PLAINTIFF'S EXHIBIT
MET-803

ACCIDENT & SICKNESS (WEEKLY BENEFITS)

NOTE: Exceptions in SOLID CAPITALS must be referred to Regional Supervisor.

Coverage:

Weekly benefits are payable during total (non-occupational) disability. Plans with benefits beginning 8th day of disability and payable for 13 or 26 weeks recommended to help keep expenses at minimum and increase dividend possibilities. Other Plans for which rates are included in this Rate Book available.

Maternity benefits, subject to limitations indicated below, may be *included or excluded entirely*.

Sickness benefits commencing on 4th day should be written only when necessary and should be particularly avoided where a large percentage of group is female (Frequency of short duration disabilities for females is substantially greater than for males.)

Limitations:

Maximum 6 weeks' benefits for maternity. Benefits not payable for pregnancy existing on day female employee becomes insured unless her insurance effective on effective date of Plan or within 31 days thereafter.

Plans with less than 26 week benefit period: benefits for employees age 60 and over limited to maximum benefit period for all disabilities commencing within any 12 months. MAY BE ELIMINATED UNDER CERTAIN CONDITIONS.

Plans on employees in Rhode Island, California, New York and New Jersey, subject to prior review for compliance with state disability benefit laws.

Underwriting:

Exclude any class of employees whose salaries are continued during disability.

While rates are loaded for normal increase in claims where benefits on female employees exceed 11% of total, an abnormally large number of claims can be expected if a high proportion of benefits is on married females. Any such group should be referred with full information before *an offer* is made.

Minimum Weekly Benefit: $17.50. LOWER MINIMUM AVAILABLE ONLY IN SPECIAL CIRCUMSTANCES.

Maximum Benefits:

A. Salary schedules, if well balanced and providing for both increases and decreases when earnings change, may provide as much as 75% of minimum earnings in each class. If increases only are provided maximum benefit may not exceed 60% of minimum earnings in each class. In either case difference between classes may not exceed $14. Top weekly benefit may be *in accordance* with that one of following tables suitable to individual case:

1. Based on number of lives as follows:

Number Insured At Issue	Maximum Benefit
Less than 75	$[illegible]
75 to 149	50
150 to 299	60
300 or more	70

HIGHER MAXIMUM AVAILABLE FOR 600 LIVES OR MORE.

ACCIDENT & SICKNESS (WEEKLY BENEFITS)

NOTE: Exceptions in SOLID CAPITALS must be referred to Regional Supervisor.

2. Based on average weekly benefit of group: If average is $37.50 or *less* maximum may be *twice* the *average* plus $10 up to total of $75. If average is over $37.50 maximum may be twice average but not more than $100. HIGHER MAXIMUM AVAILABLE IN SPECIAL CIRCUMSTANCES.

B. Flat schedules based on minimum earnings as follows:

Minimum Earnings	Maximum Benefit*
Less than $35	$21
$35 but less than $40	25
40 but less than 50	28
50 but less than 60	35
60 and over	42

*May be adjusted to confore with state cash sickness laws.

Maximum difference between adjacent classes $14.

Overlapping of Accident & Sickness benefits with Instalment Total and Permanent Disability provision under Life Insurance should be avoided.

Rates:

Loadings required for certain hazardous industries, see "Classification of Industries," pages 8-1 through 8-9.

Rates (maternity included). . . . . .page 3-3.
Rates (maternity excluded). . . . . .page 3-4.

Also see Page 8-10 and Section of Page 8-11 dealing with employees age 60 and over.

GROUP ACCIDENT AND SICKNESS INSURANCE (Non-Occupational)

