725	63	10,195	3,067
37	15,239	14,234	64	9,633	2,536
38	16,806	15,038	65	6,110	1,943
39	20,029	16,749	66	3,886	949
40	21,206	16,954	67	4,028	804
41	22,375	18,997	68	2,431	633
42	24,562	23,195	69	1,758	529
43	26,604	23,806			
TOTALS				\$941,100	\$670,479

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A.3

a. Additional Insurance on active employees as of December 31, 2002:

Attained Age	Amount of Insurance (000's omitted)		Attained Age	Amount of Insurance (000's omitted)	
	Males	Females		Males	Females
17	0	0	44	36,458	29,799
18	0	0	45	35,651	27,891
19	96	66	46	37,481	25,336
20	685	692	47	36,976	28,176
21	1,262	910	48	40,506	27,751
22	1,606	2,211	49	38,556	26,671
23	2,631	2,853	50	44,679	26,651
24	3,811	4,045	51	45,236	27,166
25	5,140	6,827	52	38,588	23,399
26	6,699	8,389	53	40,079	21,746
27	7,314	9,401	54	42,897	20,712
28	10,403	10,168	55	37,206	17,725
29	9,972	11,630	56	32,948	14,305
30	10,221	12,761	57	17,820	9,177
31	16,785	16,236	58	18,380	6,157
32	20,824	16,329	59	12,195	5,094
33	19,723	16,830	60	9,907	3,222
34	21,302	17,611	61	9,123	3,223
35	21,787	18,135	62	6,436	2,131
36	24,600	19,037	63	5,342	1,281
37	25,247	20,520	64	2,448	1,446
38	25,696	21,268	65	1,503	536
39	31,560	22,671	66	1,567	296
40	31,267	22,529	67	445	68
41	34,246	23,218	68	1,137	146
42	36,380	28,680	69	222	31
43	36,551	28,401			
TOTALS				\$999,594	\$691,554

b. Additional Insurance on Lives ages 70 and Over (State Plan Only)

Attained Age	VOLUME OF INSURANCE			ANNUAL PREMIUM
	Male	Female	Total	
70	0	0	0	0
71	163,000	6,000	169,000	3,042
72	118,000	0	118,000	2,478
73	0	0	0	0
74	0	0	0	0
75	40,000	0	40,000	1,200
76	87,000	0	87,000	2,871
77	0	0	0	0
78	107,000	0	107,000	4366
79	0	0	0	0
80	24,000	0	24,000	1,195
TOTAL	\$539,000	\$6,000	\$545,000	\$15,152

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A.4 Insurance and Premium Summary on active employees as of December 31, 2002:

a. Basic Insurance

Attained Age	AMOUNT of INSURANCE (000's omitted)		
	Males	Females	Total
Under 30	52,936	65,188	118,124
30 - 34	83,445	83,732	167,187
35 - 39	110,654	109,266	219,920
40 - 44	157,194	149,760	306,954
45 - 49	205,627	186,785	392,422
50 - 54	260,340	205,917	466,257
55 - 59	203,201	121,395	324,596
60 - 64	88,740	43,257	131,997
65 - 69	22,668	7,840	30,508
TOTAL	\$1,184,815	\$973,150	\$2,157,965

Attained Age	ANNUAL Premium		
	Employees	State	Total
Under 30	70,874	44,651	115,525
30 - 34	100,312	63,197	163,509
35 - 39	131,952	83,130	215,082
40 - 44	331,510	208,852	540,362
45 - 49	612,178	385,672	997,851
50 - 54	1,119,017	704,981	1,823,997
55 - 59	1,402,255	883,420	2,285,675
60 - 64	696,944	439,075	1,136,019
65 - 69	215,997	136,078	352,075
TOTAL	\$4,681,039	\$2,949,055	\$7,630,094

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b. Supplemental Insurance

Attained Age	AMOUNT of INSURANCE (000's omitted)		
	Males	Females	Total
Under 30	31,910	37,888	69,798
30 - 34	57,389	51,953	109,342
35 - 39	80,876	71,177	152,053
40 - 44	123,203	105,051	228,254
45 - 49	170,637	136,663	307,300
50 - 54	216,177	153,795	369,972
55 - 59	169,465	82,299	251,764
60 - 64	73,230	26,795	100,025
65 - 69	18,213	4,858	23,071
TOTAL	\$941,100	\$670,479	\$1,611,579

Attained Age	ANNUAL Premium		
	Employees	State	Total
Under 30	41,879	14,658	56,536
30 - 34	65,605	22,962	88,567
35 - 39	91,232	31,931	123,163
40 - 44	246,514	86,280	332,794
45 - 49	479,388	167,786	647,174
50 - 54	887,933	310,776	1,198,709
55 - 59	1,087,620	380,667	1,468,288
60 - 64	528,132	184,846	712,978
65 - 69	163,343	57,170	220,513
TOTAL	\$3,591,646	\$1,257,076	\$4,848,722

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c. Additional Insurance

Attained Age	AMOUNT of INSURANCE (000's omitted)		
	Males	Females	Total
Under 30	49,619	57,192	106,811
30 - 34	88,855	79,767	168,622
35 - 39	128,890	101,631	230,521
40 - 44	174,902	132,627	307,529
45 - 49	189,170	135,825	324,995
50 - 54	211,479	119,674	331,153
55 - 59	118,549	52,458	171,007
60 - 64	33,256	11,303	44,559
65 - 69	4,874	1,077	5,951
TOTAL	\$999,594	\$691,554	\$1,691,148

Attained Age	ANNUAL Premium		
	Employees	State	Total
Under 30	76,904	0	76,904
30 - 34	141,642	0	141,642
35 - 39	193,638	0	193,638
40 - 44	442,842	0	442,842
45 - 49	701,989	0	701,989
50 - 54	1,072,936	0	1,072,936
55 - 59	985,000	0	985,000
60 - 64	315,478	0	315,478
65 - 69	57,130	0	57,130
TOTAL	\$3,987,558	\$0	\$3,987,558

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d. Total Employee Plan

Attained Age	AMOUNT of INSURANCE (000's omitted)		
	Males	Females	Total
Under 30	134,465	160,268	294,733
30 - 34	229,699	215,452	445,151
35 - 39	320,420	282,074	602,494
40 - 44	455,299	387,438	842,737
45 - 49	565,434	459,283	1,024,717
50 - 54	687,996	479,386	1,167,382
55 - 59	491,215	256,152	747,367
60 - 64	195,226	81,355	276,581
65 - 69	45,755	13,775	59,530
TOTAL	\$3,125,509	\$2,335,183	\$5,460,692

