

PLAINTIFF'S EXHIBIT

MET-801

GROUP INSURANCE  
ACTUARIAL-PRICING  
Medical Care Sec.

Area 21-V

Operating Results From Annual Statements (Gain and Loss Exhibits)  
For Leading Companies - 1958 and 1949-1958  
 (As Percentages of Premium and Other Income Less Dividends)

Group Disability Insurance

|               | <u>Expenses</u>          |           | <u>Additions to Contingency</u> |           | <u>Total Retention</u>   |           |
|---------------|--------------------------|-----------|---------------------------------|-----------|--------------------------|-----------|
|               | <u>(Excluding Taxes)</u> |           | <u>Reserves and Surplus</u>     |           | <u>(Including Taxes)</u> |           |
|               | 1958                     | 1949-1958 | 1958                            | 1949-1958 | 1958                     | 1949-1958 |
| Metropolitan  | 6.3%                     | 6.9%      | 1.5%                            | 1.7%      | 9.8%                     | 11.4%     |
| Aetna         | 7.6                      | 7.8 *     | .7                              | 1.3 *     | 11.3                     | 12.2 *    |
| Conn. Gen'l.  | 11.9                     | 11.2      | - 2.2                           | - .1      | 12.9                     | 14.6      |
| Equitable     | 10.3                     | 11.1      | - 2.5                           | - .5      | 10.6                     | 13.4      |
| John Hancock  | 11.2                     | 12.3      | - 1.1                           | 1.1       | 12.0                     | 15.9      |
| New York Life | 16.3                     | 20.2 **   | - 6.4                           | - 11.0 ** | 12.5                     | 11.7 **   |
| Prudential    | 11.3                     | 12.4      | - .6                            | - .9      | 12.9                     | 14.2      |

\* 1953-1958. Gain and Loss Exhibit omitted Disability until 1953.

\*\* 1951-1958. New York Life entered Group Disability business in 1951.

Operating Results From Annual Statements (Gain and Loss Exhibits)  
For Leading Companies - 1958 and 1949-1958  
 (As Percentages of Premium and Other Income Less Dividends)

Group Life and Disability Insurance Combined

|               | <u>Expenses</u>          |           | <u>Additions to Contingency</u> |           | <u>Total Retention</u>   |           |
|---------------|--------------------------|-----------|---------------------------------|-----------|--------------------------|-----------|
|               | <u>(Excluding Taxes)</u> |           | <u>Reserves and Surplus</u>     |           | <u>(Including Taxes)</u> |           |
|               | 1958                     | 1949-1958 | 1958                            | 1949-1958 | 1958                     | 1949-1948 |
| Metropolitan  | 4.9%                     | 5.5%      | 1.7%                            | 2.3%      | 8.7%                     | 10.4%     |
| Aetna         | 6.9                      | 7.0 *     | 2.7                             | 3.6 *     | 12.3                     | 13.3 *    |
| Conn. Gen'l.  | 10.9                     | 10.2      | .4                              | 2.8       | 14.2                     | 16.1      |
| Equitable     | 8.0                      | 8.7       | .2                              | 1.1       | 10.8                     | 12.4      |
| John Hancock  | 10.0                     | 10.4      | .2                              | 2.5       | 12.0                     | 15.1      |
| New York Life | 15.5                     | 19.6 **   | - 1.8                           | - 5.5 **  | 16.2                     | 16.5 **   |
| Prudential    | 8.2                      | 9.3       | .4                              | 1.0       | 10.7                     | 12.6      |

\* 1953-1958. Gain and Loss Exhibit omitted Disability until 1953.

\*\* 1951-1958. New York Life entered Group Disability business in 1951.

1959

# **GROUP INSURANCE RATES AND UNDERWRITING DIGEST**

**METROPOLITAN LIFE INSURANCE COMPANY**

**One Madison Avenue, New York 10, N. Y.**

**G. 573-Jan. 1956-Printed in U.S.A. (1-56)**