Schedule of Minimum Monthly Premiums Per $10 Weekly Benefit

NO INDUSTRY LOADING - MATERNITY BENEFITS INCLUDED

Day Benefits Begin		Maximum Duration (Weeks)	% of Benefits on Females									
Accident	Sickness		Less Than 11	11-21	21-31	31-41	41-51	51-61	61-71	71-81	81-91	91 and over
8th	8th	13	$ .54	$ .61	$ .68	$ .75	$ .82	$ .89	$ .96	$1.03	$1.10	$1.17
		26	.72	.79	.86	.93	1.00	1.07	1.14	1.21	1.28	1.35
		52	.84	.91	.98	1.05	1.12	1.19	1.26	1.33	1.40	1.47
1st	8th	13	.59	.66	.73	.80	.87	.94	1.01	1.08	1.15	1.22
		26	.77	.84	.91	.98	1.05	1.12	1.19	1.26	1.33	1.40
		52	.88	.95	1.02	1.09	1.16	1.23	1.30	1.37	1.44	1.51
4th	4th	13	.69	.77	.85	.93	1.01	1.09	1.17	1.25	1.33	1.41
		26	.87	.95	1.03	1.11	1.19	1.27	1.35	1.43	1.51	1.59
		52	1.00	1.08	1.16	1.24	1.32	1.40	1.48	1.56	1.64	1.72
1st	4th	13	.72	.80	.88	.96	1.04	1.12	1.20	1.28	1.36	1.44
		26	.91	.99	1.07	1.15	1.23	1.31	1.39	1.47	1.55	1.63
		52	1.03	1.11	1.19	1.27	1.35	1.43	1.51	1.59	1.67	1.75
15th	15th	26	.64	.71	.78	.85	.92	.99	1.06	1.13	1.20	1.27
		52	.75	.82	.89	.96	1.03	1.10	1.17	1.24	1.31	1.38

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GROUP SICKNESS AND ACCIDENT INSURANCE (Non-Occupational)

Schedule of Minimum Monthly Premiums Per $10 Weekly Benefit

NO INDUSTRY LOADING - MATERNITY BENEFITS INCLUDED

Schedule A

Applicable to groups with a total gross monthly disability premium at issue of less than $2,000 which meet both of the following requirements:

(a) Group is on the Simplified Accounting System, and
(b) All eligible employees must become insured.

THESE RATES ARE NOT SUBJECT TO PERCENTAGE REDUCTIONS ACCORDING TO AMOUNT OF TOTAL GROSS MONTHLY DISABILITY PREMIUM AT ISSUE.

Day Benefits Begin		Maximum Duration (Weeks)	% of Benefits on Females									
Accident	Sickness		Less Than 11	11-21	21-31	31-41	41-51	51-61	61-71	71-81	81-91	91 and Over
8th	8th	13	$ .57	$ .66	$ .71	$ .77	$ .83	$ .88	$ .94	$1.00	$1.05	$1.11
		26	.68	.78	.85	.92	.99	1.05	1.12	1.19	1.26	1.33
		52	.88	1.01	1.10	1.19	1.28	1.36	1.45	1.54	1.63	1.72
1st	8th	13	.63	.72	.79	.85	.91	.98	1.04	1.10	1.17	1.23
		26	.73	.84	.91	.99	1.06	1.13	1.20	1.28	1.35	1.42
		52	.93	1.07	1.16	1.26	1.35	1.44	1.53	1.63	1.72	1.81
4th	4th	13	.73	.84	.91	.99	1.06	1.13	1.20	1.28	1.35	1.42
		26	.83	.95	1.04	1.12	1.20	1.29	1.37	1.45	1.54	1.62
		52	1.05	1.21	1.31	1.42	1.52	1.63	1.73	1.84	1.94	2.05
1st	4th	13	.76	.87	.95	1.03	1.10	1.18	1.25	1.33	1.41	1.48
		26	.86	.99	1.08	1.16	1.25	1.33	1.42	1.51	1.59	1.68
		52	1.08	1.24	1.35	1.46	1.57	1.67	1.78	1.89	2.00	2.11
15th	15th	26	.61	.70	.76	.82	.88	.95	1.01	1.07	1.13	1.19
		52	.79	.91	.99	1.07	1.15	1.22	1.30	1.38	1.46	1.54

GROUP ACCIDENT AND SICKNESS INSURANCE (Non-Occupational)