Attained Age	ANNUAL Premium		
	Employees	State	Total
Under 30	189,657	59,308	248,965
30 - 34	307,560	86,159	393,718
35 - 39	416,821	115,061	531,882
40 - 44	1,020,866	295,132	1,315,998
45 - 49	1,793,556	553,458	2,347,014
50 - 54	3,079,885	1,015,757	4,095,642
55 - 59	3,474,876	1,264,088	4,738,963
60 - 64	1,540,554	623,921	2,164,475
65 - 69	436,469	193,248	629,717
TOTAL	\$12,260,244	\$4,206,131	\$16,466,375

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A.5 Basic Insurance on annuitants as of December 31, 2002 (breakdown by sex is unavailable):

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	41
18	0	45	108
19	0	46	95
20	0	47	261
21	0	48	384
22	0	49	248
23	0	50	720
24	0	51	1,153
25	0	52	1,042
26	0	53	1,980
27	0	54	2,414
28	0	55	8,088
29	0	56	13,570
30	0	57	14,659
31	0	58	22,291
32	0	59	27,437
33	0	60	27,701
34	0	61	27,515
35	0	62	25,918
36	0	63	29,301
37	0	64	31,184
38	0	65	0
39	0	66	0
40	0	67	0
41	0	68	0
42	0	69	0
43	25		
TOTALS			\$236,135

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A.6 Supplemental Insurance on annuitants as of December 31, 2002:

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	41
18	0	45	108
19	0	46	47
20	0	47	234
21	0	48	384
22	0	49	219
23	0	50	473
24	0	51	793
25	0	52	886
26	0	53	1,433
27	0	54	2,184
28	0	55	6,314
29	0	56	9,702
30	0	57	10,146
31	0	58	15,662
32	0	59	18,345
33	0	60	19,062
34	0	61	19,768
35	0	62	17,839
36	0	63	20,147
37	0	64	21,658
38	0	65	0
39	0	66	0
40	0	67	0
41	0	68	0
42	0	69	0
43	25		
TOTALS			\$165,470

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A.7 Additional Insurance on annuitants as of December 31, 2002:

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	0
18	0	45	130
19	0	46	141
20	0	47	342
21	0	48	212
22	0	49	114
23	0	50	508
24	0	51	506
25	0	52	1,002
26	0	53	1,220
27	0	54	1,410
28	0	55	3,947
29	0	56	5,404
30	0	57	5,349
31	0	58	7,277
32	0	59	7,824
33	0	60	6,407
34	0	61	7,131
35	0	62	5,734
36	0	63	5,242
37	0	64	5,387
38	0	65	0
39	0	66	0
40	0	67	0
41	0	68	0
42	0	69	0
43	75		
TOTALS			\$65,362

Appendix E – Statistical Information

A.8 Annuitant Insurance and Premium Summary

Attained Age	AMOUNT of INSURANCE (000's omitted)			
	Basic	Supplemental	Additional	Total
Under 30	0	0	0	0
30 - 34	0	0	0	0
35 - 39	0	0	0	0
40 - 44	66	66	75	207
45 - 49	1,096	992	939	3,027
50 - 54	7,309	5,769	4,646	17,724
55 - 59	86,045	60,169	29,801	176,015
60 - 64	141,619	98,474	29,901	269,994
65 - 69	0	0	0	0
TOTAL	\$236,135	\$165,470	\$65,362	\$466,967

Attained Age	ANNUAL PREMIUM (1)			
	Basic	Supplemental	Additional	Total
Under 30	0	0	0	0
30 - 34	0	0	0	0
35 - 39	0	0	0	0
40 - 44	71	71	108	251
45 - 49	1,710	1,548	2,028	5,286
50 - 54	17,542	13,846	15,053	46,440
55 - 59	371,714	259,930	171,654	803,298
60 - 64	747,748	519,943	211,699	1,479,390
65 - 69	0	0	0	0
TOTAL	\$1,138,785	\$795,337	\$400,542	\$2,334,665

(1) These are employee premiums only. The State does not make premium contributions for annuitants.

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A.9 Basic Insurance on disabled lives as of December 31, 2002 (breakdown by sex is unavailable):

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	531
18	0	45	425
19	0	46	546
20	0	47	659
21	0	48	703
22	0	49	1,059
23	0	50	1,066
24	0	51	1,393
25	0	52	1,220
26	0	53	1,606
27	0	54	1,354
28	0	55	1,403
29	30	56	1,444
30	0	57	1,238
31	0	58	1,567
32	127	59	1,758
33	0	60	1,591
34	0	61	1,198
35	0	62	1,637
36	113	63	1,149
37	46	64	892
38	138	65	0
39	81	66	0
40	68	67	0
41	243	68	0
42	342	69	0
43	529		
TOTALS			\$26,156

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A.10 Supplemental Insurance on Disabled Lives as of December 31, 2002

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	441
18	0	45	293
19	0	46	339
20	0	47	463
21	0	48	569
22	0	49	927
23	0	50	726
24	0	51	1,034
25	0	52	1,041
26	0	53	1,262
27	0	54	1,036
28	0	55	1,054
29	30	56	1,111
30	0	57	1,057
31	0	58	1,193
32	57	59	1,462
33	0	60	1,162
34	0	61	1,036
35	0	62	1,196
36	63	63	729
37	46	64	563
38	138	65	0
39	58	66	0
40	41	67	0
41	243	68	0
42	266	69	0
43	349		
TOTALS			\$19,985

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A.11 Additional Insurance on Disabled Lives as of December 31, 2002

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	433
18	0	45	258
19	0	46	268
20	0	47	440
21	0	48	375
22	0	49	837
23	0	50	573
24	0	51	794
25	0	52	1,059
26	0	53	982
27	0	54	690
28	0	55	968
29	30	56	788
30	0	57	498
31	0	58	592
32	31	59	1,052
33	0	60	712
34	0	61	427
35	0	62	414
36	26	63	384
37	66	64	253
38	64	65	0
39	23	66	0
40	83	67	0
41	443	68	0
42	263	69	0
43	365		
TOTALS			\$14,191

Appendix E – Statistical Information

A.12 Disabled Lives Insurance Summary

Attained Age	AMOUNT of INSURANCE (000's omitted)			
	Basic	Supplemental	Additional	Total
Under 30	30	30	30	90
30 - 34	127	57	31	215
35 - 39	378	305	179	862
40 - 44	1,713	1,340	1,587	4,640
45 - 49	3,392	2,591	2,178	8,161
50 - 54	6,639	5,099	4,098	15,836
55 - 59	7,410	5,877	3,898	17,185
60 - 64	6,467	4,686	2,190	13,343
65 - 69	0	0	0	0
TOTAL	\$26,156	\$19,985	\$14,191	\$60,332

Appendix E – Statistical Information

A.13 Basic Insurance Premium summary for active and annuitant lives:

