

## AN ANALYSIS OF HEALTH CLAIMS BY DISEASE.

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The conservation of the public health is the subject of much discussion at the present time. The economic loss due to illness has been calculated from various sources of information and the most efficient means of providing a remedy, whether in the form of prevention campaigns or systems of insurance, is widely debated. On the assumption that it would be interesting to learn what forms of illness are responsible for loss payments in the Health Insurance business the present analysis of The Travelers Insurance Company's paid claims was undertaken.

The tabulation is entirely confined to claims presented by what are considered the best risks under the commercial form, the clerical, professional and commercial occupations in the preferred, extra preferred and selected ordinary rates and white males only are considered. The total of policy years 1914, 1915 and 1916 representing illness contracted during the calendar years 1914 to 1917, inclusive, is the basis of the analysis. The well known factors, such as careful selection of risks, policy limit, cancellation clause, refusal of renewal, which make the facts drawn from statistics of carriers so difficult of application to morbidity in general, are of course present in this data and in some instances are very apparent. Nevertheless, a condition of sickness being duly established and in accordance with the practice of the business certified by an attending physician, the results afford an interesting exhibit of the frequency and severity of different diseases.

The policies which are involved in the analysis cover all diseases and provide a limit of fifty-two weeks indemnity. On claims where payment was made for both house confinement and non-house confinement the periods of disability are combined which brings the data to a basis of disability from sickness while totally incapacitated from work. A separation is made by age periods and tables are compiled for combinations of the various diseases in groups relating to the different systems of the body together with complete

exhibits subdivided to specific diseases. Table I presents the number of claims and per cent.; Table II shows the days of disability and the per cent. and Table III gives the average number of days disability per claim for the various systems of the body and are summaries of the detailed data in Table VI.

Referring to Table I, All Ages, the predominance of Influenza among ailments encountered in this kind of business is immediately noticed. This disease stands first contributing 27.88 per cent. of all cases. If we combine it with throat affections and respiratory diseases we have 50.09 per cent of all cases. One half of all claims presented are thus accounted for at once. As most of us know from experience the period of disability caused by Influenza usually is not great and this particular tabulation gives an average of 11.4 days per claim, but it should be remembered that the period under observation does not include the extremely virulent and costly epidemic of 1918-1919. This comparatively short disability period causes Influenza to take third place in severity measured by days as shown in Table II and a combination with throat and lung affections produces 32.07 per cent. of all disability. It will be noted in Table I that the distribution of cases of Influenza is fairly constant throughout the different age groups.

Diseases of the Digestive System are second in rank by occurrence and this position is maintained excepting for the age group 25 to 29 where throat affections which rank third rise slightly above it. The number of claims for Diseases of the Throat are most frequent in the early ages holding second place in the group 25-29 and steadily decreasing beyond age 29.

General Diseases are above the average up to Age 24 then dropping below and remaining to Age 40 where an increase is noted which can be traced to Myalgias and Rheumatic conditions.

Respiratory Diseases are fifth in order and up to Age 40 are below the average, but from that point are constantly over average.

The non-venereal diseases of the Genito-Urinary System and the diseases of the Circulatory System are more frequent in the older ages.

In Table II which presents the days of disability and per cent., we find that Digestive System ailments are in first place in the All Ages column and alternate between first and second place throughout the age groups. The very large proportion from this cause for Age 19 and Under can be traced to Appendicitis cases con-

tributing 20.89 per cent. and an Ischio-Rectal Abscess claim causing 13.66 per cent. of all disability.

Next in order are the General Diseases and these ailments move up to first place from Age 25 to 34 where tuberculosis of the lungs, malignant tumors, and myalgias show a marked increase. The largest number of cases of tuberculosis of the lungs found in any age group is fifteen in Age 25-29 group.

Influenza steadily holds third place in amount of disability contributed and there is no great change between age periods.

Diseases of the Nervous System hold fourth place for All Ages and in the age distribution steadily ascend from 3.68 per cent. at Ages 20-24 to 15.41 per cent. at 40-44 followed by a decrease to 13.19 per cent. during the next five years and then again mounting to reach 17.11 per cent. for Ages 55-60.

Respiratory Diseases follow ranking fifth, and appear to be more severe in the Ages beyond 35.

Throat affections are of next importance and it will be seen that the younger ages are over average conforming with the comparatively greater incidence for those ages shown in Table I.

Skin Diseases rank seventh with age groups 20-24 and 45-49 the largest contributors.

The first seven Disease groupings are responsible for 91.89 per cent. of all cases and 89.55 per cent. of all disability.

Table III presents the average length of period of disability in days per claim. The ratios for all Diseases clearly indicates a steady increase of the disability period with age. It will be noted that the diseases which cause the longest disability are least frequently encountered. Thus, the Circulatory System furnishes about one per cent. of all claims but causes a sixty day disability period. Nervous System ranks seventh in number but averages 50.6 days per claim. Genito-Urinary (Non-Venereal) ninth in number, 33.1 days; Venereal Diseases, thirteenth in number, 25.9 days. The data is undoubtedly affected at this point by the operation of the cancellation clause and the failure of policyholders to present claims for disability due to Venereal Disease.