Schedule of Minimum Monthly Premiums Per $10 Weekly Benefit

NO INDUSTRY LOADING - MATERNITY BENEFITS EXCLUDED

Day Benefits Begin		Maximum Duration (Weeks)	% of Benefits on Females									
Accident	Sickness		Less Than 11	11-21	21-31	31-41	41-51	51-61	61-71	71-81	81-91	91 and over
8th	8th	13	$ .52	$ .55	$ .59	$ .63	$ .67	$ .71	$ .75	$ .79	$ .83	$ .87
		26	.70	.73	.77	.81	.85	.89	.93	.97	1.01	1.05
		52	.82	.85	.89	.93	.97	1.01	1.05	1.09	1.13	1.17
1st	8th	13	.57	.60	.64	.68	.72	.76	.80	.84	.88	.92
		26	.75	.78	.82	.86	.90	.94	.98	1.02	1.06	1.10
		52	.86	.89	.93	.97	1.01	1.05	1.09	1.13	1.17	1.21
4th	4th	13	.67	.71	.76	.81	.86	.91	.96	1.01	1.06	1.11
		26	.85	.89	.94	.99	1.04	1.09	1.14	1.19	1.24	1.29
		52	.98	1.02	1.07	1.12	1.17	1.22	1.27	1.32	1.37	1.42
1st	4th	13	.70	.74	.79	.84	.89	.94	.99	1.04	1.09	1.14
		26	.89	.93	.98	1.03	1.08	1.13	1.18	1.23	1.28	1.33
		52	1.01	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45
15th	15th	26	.62	.65	.69	.73	.77	.81	.85	.89	.93	.97
		52	.73	.76	.80	.84	.88	.92	.96	1.00	1.04	1.08

GROUP SICKNESS AND ACCIDENT INSURANCE (Non-Occupational)

Schedule of Minimum Monthly Premiums Per $10 Weekly Benefit

NO INDUSTRY LOADING - MATERNITY BENEFITS EXCLUDED

Schedule A

Applicable to groups with a total gross monthly disability premium at issue of less than $2,000 which meet both of the following requirements:

(a) Group is on the Simplified Accounting System, and
(b) All eligible employees must become insured.

THESE RATES ARE NOT SUBJECT TO PERCENTAGE REDUCTIONS ACCORDING TO AMOUNT OF TOTAL GROSS MONTHLY DISABILITY PREMIUM AT ISSUE.

Day Benefits Begin		Maximum Duration (Weeks)	% of Benefits on Females									
Accident	Sickness		Less Than 11	11-21	21-31	31-41	41-51	51-61	61-71	71-81	81-91	91 and Over
8th	8th	13	$ .57	$ .60	$ .63	$ .66	$ .68	$ .71	$ .74	$ .77	$ .80	$ .83
		26	.68	.72	.77	.81	.84	.88	.92	.96	1.01	1.05
		52	.88	.95	1.02	1.08	1.13	1.19	1.25	1.31	1.38	1.44
1st	8th	13	.63	.66	.71	.74	.76	.81	.84	.87	.92	.95
		26	.73	.78	.83	.88	.91	.96	1.00	1.05	1.10	1.14
		52	.93	1.01	1.08	1.15	1.20	1.27	1.33	1.40	1.47	1.53
4th	4th	13	.73	.78	.83	.88	.91	.96	1.00	1.05	1.10	1.14
		26	.83	.89	.96	1.01	1.05	1.12	1.17	1.22	1.29	1.34
		52	1.05	1.15	1.23	1.31	1.37	1.46	1.53	1.61	1.69	1.77
1st	4th	13	.76	.81	.87	.92	.95	1.01	1.05	1.10	1.16	1.20
		26	.86	.93	1.00	1.05	1.10	1.16	1.22	1.28	1.34	1.40
		52	1.08	1.18	1.27	1.35	1.42	1.50	1.58	1.66	1.75	1.83
15th	15th	26	.61	.64	.68	.71	.73	.78	.81	.84	.88	.91
		52	.79	.85	.91	.96	1.00	1.05	1.10	1.15	1.21	1.26

GROUP SICKNESS AND ACCIDENT INSURANCE (Non-Occupational)

Schedule of Minimum Monthly Premiums Per $10 Weekly Benefit

NO INDUSTRY LOADING - MATERNITY BENEFITS INCLUDED

Schedule B

Applicable to groups which are not eligible for Schedule A rates.