Attained Age	ANNUAL PREMIUM		
	Employees	State	Total
Under 30	70,874	44,651	115,525
30 - 34	100,312	63,197	163,509
35 - 39	131,952	83,130	215,082
40 - 44	331,582	208,852	540,433
45 - 49	613,888	385,672	999,560
50 - 54	1,136,558	704,981	1,841,539
55 - 59	1,773,969	883,420	2,657,390
60 - 64	1,444,692	439,075	1,883,767
65 - 69	215,997	136,078	352,075
TOTAL	\$5,819,825	\$2,949,055	\$8,768,880

A.14 Supplemental Insurance Premium summary for active and annuitant lives:

Attained Age	ANNUAL PREMIUM		
	Employees	State	Total
Under 30	41,879	14,658	56,536
30 - 34	65,605	22,962	88,567
35 - 39	91,232	31,931	123,163
40 - 44	246,586	86,280	332,866
45 - 49	480,936	167,786	648,721
50 - 54	901,778	310,776	1,212,555
55 - 59	1,347,551	380,667	1,728,218
60 - 64	1,048,075	184,846	1,232,921
65 - 69	163,343	57,170	220,513
TOTAL	\$4,386,983	\$1,257,076	\$5,644,059

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A.15 Additional Insurance Premium summary for active and annuitant lives:

Attained Age	ANNUAL PREMIUM		
	Employees	State	Total
Under 30	76,904	0	76,904
30 - 34	141,642	0	141,642
35 - 39	193,638	0	193,638
40 - 44	442,950	0	442,950
45 - 49	704,017	0	704,017
50 - 54	1,087,989	0	1,087,989
55 - 59	1,156,654	0	1,156,654
60 - 64	527,177	0	527,177
65 - 69	57,130	0	57,130
TOTAL	\$4,388,100	\$0	\$4,388,100

A.16 Total Employee Plan Premium summary for active and annuitant lives:

Attained Age	ANNUAL PREMIUM		
	Employees	State	Total
Under 30	189,657	59,308	248,965
30 - 34	307,560	86,159	393,718
35 - 39	416,821	115,061	531,882
40 - 44	1,021,117	295,132	1,316,248
45 - 49	1,798,841	553,458	2,352,299
50 - 54	3,126,326	1,015,757	4,142,083
55 - 59	4,278,174	1,264,088	5,542,261
60 - 64	3,019,944	623,921	3,643,865
65 - 69	436,469	193,248	629,717
TOTAL	\$14,594,909	\$4,206,131	\$18,801,040

Appendix E – Statistical Information

B.1 Insurance on retired employees as of December 31, 2002:

Attained Age	Amount of Insurance	Attained Age	Amount of Insurance
65	25,259,250	85	2,716,500
66	15,645,000	86	2,447,500
67	15,384,000	87	1,613,500
68	14,630,000	88	1,663,000
69	13,688,500	89	1,025,500
70	14,698,000	90	1,044,500
71	14,494,000	91	685,000
72	13,960,500	92	490,000
73	13,131,000	93	271,000
74	10,693,500	94	292,500
75	11,146,500	95	150,000
76	10,170,500	96	154,500
77	8,760,500	97	61,500
78	8,608,500	98	40,000
79	6,286,500	99	30,000
80	6,266,000	100	32,000
81	5,661,000	101	6,000
82	5,502,000	102	5,500
83	3,811,500	103	2,500
84	3,631,500	104	0
		105	0
TOTAL			\$234,159,250

C.1 Insurance on spouse and dependent plan as of December 31, 2002

7,373 Employee family units with one unit of coverage
 17,621 Employee family units with two units of coverage

Appendix E – Statistical Information

D.1 Pre-Retirement Insurance: Prior Experience

	1997	1998	1999	2000	2001
<u>Premiums:</u>					
Employee	\$8,946,462	\$10,102,741	\$10,249,171	\$10,944,386	\$12,057,622
State	3,060,888	3,206,029	3,159,912	3,259,517	3,503,137
TOTAL	\$12,007,350	\$13,308,770	\$13,409,083	\$14,203,903	\$15,560,759
<u>Claims:</u>					
<u>Death:</u>					
Basic	\$3,828,800	\$4,331,889	\$5,219,004	\$3,932,544	\$4,720,111
Supplemental	2,616,528	3,559,815	3,961,645	3,072,507	3,692,300
Additional	972,600	2,558,095	2,238,767	2,298,650	2,430,032
<u>AD&D:</u>					
Basic	156,301	430,188	434,375	338,582	253,679
Supplemental	123,265	385,050	406,385	218,465	115,134
Additional	37,410	401,112	326,210	181,874	100,402
<u>Living Benefits:</u>					
Basic	70,000	43,000	30,000	34,000	142,000
Supplemental	45,000	43,000	25,000	34,000	143,000
Additional	0	34,000	0	89,000	54,000
<u>Disability: (1)</u>					
Basic	355,000	2,230,000	1,201,000	1,127,000	1,722,000
Supplemental	356,500	1,789,000	224,000	1,079,000	1,285,500
Additional	625,000	2,243,000	1,497,000	1,530,000	2,722,000
TOTAL	\$9,186,404	\$18,048,149	\$15,563,386	\$13,935,622	\$17,380,158
Insurance Converted	\$240,000	\$350,000	\$247,000	\$90,000	\$30,000
State Internal Admin. Expense	\$133,276	\$137,490	\$0	\$38,008	\$107,850

D.2 Post-Retirement insurance: Prior Experience

	1997	1998	1999	2000	2001
Death Claims	\$4,527,978	\$5,146,711	\$5,990,105	\$6,183,157	\$6,156,890
Living Benefits	1,750	21,000	22,250	9,000	22,500

Appendix E – Statistical Information

D.3 Spouse and Dependent Insurance: Prior Experience

	1997	1998	1999	2000	2001
Premiums	\$1,148,383	\$1,169,551	\$1,184,785	\$1,201,825	\$1,227,716
Death Claims	\$882,263	\$1,098,067	\$1,212,835	\$959,803	\$1,017,237
Living Benefits	\$0	\$0	\$0	\$0	\$0
Insurance Converted	\$302,000	\$302,000	\$211,000	\$187,000	\$0
State Internal Admin. Expense	\$5,185	\$32,981	\$0	\$0	\$22,050

- (1) *Net increase in the face amount of insurance continued under the waiver of premium benefit. The net increase includes the newly approved disability face amounts reduced by face amounts on recovered employees, on death claims paid for disabled employees, and on attainment of age 65. The charge against premium income in determining dividends for the policy year is based on the reserve for the waiver of premium disability benefit which is, of course, less than the face amount of insurance.*
- (2) *Premium and claim amounts reflect the current premium of \$2.50 monthly and the current benefit levels of \$10,000 for spouse and \$5,000 for dependent children, all per unit of coverage.*