Tables IV and V are exhibits of the summarized data by State Groups and Table VII shows the same information in detail. The subdivision consists of Group 1—New England, New York, New Jersey and Pennsylvania; Group 2—the north central states; Group 3—a belt of states across the center of the country from the

Atlantic to the Kansas-Colorado boundary; Group 4—the South; Group 5—the far West. The following is a list of the states comprising each group.

<i>Group 1</i>	<i>Group 2</i>	<i>Group 3</i>
Maine	Ohio	Delaware
New Hampshire	Indiana	Maryland
Vermont	Michigan	District of Columbia
Massachusetts	Illinois	Virginia
Rhode Island	Wisconsin	West Virginia
Connecticut	Iowa	North Carolina
New York	Minnesota	Tennessee
New Jersey	Nebraska	Kentucky
Pennsylvania	North Dakota	Missouri
	South Dakota	Kansas
<i>Group 4</i>		<i>Group 5</i>
South Carolina		Montana
Georgia		Wyoming
Florida		Colorado
Alabama		New Mexico
Mississippi		Arizona
Louisiana		Utah
Texas		Idaho
Oklahoma		Nevada
Arkansas		Washington
		Oregon
		California

The outstanding features of Table IV which shows the number of claims are the wide departures from average in groups 3 and 4. The ever present and dominating Influenza leads as usual with the exception of Group 4 (the South) where claims for disease of the Digestive System are found to be more frequent and it will be noted that their percentage 23.90 is greater than in any other group. This increase is spread fairly evenly over most of the diseases in the group with a few exceptional increases such as Auto-Intoxication having 5.91 per cent. as compared with an average of 1.47 per cent.; and Hemorrhoids, 3.02 per cent.—average, 1.43 per cent.

The Influenza ratio in the Southern states group is lower than in any other and the same is true for Respiratory Diseases and Throat Affections, but on the other hand there is an increase in Digestive Diseases and also in General Diseases. Among the latter

TABLE I.  
NUMBER OF CLAIMS AND PER CENT. FOR DISEASE GROUPS BY AGE PERIODS.

	All Ages.		19 and Under.		20-24.		25-29.		30-34.		35-39.		40-44.		45-49.		50-54.		55-60.	
	No. Claims.	%.	No. Claims.	%.	No. Claims.	%.	No. Claims.	%.	No. Claims.	%.	No. Claims.	%.	No. Claims.	%.	No. Claims.	%.	No. Claims.	%.	No. Claims.	%.
Influenza	3,105	27.88	18	28.13	217	25.62	515	26.84	592	28.75	583	28.30	472	27.11	402	29.43	198	26.37	108	32.73
Other general diseases	1,377	12.37	10	15.62	111	13.11	216	11.26	242	11.75	247	11.99	224	12.87	189	13.85	100	13.31	38	11.51
Nervous system	592	4.74	—	—	19	2.24	62	3.23	95	4.61	90	4.37	116	6.66	74	5.42	45	6.00	27	8.18
Circulatory system	105	.94	—	—	7	.82	10	.52	10	.49	18	.87	16	.92	17	1.24	20	2.66	7	2.12
Respiratory system	976	8.76	3	4.69	69	8.15	143	7.45	146	7.09	175	8.50	180	10.34	123	9.00	102	13.58	35	10.61
Digestive system	1,912	17.17	14	21.88	159	18.76	332	17.29	398	19.33	337	16.36	272	15.62	216	15.81	128	17.04	56	16.97
Genito-urinary (non-venereal)	251	2.25	1	1.56	18	2.13	41	2.13	22	1.07	46	2.23	45	2.58	40	2.93	27	3.60	11	3.33
Skin	837	7.52	1	1.56	69	8.15	140	7.29	136	6.61	174	8.45	133	7.64	103	7.54	58	7.72	23	6.97
Genito-urinary (venereal)	23	.21	1	1.56	2	.24	12	.63	3	.15	3	.15	1	.06	1	.07	—	—	—	—
Eye	124	1.11	1	1.56	12	1.42	19	.99	27	1.31	26	1.26	21	1.21	9	.66	8	1.07	1	.30
Ear	125	1.12	1	1.56	13	1.53	27	1.41	22	1.07	25	1.21	15	.86	13	.95	7	.93	2	.61
Throat	1,498	13.45	12	18.75	130	15.35	342	17.83	308	14.96	295	14.32	206	11.83	145	10.61	44	5.86	16	4.85
Nose	276	2.48	2	3.13	21	2.48	60	3.13	58	2.81	41	1.99	40	2.30	34	2.49	14	1.86	6	1.82

TABLE II.  
DAYS OF DISABILITY AND PER CENT. FOR DISEASE GROUPS BY AGE PERIODS.