Day Benefits Begin		Maximum Duration (Weeks)	% of Benefits on Females								
Accident	Sickness		Less Than 11	11-21	21-31	31-41	41-51	51-61	61-71	71-81	81-91	91 and Over
8th	8th	13	$ .60	$ .69	$ .75	$ .81	$ .87	$ .93	$ .99	$1.05	$1.11	$1.17
		26	.72	.83	.90	.97	1.04	1.12	1.19	1.26	1.33	1.40
		52	.93	1.07	1.16	1.26	1.35	1.44	1.53	1.63	1.72	1.81
1st	8th	13	.66	.76	.83	.89	.96	1.02	1.09	1.16	1.22	1.29
		26	.77	.89	.96	1.04	1.12	1.19	1.27	1.35	1.42	1.50
		52	.98	1.13	1.23	1.32	1.42	1.52	1.62	1.72	1.81	1.91
4th	4th	13	.77	.89	.96	1.04	1.12	1.19	1.27	1.35	1.42	1.50
		26	.87	1.00	1.09	1.17	1.26	1.35	1.44	1.52	1.61	1.70
		52	1.11	1.28	1.39	1.50	1.61	1.72	1.83	1.94	2.05	2.16
1st	4th	13	.80	.92	1.00	1.08	1.16	1.24	1.32	1.40	1.48	1.56
		26	.91	1.05	1.14	1.23	1.32	1.41	1.50	1.59	1.68	1.77
		52	1.14	1.31	1.43	1.54	1.65	1.77	1.88	2.00	2.11	2.22
15th	15th	26	.64	.74	.80	.86	.93	.99	1.06	1.12	1.18	1.25
		52	.83	.95	1.04	1.12	1.20	1.29	1.37	1.45	1.54	1.62

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GROUP SICKNESS AND ACCIDENT INSURANCE (Non-Occupational)

Schedule of Minimum Monthly Premiums Per $10 Weekly Benefit

NO INDUSTRY LOADING - MATERNITY BENEFITS EXCLUDED

Schedule B

Applicable to groups which are not eligible for Schedule A rates.

Day Benefits Begin		Maximum Duration (Weeks)	% of Benefits on Females									
Accident	Sickness		Less Than 11	11-21	21-31	31-41	41-51	51-61	61-71	71-81	81-91	91 and Over
8th	8th	13	$ .60	$ .63	$ .66	$ .69	$ .72	$ .75	$ .78	$ .81	$ .84	$ .87
		26	.72	.77	.81	.85	.89	.94	.98	1.02	1.06	1.10
		52	.93	1.01	1.07	1.14	1.20	1.26	1.32	1.39	1.45	1.51
1st	8th	13	.66	.70	.74	.77	.81	.84	.88	.92	.95	.99
		26	.77	.83	.87	.92	.97	1.01	1.06	1.11	1.15	1.20
		52	.98	1.07	1.14	1.20	1.27	1.34	1.41	1.48	1.54	1.61
4th	4th	13	.77	.83	.87	.92	.97	1.01	1.06	1.11	1.15	1.20
		26	.87	.94	1.00	1.05	1.11	1.17	1.23	1.28	1.34	1.40
		52	1.11	1.22	1.30	1.38	1.46	1.54	1.62	1.70	1.78	1.86
1st	4th	13	.80	.86	.91	.96	1.01	1.06	1.11	1.16	1.21	1.26
		26	.91	.99	1.05	1.11	1.17	1.23	1.29	1.35	1.41	1.47
		52	1.14	1.25	1.34	1.42	1.50	1.59	1.67	1.76	1.84	1.92
15th	15th	26	.64	.68	.71	.74	.78	.81	.85	.88	.91	.95
		52	.83	.89	.95	1.00	1.05	1.11	1.16	1.21	1.27	1.32

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 Insurance

	Expenses (Excluding Taxes)		Additions to Contingency Reserves and Surplus		Total Retention (Including Taxes)	
	1958	1949-1958	1958	1949-1958	1958	1949-1958
Metropolitan	3.3%	4.0%	1.9%	2.9%	7.3%	9.2%
Aetna	5.5	5.6	6.5	8.0	14.1	15.7
Conn. Gen'l.	9.1	8.6	5.1	7.9	16.5	18.7
Equitable	5.2	5.8	3.5	3.0	11.0	11.2
John Hancock	8.4	8.2	1.9	4.1	12.1	14.1
New York Life	13.7	18.0*	8.0	7.5*	24.2	27.7*
Prudential	5.4	6.6	1.4	2.6	8.8	11.2
Travelers	5.7	6.8	3.7	4.0	11.5	12.9

* 1950-1958. New York Life entered Group Life business in 1950