Appendix E – Statistical Information

II. Local Government Plan for Active and Retired Employees, Spouses and Dependents (statistics by sex are not available)

A.1 Basic Insurance on active employees as of December 31, 2002

a. 25% Post-Retirement Insurance Plan

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	13	44	89,819
18	88	45	93,802
19	423	46	95,893
20	1,281	47	96,611
21	2,611	48	99,440
22	4,700	49	101,118
23	8,177	50	108,273
24	16,026	51	112,546
25	27,095	52	106,474
26	30,417	53	103,400
27	32,836	54	101,178
28	39,544	55	89,728
29	40,992	56	69,420
30	44,557	57	48,364
31	51,799	58	42,674
32	60,847	59	38,362
33	56,354	60	29,872
34	57,992	61	23,462
35	58,916	62	16,191
36	65,702	63	12,242
37	71,371	64	10,442
38	69,530	65	4,999
39	72,357	66	3,314
40	76,752	67	2,308
41	79,883	68	2,140
42	83,035	69	1,033
43	86,847		
TOTALS			\$2,643,250

Appendix E – Statistical Information

b. 50% Post-Retirement Insurance Plan

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	6,819
18	13	45	7,259
19	0	46	6,263
20	55	47	6,940
21	126	48	7,009
22	384	49	6,973
23	718	50	9,056
24	962	51	8,907
25	960	52	8,620
26	1,125	53	8,221
27	1,671	54	8,266
28	2,195	55	8,743
29	2,087	56	7,679
30	2,396	57	4,807
31	3,356	58	4,249
32	3,450	59	3,792
33	3,072	60	2,864
34	3,225	61	2,683
35	4,780	62	1,993
36	4,040	63	1,026
37	4,055	64	1,420
38	4,462	65	287
39	4,806	66	511
40	5,601	67	433
41	5,325	68	85
42	5,286	69	109
43	6,534		
TOTALS			\$195,698

Appendix E – Statistical Information

A.2 Supplemental Insurance on active employees as of December 31, 2002

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	24,144
18	15	45	24,176
19	29	46	24,264
20	230	47	22,131
21	561	48	24,172
22	1,238	49	23,661
23	2,105	50	23,992
24	3,963	51	24,815
25	6,723	52	22,416
26	7,239	53	20,517
27	7,489	54	18,152
28	10,490	55	15,902
29	10,850	56	11,596
30	12,575	57	8,304
31	13,843	58	7,189
32	16,867	59	4,858
33	15,285	60	4,025
34	15,989	61	3,121
35	17,881	62	2,121
36	18,136	63	1,199
37	20,799	64	1,406
38	19,991	65	601
39	20,043	66	382
40	20,026	67	140
41	22,226	68	273
42	23,100	69	163
43	23,759		
TOTALS			\$625,172

Appendix E – Statistical Information

A.3 Additional Insurance on active employees as of December 31, 2002

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	7	44	81,589
18	57	45	81,981
19	135	46	80,039
20	689	47	73,802
21	1,697	48	75,013
22	3,281	49	75,513
23	6,584	50	73,360
24	12,964	51	75,395
25	21,477	52	64,469
26	25,885	53	59,260
27	27,423	54	52,570
28	34,106	55	41,190
29	33,743	56	32,991
30	44,489	57	22,157
31	46,664	58	18,568
32	58,934	59	14,347
33	55,701	60	10,662
34	54,817	61	9,488
35	61,314	62	5,837
36	65,749	63	4,297
37	71,046	64	3,280
38	72,478	65	1,489
39	69,440	66	1,127
40	72,707	67	879
41	79,234	68	728
42	76,424	69	401
43	80,064		
TOTALS			\$2,037,541

Appendix E – Statistical Information

A.4 Insurance and Premium Summary

a. Basic Insurance

i. 25% Post-Retirement Insurance Plan

Attained Age	Amount of Insurance (000's omitted)	Annual Premium		
		Employees	Employer	Total
Under 30	204,203	122,522	24,504	147,026
30 - 34	271,549	195,515	39,103	234,618
35 - 39	337,876	283,816	56,763	340,579
40 - 44	416,336	499,603	99,921	599,524
45 - 49	486,864	934,779	186,956	1,121,735
50 - 54	531,871	1,914,736	382,947	2,297,683
55 - 59	288,548	1,662,036	332,407	1,994,444
60 - 64	92,209	586,449	117,290	703,739
65 - 69	13,794	99,317	19,863	119,180
Total	\$2,643,250	\$6,298,773	\$1,259,755	\$7,558,528

ii. 50% Post-Retirement Insurance Plan

Attained Age	Amount of Insurance (000's omitted)	Annual Premium		
		Employees	Employer	Total
Under 30	10,296	6,178	3,089	9,266
30 - 34	15,499	11,159	5,580	16,739
35 - 39	22,143	18,600	9,300	27,900
40 - 44	29,565	35,478	17,739	53,217
45 - 49	34,444	66,132	33,066	99,199
50 - 54	43,070	155,052	77,526	232,578
55 - 59	29,270	168,595	84,298	252,893
60 - 64	9,986	63,511	31,755	95,266
65 - 69	1,425	10,260	5,130	15,390
Total	\$195,698	\$534,966	\$267,483	\$802,448

Appendix E – Statistical Information

iii. Total Basic Insurance

Attained Age	Amount of Insurance (000's omitted)	Annual Premium		
		Employees	Employer	Total
Under 30	214,499	128,699	27,593	156,293
30 – 34	287,048	206,675	44,683	251,357
35 - 39	360,019	302,416	66,063	368,479
40 - 44	445,901	535,081	117,660	652,741
45 - 49	521,308	1,000,911	220,022	1,220,933
50 - 54	574,941	2,069,788	460,473	2,530,261
55 - 59	317,818	1,830,632	416,705	2,247,337
60 - 64	102,195	649,960	149,045	799,006
65 - 69	15,219	109,577	24,993	134,570
Total	\$2,838,948	\$6,833,739	\$1,527,237	\$8,360,976

b. Supplemental Insurance

Attained Age	Amount of Insurance (000's omitted)	Annual Premium		
		Employees	Employer	Total
Under 30	50,932	30,559	0	30,559
30 – 34	74,559	53,682	0	53,682
35 – 39	96,850	81,354	0	81,354
40 – 44	113,255	135,906	0	135,906
45 - 49	118,404	227,336	0	227,336
50 - 54	109,892	395,611	0	395,611
55 - 59	47,849	275,610	0	275,610
60 - 64	11,872	75,506	0	75,506
65 - 69	1,559	11,255	0	11,255
Total	\$625,172	\$1,286,790	\$0	\$1,286,790