	All Ages.		19 and Under.		20-24.		25-29.		30-34.		35-39.		40-44.		45-49.		50-54.		55-60.	
	Days Disab.	%.	Days Disa.	%.	Days Disab.	%.														
Influenza . . . . .	35,262	15.36	180	15.66	2,085	15.72	5,218	15.23	6,157	16.52	6,345	15.15	5,895	15.19	5,016	16.15	2,718	12.28	1,648	17.36
Other general diseases . . . . .	45,376	19.81	183	15.93	2,365	17.84	8,081	23.60	8,934	23.97	7,343	17.53	7,457	19.23	5,751	18.52	3,446	15.56	1,816	19.13
Nervous system . . . . .	26,726	11.65	—	—	488	3.68	2,380	6.95	3,646	9.78	4,892	11.68	5,977	15.41	4,095	13.19	3,624	16.36	1,624	17.11
Circulatory system . . . . .	6,308	2.75	—	—	457	3.44	236	.69	226	.61	583	1.39	1,022	2.63	786	2.53	2,196	9.92	802	8.45
Respiratory system . . . . .	21,625	9.43	27	2.35	1,352	10.19	2,940	8.58	3,002	8.05	4,781	11.41	4,119	10.62	2,290	7.37	2,519	11.38	595	6.27
Digestive system . . . . .	46,288	20.19	504	43.87	3,122	23.54	7,358	21.48	7,965	21.37	8,828	21.06	6,814	17.56	6,195	19.95	3,922	17.71	1,580	16.64
Genito-urinary (non-venereal) . . . . .	8,316	3.63	17	1.48	398	3.00	1,118	3.26	606	1.63	1,696	4.05	1,200	3.09	1,710	5.51	1,118	5.05	453	4.77
Skin . . . . .	13,377	5.83	6	.52	972	7.33	1,610	4.70	1,745	4.68	2,667	6.37	2,302	5.93	2,306	7.42	1,242	5.61	527	5.55
Genito-urinary (venereal) . . . . .	695	.26	63	5.48	38	.29	330	.96	80	.21	70	.17	8	.02	6	.02	—	—	—	—
Eye . . . . .	2,023	.88	14	1.22	292	2.20	332	.97	481	1.29	449	1.07	234	.60	138	.44	77	.35	6	.06
Ear . . . . .	2,343	1.02	10	.87	164	1.24	458	1.34	518	1.39	353	.84	383	.99	184	.59	243	1.10	30	.32
Throat . . . . .	16,691	7.28	135	11.75	1,169	8.82	3,443	10.05	3,103	8.33	3,146	7.51	2,721	7.01	1,970	6.34	734	3.32	270	2.84
Nose . . . . .	4,386	1.91	10	.87	359	2.71	749	2.19	807	2.17	740	1.77	667	1.72	611	1.97	301	1.36	142	1.50

TABLE III.

DAYS OF DISABILITY PER CLAIM FOR DISEASE GROUPS BY AGE PERIODS.

	All Ages.	19 and Under.	20-24.	25-29.	30-34.	35-39.	40-44.	45-49.	50-54.	55-60.
Influenza.....	11.4	10.0	9.6	10.1	10.4	10.9	12.5	12.5	13.7	15.3
Other general diseases.....	33.0	18.3	21.3	37.4	36.9	29.7	33.3	30.4	34.5	47.8
Nervous system.....	50.6	—	25.7	38.4	38.4	54.4	51.5	55.3	80.5	60.1
Circulatory system.....	60.1	—	65.3	23.6	22.6	32.4	63.9	46.2	109.8	114.6
Respiratory system.....	22.2	9.0	19.6	20.6	20.6	27.3	22.9	18.6	24.7	17.0
Digestive system.....	24.2	36.0	19.6	22.2	20.0	26.2	25.1	28.7	30.6	28.2
Genito-urinary (non-venereal).....	33.1	17.0	22.1	27.3	27.5	36.9	26.7	42.8	41.4	41.2
Skin.....	16.0	6.0	14.1	11.5	12.8	15.3	17.3	22.4	21.4	22.9
Genito-urinary (venereal).....	25.9	63.0	19.0	27.5	26.7	23.3	8.0	6.0	—	—
Eye.....	16.3	14.0	24.3	17.5	17.8	17.3	11.1	15.3	9.6	6.0
Ear.....	18.7	10.0	12.6	17.0	23.5	14.1	25.5	14.2	34.7	15.0
Throat.....	11.1	11.3	9.0	10.1	10.1	10.7	13.2	13.6	16.7	16.9
Nose.....	15.9	5.0	17.1	12.5	13.9	18.0	16.7	18.0	21.5	23.7
All diseases.....	20.6	18.0	15.7	17.3	18.1	20.3	22.3	22.7	29.5	28.8

Malaria claims are an important factor and an increase is also shown for Typhoid. The largest percentage for Malaria appears in the Central states where 5.93 per cent. of all claims is for that disease as compared with 1.62 per cent. in All Groups. In the Southern states it furnishes 5.36 per cent. Typhoid Fever contributed 1.20 per cent. of all claims in the Central states and 1.51 per cent in the Southern states as compared with the average of 0.83 per cent. in the total experience. There is, therefore, a noticeable decrease in diseases of a respiratory nature and an increase in general diseases, particularly Malaria, and disturbances of the digestive system in the Southern states and we notice this transition gradually taking form through the Central states as compared with the closer adherence to average conditions exhibited by the other groups.

TABLE IV.  
NUMBER OF CLAIMS AND PER CENT. FOR DISEASE GROUPS BY STATE LOCATION.