Appendix E – Statistical Information

c. Additional Insurance

Attained Age	Amount of Insurance (000's omitted)	Annual Premium		
		Employees	Employer	Total
Under 30	168,048	100,829	0	100,829
30 - 34	260,605	187,636	0	187,636
35 - 39	340,027	285,623	0	285,623
40 - 44	390,018	468,022	0	468,022
45 - 49	386,348	741,788	0	741,788
50 - 54	325,054	1,170,194	0	1,170,194
55 - 59	129,253	744,497	0	744,497
60 - 64	33,564	213,467	0	213,467
65 - 69	4,624	33,293	0	33,293
Total	\$2,037,541	\$3,945,348	\$0	\$3,945,348

d. Total Employee Plan

Attained Age	Amount of Insurance (000's omitted)	Annual Premium		
		Employees	Employer	Total
Under 30	433,479	260,087	27,593	287,681
30 - 34	622,212	447,993	44,683	492,675
35 - 39	796,896	669,393	66,063	735,456
40 - 44	949,174	1,139,009	117,660	1,256,668
45 - 49	1,026,060	1,970,035	220,022	2,190,057
50 - 54	1,009,887	3,635,593	460,473	4,096,066
55 - 59	494,920	2,850,739	416,705	3,267,444
60 - 64	147,631	938,933	149,045	1,087,978
65 - 69	21,402	154,094	24,993	179,088
Total	\$5,501,661	\$12,065,877	\$1,527,237	\$13,593,114

Appendix E – Statistical Information

A.5 Basic Insurance on annuitants as of December 31, 2002 (breakdown by sex is unavailable):

a. 25% Post-Retirement Plan

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	93
18	0	45	50
19	0	46	53
20	0	47	106
21	0	48	197
22	0	49	227
23	0	50	915
24	0	51	1,181
25	0	52	1,758
26	0	53	4,196
27	0	54	5,591
28	0	55	15,880
29	0	56	19,201
30	0	57	19,829
31	0	58	26,790
32	0	59	30,246
33	0	60	32,006
34	0	61	29,469
35	0	62	29,579
36	0	63	28,988
37	0	64	31,449
38	0	65	0
39	0	66	0
40	0	67	0
41	24	68	0
42	0	69	0
43	73		
TOTALS			\$277,901

Appendix E – Statistical Information

b. 50% Post-Retirement Plan

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	0
18	0	45	45
19	0	46	0
20	0	47	0
21	0	48	0
22	0	49	81
23	0	50	80
24	0	51	0
25	0	52	158
26	0	53	488
27	0	54	399
28	0	55	447
29	0	56	1,098
30	0	57	1,640
31	0	58	2,335
32	0	59	2,852
33	0	60	3,153
34	0	61	2,848
35	0	62	2,792
36	0	63	2,873
37	0	64	2,578
38	0	65	0
39	0	66	0
40	0	67	0
41	0	68	0
42	0	69	0
43	0		
TOTALS			\$23,867

Appendix E – Statistical Information

A.6 Supplemental Insurance on annuitants as of December 31, 2002

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	58
18	0	45	50
19	0	46	0
20	0	47	83
21	0	48	72
22	0	49	41
23	0	50	260
24	0	51	42
25	0	52	515
26	0	53	1,106
27	0	54	1,032
28	0	55	2,756
29	0	56	2,735
30	0	57	2,369
31	0	58	2,581
32	0	59	2,844
33	0	60	2,549
34	0	61	2,199
35	0	62	2,025
36	0	63	2,257
37	0	64	1,701
38	0	65	0
39	0	66	0
40	0	67	0
41	0	68	0
42	0	69	0
43	0		
TOTALS			\$27,275

Appendix E – Statistical Information

A.7 Additional Insurance on annuitants as of December 31, 2002

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	116
18	0	45	100
19	0	46	106
20	0	47	181
21	0	48	277
22	0	49	375
23	0	50	602
24	0	51	1,110
25	0	52	1,117
26	0	53	2,562
27	0	54	2,970
28	0	55	7,268
29	0	56	6,496
30	0	57	6,969
31	0	58	8,689
32	0	59	9,105
33	0	60	8,351
34	0	61	6,642
35	0	62	6,437
36	0	63	4,701
37	0	64	5,894
38	0	65	0
39	0	66	0
40	0	67	0
41	0	68	0
42	0	69	0
43	141		
TOTALS			\$80,209

Appendix E – Statistical Information

A.8 Annuitant Insurance and Premium Summary

Attained Age	AMOUNT of INSURANCE (000's omitted)				
	25% Basic	50% Basic	Supplemental	Additional	Total
Under 30	0	0	0	0	0
30 - 34	0	0	0	0	0
35 - 39	0	0	0	0	0
40 - 44	190	0	58	257	505
45 - 49	633	126	246	1,039	2,044
50 - 54	13,641	1,125	2,955	8,361	26,082
55 - 59	111,946	8,372	13,285	38,527	172,130
60 - 64	151,491	14,244	10,731	32,025	208,491
65 - 69	0	0	0	0	0
TOTAL	\$277,901	\$23,867	\$27,275	\$80,209	\$409,252

Attained Age	ANNUAL PREMIUM (1)				
	25% Basic	50% Basic	Supplemental	Additional	Total
Under 30	0	0	0	0	0
30 - 34	0	0	0	0	0
35 - 39	0	0	0	0	0
40 - 44	228	0	70	308	606
45 - 49	1,215	242	472	1,995	3,924
50 - 54	49,108	4,050	10,638	30,100	93,895
55 - 59	644,809	48,223	76,522	221,916	991,469
60 - 64	963,483	90,592	68,249	203,679	1,326,003
65 - 69	0	0	0	0	0
TOTAL	\$1,658,843	\$143,106	\$155,951	\$457,997	\$2,415,897

(1) These are employee premiums only. Employers do not make premium contributions for annuitants.

Appendix E – Statistical Information

A.9 Basic Insurance on disabled lives as of December 31, 2002 (breakdown by sex is unavailable):

a. 25% Post-Retirement Plan

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	446
18	0	45	492
19	0	46	436
20	0	47	479
21	0	48	635
22	0	49	1,007
23	0	50	941
24	0	51	707
25	0	52	1,143
26	0	53	1,552
27	0	54	1,806
28	0	55	2,254
29	61	56	2,281
30	20	57	2,175
31	0	58	2,224
32	0	59	2,535
33	26	60	1,623
34	70	61	2,432
35	133	62	2,054
36	82	63	1,469
37	235	64	1,640
38	88	65	0
39	253	66	0
40	202	67	0
41	196	68	0
42	172	69	0
43	240		
TOTALS			\$32,109

Appendix E – Statistical Information

b. 50% Post-Retirement Plan

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	0
18	0	45	0
19	0	46	0
20	0	47	69
21	0	48	33
22	0	49	57
23	0	50	0
24	0	51	51
25	0	52	38
26	0	53	0
27	0	54	208
28	5	55	302
29	32	56	233
30	0	57	97
31	0	58	107
32	0	59	36
33	0	60	102
34	0	61	76
35	0	62	178
36	0	63	139
37	0	64	139
38	0	65	0
39	0	66	0
40	0	67	0
41	0	68	0
42	31	69	0
43	0		
TOTALS			\$1,933

Appendix E – Statistical Information

A.10 Supplemental Insurance on disabled lives as of December 31, 2002

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	183
18	0	45	109
19	0	46	146
20	0	47	177
21	0	48	84
22	0	49	193
23	0	50	97
24	0	51	208
25	0	52	189
26	0	53	532
27	0	54	549
28	0	55	291
29	66	56	398
30	20	57	296
31	0	58	193
32	0	59	322
33	0	60	209
34	0	61	75
35	85	62	248
36	0	63	155
37	67	64	193
38	0	65	0
39	108	66	0
40	86	67	0
41	74	68	0
42	55	69	0
43	8		
TOTALS			\$5,416

Appendix E – Statistical Information

A.11 Additional Insurance on disabled lives as of December 31, 2002

Attained Age	Amount of Insurance (000's omitted)	Attained Age	Amount of Insurance (000's omitted)
17	0	44	513
18	0	45	274
19	0	46	330
20	0	47	380
21	0	48	401
22	0	49	647
23	0	50	385
24	0	51	487
25	0	52	874
26	0	53	1,191
27	0	54	1,604
28	0	55	965
29	198	56	1,127
30	0	57	725
31	0	58	708
32	0	59	945
33	0	60	704
34	0	61	426
35	399	62	470
36	0	63	213
37	28	64	233
38	25	65	0
39	328	66	0
40	173	67	0
41	57	68	0
42	281	69	0
43	245		
TOTALS			\$15,336

Appendix E – Statistical Information

A.12 Disabled Lives Insurance Summary on disabled lives as of December 31, 2002

Attained Age	AMOUNT of INSURANCE (000's omitted)				
	25% Basic	50% Basic	Supplemental	Additional	Total
Under 30	61	37	66	198	362
30 - 34	116	0	20	0	136
35 - 39	791	0	260	780	1,831
40 - 44	1,256	31	406	1,269	2,962
45 - 49	3,049	159	709	2,032	5,949
50 - 54	6,149	297	1,575	4,541	12,562
55 - 59	11,469	775	1,500	4,470	18,214
60 - 64	9,218	634	880	2,046	12,778
65 - 69	0	0	0	0	0
TOTAL	\$32,109	\$1,933	\$5,416	\$15,336	\$54,794

Appendix E – Statistical Information

A.13 Basic Insurance Premium summary for active and annuitant lives:

a. 25% Post-Retirement Plan

Attained Age	ANNUAL PREMIUM		
	Employees	Employer	Total
Under 30	122,522	24,504	147,026
30 - 34	195,515	39,103	234,618
35 - 39	283,816	56,763	340,579
40 - 44	499,831	99,921	599,752
45 - 49	935,994	186,956	1,122,950
50 - 54	1,963,843	382,947	2,346,790
55 - 59	2,306,845	332,407	2,639,253
60 - 64	1,549,932	117,290	1,667,222
65 - 69	99,317	19,863	119,180
TOTAL	\$7,957,616	\$1,259,755	\$9,217,370

b. 50% Post-Retirement Plan

Attained Age	ANNUAL PREMIUM		
	Employees	Employer	Total
Under 30	6,178	3,089	9,266
30 - 34	11,159	5,580	16,739
35 - 39	18,600	9,300	27,900
40 - 44	35,478	17,739	53,217
45 - 49	66,374	33,066	99,441
50 - 54	159,102	77,526	236,628
55 - 59	216,818	84,298	301,116
60 - 64	154,103	31,755	185,858
65 - 69	10,260	5,130	15,390
TOTAL	\$678,072	\$267,483	\$945,555

Appendix E – Statistical Information

c. Total Basic Insurance

Attained Age	ANNUAL PREMIUM		
	Employees	Employer	Total
Under 30	128,699	27,593	156,293
30 - 34	206,675	44,683	251,357
35 - 39	302,416	66,063	368,479
40 - 44	535,309	117,660	652,969
45 - 49	1,002,369	220,022	1,222,391
50 - 54	2,122,945	460,473	2,583,418
55 - 59	2,523,663	416,705	2,940,368
60 - 64	1,704,035	149,045	1,853,080
65 - 69	109,577	24,993	134,570
TOTAL	\$8,635,688	\$1,527,237	\$10,162,925

A.14 Supplemental Insurance Premium summary for active and annuitant lives:

Attained Age	ANNUAL PREMIUM		
	Employees	Employer	Total
Under 30	30,559	0	30,559
30 - 34	53,682	0	53,682
35 - 39	81,354	0	81,354
40 - 44	135,976	0	135,976
45 - 49	227,808	0	227,808
50 - 54	406,249	0	406,249
55 - 59	352,132	0	352,132
60 - 64	143,755	0	143,755
65 - 69	11,225	0	11,225
TOTAL	\$1,442,740	\$0	\$1,442,740

Appendix E – Statistical Information

A.15 Additional Insurance Premium summary for active and annuitant lives:

Attained Age	ANNUAL PREMIUM		
	Employees	Employer	Total
Under 30	100,829	0	100,829
30 - 34	187,636	0	187,636
35 - 39	285,623	0	285,623
40 - 44	468,330	0	468,330
45 - 49	743,783	0	743,783
50 - 54	1,200,294	0	1,200,294
55 - 59	966,413	0	966,413
60 - 64	417,146	0	417,146
65 - 69	33,293	0	33,293
TOTAL	\$4,403,346	\$0	\$4,403,346

A.16 Total Employee Plan Premium summary for active and annuitant lives:

Attained Age	ANNUAL PREMIUM		
	Employees	Employer	Total
Under 30	260,087	27,593	287,681
30 - 34	447,993	44,683	492,675
35 - 39	669,393	66,063	735,456
40 - 44	1,139,615	117,660	1,257,274
45 - 49	1,973,960	220,022	2,193,982
50 - 54	3,729,488	460,473	4,189,962
55 - 59	3,842,208	416,705	4,258,913
60 - 64	2,264,936	149,045	2,413,981
65 - 69	154,094	24,993	179,088
TOTAL	\$14,481,774	\$1,527,237	\$16,009,011