	All Groups.		Group 1.		Group 2.		Group 3.		Group 4.		Group 5.	
	No. Claims.	%.										
Influenza . . . . .	3,105	27.88	1,623	28.50	806	30.03	330	24.74	164	22.53	182	26.11
Other general diseases . . . . .	1,377	12.37	631	11.09	295	10.99	227	17.02	135	18.55	89	12.77
Nervous system . . . . .	528	4.74	289	5.08	109	4.06	62	4.65	29	3.99	39	5.59
Circulatory system . . . . .	105	.94	63	1.11	17	.63	13	.97	6	.82	6	.86
Respiratory system . . . . .	976	8.76	556	9.76	248	9.24	84	6.30	28	3.84	60	8.61
Digestive system . . . . .	1,912	17.17	900	15.81	459	17.10	255	19.12	174	23.90	124	17.79
Genito-urinary (non-venereal) . . . . .	251	2.25	114	2.00	50	1.86	46	3.45	19	2.61	22	3.16
Skin . . . . .	837	7.52	457	8.02	180	6.71	91	6.82	64	8.79	45	6.46
Genito-urinary (venereal) . . . . .	23	.21	8	.14	3	.11	5	.37	6	.83	1	.14
Eye . . . . .	124	1.11	54	.95	36	1.34	13	.97	14	1.92	7	1.00
Ear . . . . .	125	1.12	69	1.21	30	1.12	11	.82	6	.82	9	1.29
Throat . . . . .	1,498	13.45	776	13.63	389	14.50	167	12.52	69	9.48	97	13.92
Nose . . . . .	276	2.48	154	2.70	62	2.31	30	2.25	14	1.92	16	2.30

TABLE V.  
DAYS OF DISABILITY AND PER CENT. FOR DISEASE GROUPS BY STATE LOCATION.

	All Groups.		Group 1.		Group 2.		Group 3.		Group 4.		Group 5.	
	Days Disab.	%.										
Influenza.....	35,262	15.36	19,816	15.29	8,877	17.15	3,603	15.00	1,578	11.91	1,798	13.47
Other general diseases.....	45,376	19.81	25,372	20.08	8,535	16.50	5,465	22.20	3,005	22.69	2,999	22.47
Nervous system.....	26,726	11.65	15,796	12.50	5,479	10.58	2,092	8.50	1,842	13.90	1,517	11.36
Circulatory system.....	8,298	2.75	4,550	3.60	776	1.50	647	2.62	212	1.60	123	.92
Respiratory system.....	21,625	9.43	12,262	9.70	5,820	11.25	1,798	7.30	699	5.28	1,046	7.84
Digestive system.....	46,288	20.19	23,889	18.91	11,241	21.72	5,535	22.48	3,157	23.83	2,466	18.47
Genito-urinary (non-venereal).....	8,316	3.63	4,073	3.23	1,625	3.14	1,185	4.81	451	3.41	982	7.36
Skin.....	13,377	5.83	7,362	5.83	2,893	5.59	1,404	5.70	842	6.36	876	6.56
Genito-urinary (venereal).....	595	.26	156	.12	82	.16	184	.75	165	1.25	8	.06
Eye.....	2,023	.88	804	.64	530	1.02	204	.83	348	2.63	137	1.03
Ear.....	2,343	1.02	1,357	1.07	482	.93	186	.76	105	.79	213	1.60
Throat.....	16,691	7.28	9,101	7.20	4,218	8.15	1,768	7.18	661	4.99	943	7.07
Nose.....	4,386	1.91	2,311	1.83	1,196	2.31	460	1.87	180	1.36	239	1.79

TABLE VI.

NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY AGE PERIODS.

	All Ages.		19 and Under.		20-24.	
	No. Claims.	Days Disab.	No. Claims.	Days Disab.	No. Claims.	Days Disab.
(1) Influenza.....	3,105	35,262	18	180	217	2,085
(2) Malaria.....	180	2,838	1	8	25	237
(3) Rheumatism, chronic.....	6	308				
(4) " acute articular	160	5,358			6	116
(5) Typhoid fever.....	92	5,348	2	83	7	277
(6) Mumps.....	82	1,108	3	34	12	155
(7) Measles.....	33	799	1	11	8	117
(8) Diphtheria.....	41	895			3	70
(9) Tuberculosis of lungs.....	55	8,110			3	589
(10) Whooping cough.....	11	301				
(11) Gout.....	12	567				
(12) Scarlet fever.....	18	636			2	86
(13) Tumors, benign.....	48	1,000	1	16	3	123
(14) Tumors, malignant.....	17	2,246				
(15) Anæmia.....	6	608				
(16) Myalgias.....	239	3,873			6	88
(17) Chickenpox.....	12	203			1	18
(18) Smallpox.....	15	348	1	30	3	38
(19) Syphilis.....	5	666				
(20) Diabetes.....	15	1,264			1	4
(21) Dengue.....	9	135			1	37
(22) Minor ailments.....	139	2,902			16	222
(23) Unclassified.....	161	5,520	1	1	12	164
General diseases.....	4,461	80,295	28	363	326	4,426
(40) Neuritis.....	228	6,900			6	89
(41) Neurasthenia.....	215	11,437			12	354
(42) Paralysis.....	10	1,546			1	45
(43) Cerebral apoplexy.....	12	1,365				
(44) Meningitis.....	5	281				
(45) Locomotor ataxia.....	1	19				
(46) Paresis.....	3	571				
(47) Insanity.....	16	3,814				
(48) Herpes zoster.....	38	793				
Dis. of nervous system.....	528	26,726			19	488
(60) Pericarditis, acute.....	2	122				
(61) Endocarditis, acute.....	7	369				
(62) Heart disease, organic.....	39	3,819			3	312
(63) Angina pectoris.....	6	552				
(64) Aneurism.....	2	162				
(65) Embolism and thrombosis.....	2	104				
(66) Phlebitis.....	9	321				
(67) Varicosities.....	10	263				
(68) Adenitis.....	28	596			4	145
(69) Tachycardia.....					7	457
Dis. of circulatory system.....	105	6,308				
(80) Bronchitis, acute.....	579	8,931	3	27	42	679
(81) Pleurisy.....	114	4,215			11	485
(82) Pneumonia, lobar.....	130	5,477			5	112
(83) Pneumonia, broncho.....	53	1,807			2	28



TABLE VI (*Continued*).<sup>1</sup>

NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY AGE PERIODS.