Appendix E – Statistical Information

D.1 Pre-Retirement Insurance: Prior Experience

	1997	1998	1999	2000	2001
<u>Premiums:</u>					
Employee	\$8,226,625	\$9,456,422	\$9,981,770	\$10,654,073	\$11,892,088
Employer	1,217,745	1,305,749	1,329,891	1,378,975	1,274,766
TOTAL	\$9,444,370	\$11,338,698	\$11,311,661	\$12,033,048	\$13,785,581
<u>Claims:</u>					
<u>*Death:</u>					
Basic	4,422,208	5,838,067	4,640,182	5,281,280	5,511,365
Supplemental	462,801	442,470	835,609	602,770	1,078,190
Additional	903,552	1,548,422	2,137,036	2,087,660	2,775,737
<u>AD&D:</u>					
Basic	184,275	328,546	377,640	571,823	334,850
Supplemental	0	88,385	112,704	32,179	125,535
Additional	39,648	170,695	230,512	165,458	168,454
<u>Living Benefits:</u>					
Basic	(19,000)	49,000	127,250	(5,250)	52,000
Supplemental	0	0	35,000	0	0
Additional	0	128,000	105,000	0	69,000
<u>Disability: (1)</u>					
Basic	2,781,000	1,630,000	1,166,000	1,345,000	2,618,000
Supplemental	1,164,000	817,000	62,000	646,000	1,112,000
Additional	1,402,000	1,523,000	1,380,000	2,246,000	4,014,000
TOTAL	\$11,340,484	\$12,563,585	\$11,208,933	\$12,972,920	\$17,859,131
Insurance Converted	\$32,000	\$25,000	\$79,000	\$149,000	\$273,000
State Internal Admin. Expense	\$133,276	\$137,490	\$0	\$38,007	\$107,850

D.2 Post-Retirement Insurance: Prior Experience

	1997	1998	1999	2000	2001
Death Claims	\$2,796,384	\$3,261,026	\$3,340,578	\$3,348,041	\$3,562,572
Living Benefits	0	0	16,500	29,000	2,000

Appendix E – Statistical Information

D.3 Spouse and Dependent Insurance: Prior Experience

	1997	1998	1999	2000	2001
Premiums (3)	\$1,330,592	\$1,342,550	\$1,336,152	\$1,346,981	\$1,387,334
Death Claims (3)	1,220,563	1,203,916	1,392,740	1,708,753	1,585,553
Living Benefits	0	0	40,000	0	20,000
Insurance Converted	143,000	164,000	226,000	217,000	56,000
State Internal Admin. Expense	5,185	32,981	0	0	22,050

- (1) *Some local government employers pay part or all of the employee share of premiums. In this exhibit, such payments are included in the employee premium numbers.*
- (2) *Net increase in the face amount of insurance continued under the waiver of premium benefit. The net increase includes the newly approved disability face amounts reduced by face amounts on recovered employees, on death claims paid for disabled employees, and on attainment of age 65. The charge against premium income in determining dividends for the policy year is based on the reserve for the waiver of premium disability benefit which is, of course, less than the face amount of insurance.*
- (3) *Premiums and claim amounts reflect the current premium of \$2.00 and the current benefit levels of \$10,000 for spouse and \$5,000 for dependent children, all per unit of coverage.*

III. Post-Retirement Insurance Actuarial Assumptions for State and Local Government Plans

The following actuarial assumptions were used in the December 31, 2001 calculation of the post-retirement insurance funding status:

1. Salaries increase annually in accordance with the following schedule:

<u>Age</u>	<u>Percentage Increase</u>
20	12.3%
25	11.0
30	8.8
35	7.6
40	6.7
45	6.0
50	5.5
55	5.0
60	4.8
65	4.8

2. Annual employee withdrawal rates are as follows:

<u>Age</u>	<u>Withdrawals</u>	
	<u>State</u>	<u>Local</u>
20	75	53
25	75	53
30	66	38
35	43	25
40	30	20
45	23	17
50	19	16
55	15	12
60	11	9

3. Annual interest rates are 7% for active employees and 5% for retired employees.
4. Expected mortality and morbidity are based on the actual experience of the plan during the years 1998 through 2000.

Appendix E – Statistical Information

IV. Life Insurance Statistics For State and Local Plans (1992-2001)

A.1 Group Life Insurance Premiums Collected (amounts in thousands)

Year	State		Local (1)		Totals
	Employee	Employer	Employee	Employer	
1992	\$8,158	\$2,995	\$5,747	\$907	\$17,807
1993	8,141	2,949	5,941	919	17,950
1994	8,462	3,039	6,303	958	18,762
1995	8,687	3,109	6,807	453	19,056
1996	9,164	3,234	7,546	1,130	21,074
1997	8,946	3,061	8,227	1,218	21,452
1998	10,103	3,206	9,457	1,306	24,072
1999	10,249	3,160	9,982	1,330	24,721
2000	10,944	3,260	10,654	1,379	26,237
2001	12,058	3,503	11,892	1,275	28,728

(1) Some local government Employers pay part or all of the employee share of premiums.

In this exhibit, such payments are included in the employee premium numbers.

Appendix E – Statistical Information

B.1 State Employees: Group Life insurance in Force (amounts in thousands)

Year	State Employees			Post-Retirement
	Pre-Retirement			
	Basic	Supplemental	Additional	
1992	\$1,419,159	\$1,136,635	\$430,942	\$114,713
1993	1,482,740	1,161,586	465,020	124,314
1994	1,557,536	1,224,469	506,871	141,706
1995	1,630,464	1,270,007	546,954	150,885
1996	1,695,807	1,307,610	581,407	164,237
1997	1,739,440	1,329,689	612,822	176,425
1998	1,839,501	1,394,086	1,018,682	184,580
1999	1,944,008	1,468,193	1,181,027	195,619
2000	2,058,557	1,550,124	1,356,399	207,849
2001	2,277,758	1,709,216	1,614,778	219,828

B.2 Local Government Employees: Group Life insurance in Force (amounts in thousands)

Year	Local Government Employees			Post-Retirement
	Pre-Retirement			
	Basic	Supplemental	Additional	
1992	\$1,691,283	\$65,852	\$359,978	\$70,577
1993	1,860,278	74,857	427,528	75,210
1994	1,984,318	87,792	478,110	80,734
1995	2,137,960	166,556	548,174	85,953
1996	2,284,997	262,894	615,662	94,017
1997	2,418,107	297,612	673,228	101,841
1998	2,556,498	393,516	779,843	106,349
1999	2,662,094	451,206	1,446,069	115,356
2000	2,817,790	511,401	1,635,022	125,537
2001	3,012,639	589,955	1,903,271	134,879

Appendix E – Statistical Information

C.1 State Employees: Group Life Insurance Contracts in Force

Year	State Employees			Post-Retirement
	Pre-Retirement			
	Basic	Supplemental	Additional	
1992	\$44,390	\$35,422	\$13,678	\$9,579
1993	45,405	35,339	14,462	9,841
1994	46,150	36,067	15,273	10,433
1995	47,072	36,410	16,068	10,651
1996	47,248	36,204	16,472	11,089
1997	47,755	36,207	17,109	11,492
1998	48,461	36,537	17,906	11,669
1999	50,799	37,856	19,506	11,961
2000	51,604	38,287	20,441	12,246
2001	53,735	39,752	21,949	12,489

C.2 Local Government Employees: Contracts in Force

Year	Local Government Employees			Post-Retirement
	Pre-Retirement			
	Basic	Supplemental	Additional	
1992	\$62,723	\$2,338	\$12,537	\$12,975
1993	65,626	2,512	14,181	13,355
1994	67,515	2,875	15,320	13,690
1995	70,207	5,339	16,909	14,060
1996	72,502	8,058	18,431	14,499
1997	74,367	8,828	19,515	14,895
1998	76,159	11,271	22,100	15,115
1999	76,432	12,374	23,384	15,560
2000	78,674	13,754	25,126	16,097
2001	81,773	15,478	27,380	16,560

Appendix E – Statistical Information

D.1 Group Life Insurance Monthly Employee Premium Rates (Per \$1,000 Coverage)

Age Group	Effective February 1, 1993			Effective February 1, 1994		
	Basic Coverage	Supplemental Coverage	Additional Coverage	Basic Coverage	Supplemental Coverage	Additional Coverage
Under 35						
35 - 39						
40 - 44						
45 - 49						
50 - 54						
55 - 59						
60 - 64						
65 - 69						

- NOTES:
1. Employee or employer premium payment is no longer due if the employee is 70 years old and still working or if the employee is at least 65 years old and is retired.
 2. Supplemental and additional insurance is available to state employees. Employees may elect supplemental coverage at either 50% or 100% of the basic coverage amount. Additional coverage is available only at 100% of the basic coverage amount.

Appendix E – Statistical Information

E.1 Group Life Insurance Claims Paid (Death, AD&D, Living Benefits) (Amounts in Thousands)

Year	State Employees		Local Employees		Totals
	Pre-Retirement	Post-Retirement	Pre-Retirement	Post-Retirement	
1992	\$8,754	\$3,144	\$4,159	\$2,177	\$18,234
1993	8,600	3,971	4,831	2,248	19,650
1994	9,503	3,895	5,285	2,314	20,997
1995	8,539	4,577	5,749	2,724	21,589
1996	9,493	4,442	5,235	2,616	21,786
1997	7,850	4,530	5,993	2,796	21,169
1998	11,786	5,158	8,593	3,261	28,808
1999	12,642	6,012	8,601	3,357	30,612
2000	10,200	6,192	8,736	3,377	28,505
2001	11,651	6,179	10,115	3,565	31,510

F.1 State Employees: Spouse and Dependent Life Insurance

Year	Contracts in Force	Insurance in Force	Premiums Collected	Claims Paid
1992	22,534	\$444,447,000	\$1,057,368	\$1,093,531
1993	22,929	502,475,000	1,086,646	647,198
1994	23,226	518,765,000	1,116,410	853,090
1995	23,388	526,045,000	1,141,130	1,136,877
1996	23,344	527,605,000	1,144,799	729,915
1997	23,351	531,800,000	1,148,383	882,263
1998	23,358	535,540,000	1,169,551	1,098,067
1999	23,738	547,785,000	1,184,785	1,212,835
2000	23,973	555,905,000	1,201,825	959,803
2001	24,513	572,335,000	1,227,716	1,017,237

- (1) *Premium and claim amounts reflect the current premium of \$2.50 monthly and the current benefit levels of \$10,000 for spouse and \$5,000 for dependent children, all per unit of coverage.*

Appendix E – Statistical Information

F.2 Local Government Employees: Spouse and Dependent Life Insurance

Year	Contracts in Force	Insurance in Force	Premiums Collected	Claims Paid
1992	28,759	\$495,236,250	\$1,138,429	\$1,476,487
1993	30,271	515,346,000	1,184,997	1,346,473
1994	30,416	631,232,500	1,223,141	1,586,955
1995	31,533	554,096,250	1,260,571	1,497,339
1996	32,430	759,600,000	1,315,412	1,324,923
1997	32,830	769,810,000	1,330,592	1,220,563
1998	33,232	779,930,000	1,342,550	1,203,916
1999	32,808	771,135,000	1,336,152	1,432,740
2000	33,468	794,480,000	1,346,981	1,708,753
2001	34,885	829,425,000	1,387,334	1,605,553

- (3) *Premiums and claim amounts reflect the current premium of \$2.00 and the current benefit levels of \$10,000 for spouse and \$5,000 for dependent children, all per unit of coverage.*

Appendix F –Additional Information

The following information is provided to assist in preparing your proposal. Due to document size and format, most of the information is provided as either a web address or separate document.

- A. 2001 Policy Year Report

2001 policy year report.doc

- B. Group Life Insurance Policy No 2832-G with Amendments

Policyll.pdf

- C. Wisconsin Statutes Chapter 40 – Available on the ETF website under the Related Sites option

<http://etf.wi.gov>

- D. Wisconsin Administrative Code, ETF – Available on the ETF website under the Related Sites option

<http://etf.wi.gov>

- E. Wisconsin Public Employers Group Life Insurance Program Administrative Agreement with Amendments

Agreement.pdf

- F. Program Booklets – Available on the ETF website in the Publications option under Insurance Forms and Brochures

<http://etf.wi.gov>

- G. Pooling Volume – The following table includes pooled insurance amounts as of December 31, 2002.

Appendix F –Additional Information

Pooled Amounts as of 12/31/2002
Volume in excess of \$500,000, by age

<u>Age</u>	<u>Local</u>	<u>State</u>	<u>Total</u>
17	0	0	0
18	0	0	0
19	0	0	0
20	0	0	0
21	0	0	0
22	0	0	0
23	0	0	0
24	0	0	0
25	0	0	0
26	0	0	0
27	0	0	0
28	0	0	0
29	0	0	0
30	0	0	0
31	0	0	0
32	0	0	0
33	0	0	0
34	0	0	0
33	0	300,000	300,000
34	0	35,000	35,000
35	0	0	0
36	0	0	0
37	0	348,000	348,000
38	280,000	5,000	285,000
39	0	715,000	715,000
40	0	1,339,000	1,339,000
41	0	1,190,000	1,190,000
42	0	1,087,000	1,087,000
43	70,000	1,090,000	1,160,000
44	0	950,000	950,000
45	0	1,580,000	1,580,000
46	0	490,000	490,000
47	0	412,000	412,000
48	740,000	790,000	1,530,000
49	40,000	634,000	674,000
50	0	1,822,000	1,822,000
51	135,000	746,000	881,000
52	282,000	741,000	1,023,000
53	150,000	2,660,000	2,810,000
54	223,000	2,037,000	2,260,000
55	24,000	1,781,000	1,805,000
56	0	3,189,000	3,189,000
57	130,000	193,000	323,000
58	0	755,000	755,000
59	0	818,000	818,000
60	0	947,000	947,000
61	530,000	353,000	883,000
62	140,000	480,000	620,000
63	0	833,000	833,000
64	0	159,000	159,000
65	0	0	0
66	0	0	0
67	0	0	0
68	0	175,000	175,000
69	0	0	0
Total	2,744,000	28,654,000	31,398,000