	All Ages.		19 and Under.		20-24.	
	No. Claims	Days Disab.	No. Claims	Days Disab.	No. Claims	Days Disab.
(84) Cold.....	85	587			9	48
(85) Asthma.....	9	519				
(86) Hay fever.....	6	89				
Dis. of respiratory system.....	976	21,625	3	27	69	1,362
(100) Appendicitis.....	393	14,161	6	240	41	1,357
(101) Indigestion.....	252	3,179	1	2	35	284
(102) Hemorrhoids.....	159	3,462			4	64
(103) Gastritis.....	155	2,975	1	5	15	247
(104) Fistula-in-ano.....	41	910			2	50
(105) Auto intoxication.....	164	2,657	1	21	8	183
(106) Ulcerated teeth.....	43	473			5	19
(107) Cholera morbus.....	3	133				
(108) Enteritis.....	188	2,277	1	5	15	121
(109) Cholecystitis.....	47	1,326			2	69
(110) Colitis.....	50	1,025			4	62
(111) Ulcer, gastric.....	30	1,365				
(112) Ulcer, duodenal.....	23	1,275				
(113) Jaundice, acute catarrhal.....	55	1,345	1	12	8	161
(114) Cirrhosis of liver.....	4	390				
(115) Ischio-rectal abscess.....	42	1,549	1	157		
(116) Cholelithiasis.....	36	1,858			2	102
(117) Ptomaine poisoning.....	104	1,265	1	5	8	38
(118) Peritonitis.....	5	223				
(119) Hernia.....	105	4,052	1	57	10	365
(120) Intestinal stasis.....	13	388				
Dis. of digestive system	1,912	46,288	14	504	159	3,122
(130) Orchitis.....	14	250			5	92
(131) Cystitis.....	46	1,295			3	86
(132) Nephritis, acute.....	36	1,522			2	22
(133) Nephritis, chronic.....	25	1,783				
(134) Prostatitis.....	18	591			1	24
(135) Epididymitis.....	6	112			2	56
(136) Hydrocele.....	11	243			2	23
(137) Varicocele.....	14	306	1	17	2	77
(138) Nephrolithiasis.....	75	1,936			1	18
(139) Pyelitis.....	6	278				
Dis. of genito-urinary system (non-venereal)	251	8,316	1	17	18	398
(150) Abscess.....	254	3,715	1	6	20	207
(151) Carbuncles.....	179	2,715			10	76
(152) Eczema.....	45	955			4	59
(153) Ingrown nail.....	10	68			2	7
(154) Furuncles.....	117	1,545			13	120
(155) Cellulitis.....	21	269			2	19
(156) Erysipelas.....	35	706				
(157) Infection.....	176	3,404			18	484
Dis. of skin and cellular tissue.....	837	13,377	1	6	69	972



TABLE VI (*Continued*).

NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY AGE PERIODS.

	All Ages.		19 and Under.		20-24.	
	No. Claims.	Days Disab.	No. Claims.	Days Disab.	No. Claims.	Days Disab.
(170) Heat prostration.....	21	343			2	24
(180) Gonorrhea.....	16	416	1	63	2	38
(181) Epididymitis.....	6	130				
(182) Chancroid.....	1	49				
(183) Syphilis.....						
Venereal diseases.....	23	595	1	63	2	38
(190) Conjunctivitis.....	65	776	1	14	7	117
(191) Chalazion.....	12	224				
(192) Cornea, ulcer of.....	10	166				
(193) Iridocyclitis.....	1	27				
(194) Iritis.....	17	482			2	153
(195) Keratitis.....	7	167			1	2
(196) Optic neuritis.....						
(197) Retinitis.....	5	125			1	16
(198) Hordeolum.....	7	56			1	4
Dis. of the eye.....	124	2,023	1	14	12	292
(210) Otitis media.....	110	1,813	1	10	10	133
(211) Mastoiditis.....	11	504			1	17
(212) Furuncles of ext. canal.....	4	26			2	14
Dis. of the ear.....	125	2,343	1	10	13	164
(220) Tonsillitis.....	1,103	11,841	10	125	100	916
(221) Laryngitis.....	107	1,505	1	7	4	23
(222) Quinsy.....	125	1,754			13	125
(223) Pharyngitis.....	88	765	1	3	5	46
(224) Hyper-tonsils.....	75	826			8	59
Dis. of the throat.....	1,498	16,691	12	135	130	1,169
(230) Sinusitis, frontal.....	67	1,418			2	143
(231) Sinusitis, ethmoidal.....	32	616			4	80
(232) Sinusitis, maxillary.....	46	766			3	26
(233) Rhinitis.....	26	294			2	9
(234) Hypertrophied turbinates	42	503	1	3	6	56
(235) Polypi.....	9	169			4	
(236) Deviated septum.....	54	620	1	7	4	45
Dis. of the nose.....	276	4,386	2	10	21	359
All diseases.....	11,137	229,316	64	1,149	847	13,261

TABLE VI (*Continued*).

NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY AGE PERIODS.

	25-29.		30-34.		35-39.		40-44.		45-49.		50-54.		55-60.	
	No. Claims.	Days Disab.												
(170)	5	72	3	40	2	40	3	21	5	118	1	28		
(180)	8	238	2	31	3	70	1	8	1	6				
(181)	4	92	1	49										
(182)														
(183)	12	330	3	80	3	70	1	8	1	6				
(190)	11	123	13	99	14	237	10	89	5	53	4	44		
(191)	1	11	3	133	2	23	4	49	1	1	2	1	6	
(192)	2	28	2	55	3	50	2	21	1	12				
(193)					1	27								
(194)	2	78	4	78	3	54	1	26	3	73	2	20		
(195)	1	25	3	63	1	49	1	28						
(196)														
(197)	1	49	2	53	1	7								
(198)	1	18			1	2	3	21	9	138	8	77	1	6
	19	332	27	481	26	449	21	234						
(210)	25	323	18	393	25	353	13	321	12	174	4	76	2	30
(211)	2	135	2	113			2	62	1	10	3	167		
(212)			2	12										
	27	458	22	518	25	353	15	383	13	184	7	243	2	30
(220)	252	2,377	242	2,286	219	2,334	143	1,877	102	1,412	24	298	11	216
(221)	21	174	9	158	22	241	26	399	15	186	9	317		
(222)	34	466	22	353	22	283	17	215	11	214	4	65	2	33
(223)	14	152	18	123	21	186	10	102	10	92	6	40	3	21
(224)	21	274	17	183	11	102	10	128	7	66	1	14		
	342	3,443	308	3,103	295	3,146	206	2,721	145	1,970	44	734	16	270
(230)	16	233	18	290	7	256	11	242	10	173	1	18	2	63
(231)	4	93	8	184	7	93	4	122	2	28	2	12	1	4
(232)	7	60	4	62	6	168	10	124	12	260	4	66		
(233)	12	141	4	54	2	17	3	25	1	14	1	28	1	6
(234)	12	113	8	73	9	111	2	28	3	30	1	89		
(235)			1	2	2	35	2	8	1	69	2	42	1	13
(236)	9	109	15	142	8	60	8	118	5	37	3	46	1	56
	60	749	58	807	41	740	40	667	34	611	14	301	6	142
	1,919	34,253	2,059	37,270	2,060	41,893	1,741	38,799	1,366	31,058	751	22,140	330	9,493

TABLE VII.  
NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY STATE LOCATION.

	All Groups.		Group 1.		Group 2.		Group 3.		Group 4.		Group 5.	
	No. Claims.	Days Disab.										
(1) Influenza.....	3,105	35,262	1,623	19,316	806	8,877	330	3,693	164	1,578	182	1,798
(2) Malaria.....	180	2,838	42	800	15	346	79	1,059	39	547	5	86
(3) Rheumatism, chronic.....	6	308	4	229	1	14			1	65		
(4) Rheumatism, acute articular.....	160	5,358	77	2,323	42	1,515	17	568	11	327	13	625
(5) Typhoid fever.....	92	5,343	45	3,059	17	878	16	838	11	406	3	167
(6) Mumps.....	82	1,108	28	371	27	348	12	190	5	55	10	144
(7) Measles.....	33	799	23	641	4	66	1	7	2	13	3	72
(8) Diphteria.....	41	895	10	306	15	301	5	65	8	158	3	65
(9) Tuberculosis of lungs.....	55	8,110	32	4,973	9	1,479	3	321	6	725	5	612
(10) Whooping cough.....	11	301	5	180	3	68	1	21	2	32		
(11) Gout.....	12	567	8	342			2	189			2	36
(12) Scarlet fever.....	18	636	13	442	4	151					1	43
(13) Tumors, benign.....	48	1,000	28	721	11	117	4	120	1	2	4	40
(14) Tumors, malignant.....	17	2,246	10	2,020	2	119	2	44	3	63		
(15) Anæmia.....	6	608	4	297			1	31			1	280
(16) Myalgias.....	239	3,873	124	2,106	53	999	31	429	10	105	21	234
(17) Chickenpox.....	12	203	6	116	5	77			1	10		
(18) Smallpox.....	15	348	2	41	10	233	1	35	2	39		
(19) Syphilis.....	5	666	3	627			1	8	1	31		
(20) Diabetes.....	15	1,264	6	702	2	65	7	497	6	37		
(21) Dengue.....	9	135	2	61	1	37						
(22) Minor ailments.....	139	2,902	63	1,501	26	548	24	432	16	293	10	128
(23) Unclassified.....	161	5,520	88	3,378	39	1,000	17	592	9	83	8	467
General diseases.....	4,461	80,295	2,246	44,552	1,092	17,238	554	9,139	298	4,569	271	4,797
(40) Neuritis.....	228	6,900	121	4,465	47	1,224	34	558	12	327	14	326
(41) Neurasthenia.....	215	11,437	131	7,713	38	1,862	21	1,038	7	287	18	537

TABLE VII (*Continued*).

NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY STATE LOCATION.

	All Groups.		Group 1.		Group 2.		Group 3.		Group 4.		Group 5.	
	No. Claims.	Days Disab.										
(42) Paralysis.....	10	1,546	3	344	3	679	1	45	1	245	2	233
(43) Cerebral apoplexy.....	12	1,365	8	943			2	44	1	28	1	350
(44) Meningitis.....	5	281	2	133	3	148			1	19		
(45) Locomotor ataxia.....	1	19			3	571						
(46) Paresis.....	3	571										
(47) Insanity.....	16	3,814	7	1,812	4	709	2	388	3	905		
(48) Herpes zoster.....	38	793	17	386	11	286	2	19	4	31	4	71
Dis. of nervous system.....	528	26,726	289	15,796	109	5,479	62	2,092	29	1,842	39	1,517
(60) Pericarditis, acute.....	2	122	1	87			1	35				
(61) Endocarditis, acute.....	7	369	4	230	1	44	1	93	1	2		
(62) Heart disease, organic.....	39	3,819	29	3,164	3	102	4	345	2	188	1	22
(63) Angina pectoris.....	6	552	3	194	2	356	1	2				
(64) Aneurism.....	2	162	1	112	1	50						
(65) Embolism and thrombosis.....	2	104	2	104								
(66) Phlebitis.....	9	321	7	272			1	11			1	38
(67) Varicosities.....	10	263	3	152	2	15	2	42			3	54
(68) Adenitis.....	28	596	13	235	8	209	3	121	3	22	1	9
(69) Tachycardia.....												
Dis. of circulatory system.....	105	6,308	63	4,550	17	776	13	647	6	212	6	123
(80) Bronchitis, acute.....	579	8,931	347	5,491	132	2,008	42	527	15	414	43	491
(81) Pleurisy.....	114	4,215	65	2,694	36	1,031	10	359	2	96	1	35
(82) Pneumonia, lobar.....	130	5,477	62	2,403	36	1,841	17	719	6	169	9	345
(83) Pneumonia, broncho.....	53	1,807	29	844	15	743	5	75			4	145
(84) Cold.....	85	587	46	338	25	142	6	57	5	20	3	30
(86) Asthma.....	9	519	5	456	1	6	3	57				
(86) Hay fever.....	6	89	2	36	3	49	1	4				
Dis. of respiratory system.....	976	21,625	556	12,262	248	5,820	84	1,798	28	699	60	1,046

TABLE VII (*Continued*).  
NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY STATE LOCATION.

	All Groups.		Group 1.		Group 2.		Group 3.		Group 4.		Group 5.	
	No. Claims.	Days Disab.										
(100) Appendicitis . . . . .	393	14,161	184	6,724	103	3,573	46	1,924	28	932	32	1,008
(101) Indigestion . . . . .	252	3,179	113	1,650	72	902	33	342	21	208	13	77
(102) Hemorrhoids . . . . .	159	3,462	71	1,494	32	927	23	498	22	392	11	151
(103) Gastritis . . . . .	155	2,975	79	1,869	37	635	23	302	8	84	8	85
(104) Fistula-in-ano . . . . .	41	910	18	349	12	317	7	175	3	34	1	35
(105) Auto intoxication . . . . .	164	2,657	64	1,132	30	539	16	449	43	438	11	99
(106) Ulcerated teeth . . . . .	43	473	20	249	12	138	5	34	2	19	4	33
(107) Cholera morbus . . . . .	3	133	2	120			1	13				
(108) Enteritis . . . . .	188	2,277	88	1,123	42	538	35	310	14	245	9	61
(109) Cholecystitis . . . . .	47	1,326	28	730	9	294	3	58	4	153	3	91
(110) Colitis . . . . .	50	1,025	17	461	15	367	11	123	7	74		
(111) Ulcer, gastric . . . . .	30	1,365	12	658	7	246	5	137	3	142	3	182
(112) Ulcer, duodenal . . . . .	23	1,275	12	765	6	226	4	216			1	68
(113) Jaundice, acute catarrhal .	55	1,345	28	716	15	420	6	125	3	45	3	39
(114) Cirrhosis of liver . . . . .	4	390	4	390								
(115) Ischio-rectal abscess . . .	42	1,549	20	921	9	333	5	123	3	68	5	104
(116) Cholelithiasis . . . . .	36	1,858	22	1,201	11	537	1	20			2	100
(117) Ptomaine poisoning . . . . .	104	1,265	47	568	20	257	19	229	6	72	12	139
(118) Peritonitis . . . . .	5	223	3	131	2	92						
(119) Hernia . . . . .	105	4,052	61	2,317	23	886	10	419	6	248	5	182
(120) Intestinal stasis . . . . .	13	388	7	321	2	14	2	38	1	3	1	12
Dis. of digestive system . . . . .	1,912	46,288	900	23,889	459	11,241	255	5,535	174	3,157	124	2,466
(130) Orchitis . . . . .		14	250	4	43	4	72	4	86		2	49
(131) Cystitis . . . . .		46	1,295	20	605	10	413	8	104	3	88	5
(132) Nephritis, acute . . . . .		36	1,522	16	614	10	323	2	25	5	56	3
(133) Nephritis, chronic . . . . .		25	1,783	13	1,251	5	215	7	317			504
(134) Prostatitis . . . . .		18	591	10	403	2	84	3	64		3	40

TABLE VII (Continued).  
NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY STATE LOCATION.

	All Groups.		Group 1.		Group 2.		Group 3.		Group 4.		Group 5.	
	No. Claims.	Days Disab.										
(135) Epididymitis.....	6	112	3	56	1	22	1	21	1	13		
(136) Hydrocele.....	11	243	5	125	2	58	4	60				
(137) Varicocele.....	14	306	5	56	1	21	4	143	4	86		
(138) Nephrolithiasis.....	75	1,936	36	886	13	240	12	337	6	208	8	265
(139) Pyelitis.....	6	278	2	34	2	177	1	28			1	39
Dis. of genito-urinary system (non-venereal).....	251	8,316	114	4,073	50	1,625	46	1,185	19	451	22	982
(150) Abscess.....	254	3,715	132	2,075	64	895	24	191	19	249	15	305
(151) Carbuncles.....	179	2,715	103	1,670	29	437	20	221	19	233	8	154
(152) Eczema.....	45	955	16	303	17	378	4	90	4	29	4	156
(153) Ingrown nail.....	10	33	3	54	1	6			1		8	
(154) Furuncles.....	117	1,545	74	989	20	259	13	197	7	61	3	39
(155) Cellulitis.....	21	269	19	214			2	55				
(156) Erysipelas.....	35	706	15	302	8	199	4	79	6	109	2	17
(157) Infection.....	176	3,404	90	1,755	41	719	24	571	8	154	13	205
Dis. of skin and cellular tissue.....	837	13,377	457	7,362	180	2,893	91	1,404	64	842	45	876
(170) Heat prostration.....	21	343	8	136	9	174	3	19	1	14		
(180) Gonorrhea.....	16	416	7	142	1	41	5	184	2	41	1	8
(181) Epididymitis.....	6	130	1	14	2	41			3	75		
(182) Chancroid.....	1	49							1	49		
(183) Syphilis.....												
Venereal diseases.....	23	595	8	156	3	82	5	184	6	165	1	8
(190) Conjunctivitis.....	65	776	33	402	17	181	6	68	5	35	4	90
(191) Chalazion.....	12	224	2	119	7	77	1	10	1	16	1	2
(192) Cornea, ulcer of.....	10	166	3	37	1	12	3	48	3	69		

TABLE VII (*Concluded*).

## NUMBER OF CLAIMS AND DAYS OF DISABILITY FOR DISEASES BY STATE LOCATION.

	All Groups.		Group 1.		Group 2.		Group 3.		Group 4.		Group 5.	
	No. Claims.	Days Disab.										
(193) Iridocyclitis . . . . .	1	27	1	27							1	24
(194) Iritis . . . . .	17	482	4	70	9	193	1	42	2	153		
(195) Keratitis . . . . .	7	167	5	99					2	68		
(196) Optic neuritis . . . . .											1	21
(197) Retinitis . . . . .	5	125	2	23	1	49	1	32				
(198) Hordeolum . . . . .	7	56	4	27	1	18	1	4	1	7		
Dis. of the eye . . . . .	124	2,023	54	804	36	530	13	204	14	348	7	137
(210) Otitis media . . . . .	110	1,813	59	1,100	30	482	9	101	5	42	7	88
(211) Mastoiditis . . . . .	11	504	6	231			2	85	1	63	2	125
(212) Furuncles of ext. canal . . . . .	4	26	4	26								
Dis. of the ear . . . . .	125	2,343	69	1,357	30	482	11	186	6	105	9	213
(220) Tonsillitis . . . . .	1,103	11,841	576	6,291	279	2,994	126	1,370	53	529	69	657
(221) Laryngitis . . . . .	107	1,505	66	1,124	24	212	8	69	3	26	6	74
(222) Quinsy . . . . .	125	1,754	59	944	42	549	11	125	5	51	8	85
(223) Pharyngitis . . . . .	88	765	49	449	22	185	8	73	4	15	5	43
(224) Hyper-tonsilis . . . . .	75	826	26	293	22	278	14	131	4	40	9	84
Dis. of the throat . . . . .	1,498	16,691	776	9,101	389	4,218	167	1,768	69	661	97	943
(230) Sinusitis, frontal . . . . .	67	1,418	38	651	16	517	7	134	2	61	4	55
(231) Sinusitis, ethmoidal . . . . .	32	616	14	202	10	211	5	124	2	21	1	58
(232) Sinusitis, maxillary . . . . .	46	766	30	480	6	138	2	36	2	13	6	99
(233) Rhinitis . . . . .	26	294	14	152	7	117	2	4	1	7	2	14
(234) Hypertrophied turbinates . . . . .	42	503	19	286	12	117	6	67	3	22	2	11
(235) Polyp. . . . .	9	169	4	105	1	7	1	14	2	41	1	2
(236) Deviated septum . . . . .	54	620	35	435	10	89	7	81	2	15		
Dis. of the nose . . . . .	276	4,386	154	2,311	62	1,196	30	460	14	180	16	239
All diseases . . . . .	11,137	229,316	5,694	126,349	2,684	51,754	1,334	24,621	728	13,245	697	13,347