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Survivorship and Decrement Tables for HUD/FHA Home Mortgage Insurance Programs as of December 31, 1988

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**Survivorship and Decrement Tables
for HUD/FHA Home Mortgage
Insurance Programs as of
December 31, 1988**

Thomas N. Herzog
Dominick C. Stasulli

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Financial Policy Division
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U.S. Department of Housing and Urban Development

Background and Introduction

Over the years, the Department of Housing and Urban Development (HUD) has maintained an historical record of the performance of FHA-insured home mortgage loans. These data are used to construct survivorship and decrement tables, which are required to determine the adequacy of the reserves of the four FHA insurance funds. They are also used in the calculation of premium rates.

FHA's survivorship and decrement tables as of December 31, 1987 were published in the February 5, 1988, issue of *Real Estate Finance Today*. FHA has again this year produced tables for level payment, Section 203 Mutual Mortgage Insurance Fund mortgages having terms to maturity of 15, 20, 25 and 30 years. The 25- and 30-year term tables in Appendix 1 reflect cumulative experience through December 31, 1988 on mortgages endorsed after January 1, 1970. The actual experience data for the 25- and 30-year term mortgages are shown in Tables I-3, Appendix 3 and Appendix 2, respectively.

Tables 4-10 in Appendix 2 use endorsement, claim and non-claim termination data for 30-year term mortgages to compute termination rates, conditional termination rates, cumulative termination rates and survivor rates. Similar tables can be created for 15-, 20- and 25-year term mortgages using experience data provided in Appendix 3.

Prior to 1982, FHA 15- and 20-year term mortgages were used primarily on structures whose estimated life expectancy was less than the 40 years required to qualify for a 30-year term mortgage. As a result, claim rates on such mortgages endorsed prior to 1982 were relatively high. Beginning in 1982, mortgagors began to use 15- and 20-year mortgages as refinancing vehicles. Since 1982, the claim rates on 20-year term FHA mortgages, and especially on 15-year loans, have improved considerably relative to those on longer terms. As a consequence, we decided to base our 15- and 20-year tables on the data from recent endorsement years only. Because only a few years of experience data were available, these two tables (Tables 3 and 4, Appendix 1) were constructed in a more subjective fashion than were those on longer-term mortgages.

Survivorship and decrement tables for 30-year term mortgages (as of the end of each calendar year from 1980 through 1987 and created in years 1981 through 1988, respectively) are reprinted in Appendix 4. Note that no table as of December 31, 1982 was created in 1983. We provide these tables for individuals who need to reproduce work based on the earlier tables.

Appendix I

Table I-1

Survivorship and Decrement Table as of December 31, 1988
Based on Aggregate Insurance and Termination Experience
For Home Mortgages Insured Since 1970

**Section 203(B) 30-Year Term
U.S. Totals**

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	336.7	1510.7
2	98152.6	1578.2	5367.7
3	91206.7	1815.4	5746.0
4	83645.4	1378.3	6189.8
5	76077.3	1039.0	4564.6
6	70473.7	608.4	4228.4
7	65636.9	475.7	3938.2
8	61223.1	377.5	3673.4
9	57172.2	253.8	3430.3
10	53488.0	155.1	3209.3
11	50123.6	109.7	3007.4
12	47006.4	82.8	2820.4
13	44103.2	68.3	2646.2
14	41388.7	60.2	2483.3
15	38845.1	53.6	2330.7
16	36460.8	47.8	2187.6
17	34225.4	42.8	2053.5
18	32129.1	38.6	1927.7
19	30162.8	34.7	1809.8
20	28318.4	31.2	1699.1
21	26588.1	27.9	1595.3
22	24964.9	25.0	1497.9
23	23442.0	22.3	1523.7
24	21896.0	19.7	1532.7
25	20343.6	17.3	1525.8
26	18800.5	14.1	1504.0
27	17282.4	10.4	1469.0
28	15803.0	7.1	1422.3
29	14373.6	4.3	1724.8
30	12644.5	1.9	12642.6

Ultimate Claim Termination Rate 8.74 percent
Ultimate Non-Claim Termination Rate 91.26 percent
Estimated Life Expectancy 12.86 years

Table I-2

Survivorship and Decrement Table as of December 31, 1988
Based on Aggregate Insurance and Termination Experience
For Home Mortgages Insured Since 1970

**Section 203(B) 25-Year Term
U.S. Totals**

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	384.7	1498.8
2	98116.5	1265.1	3169.0
3	93682.3	1559.6	4684.1
4	87438.6	1442.3	4371.9
5	81624.3	1095.2	4081.2
6	76448.0	848.3	3822.4
7	71777.2	659.9	3588.9
8	67528.5	548.5	3376.4
9	63603.6	412.1	3180.2
10	60011.3	323.8	3000.6
11	56687.0	249.4	2834.3
12	53603.2	203.7	2680.2
13	50719.4	167.4	2536.0
14	48016.0	141.1	2400.8
15	45474.1	116.0	2273.7
16	43084.4	94.9	2154.2
17	40835.4	72.9	2245.9
18	38516.6	54.1	2311.0
19	36151.4	43.4	2349.8
20	33758.2	35.4	2363.1
21	31359.7	28.2	2352.0
22	28979.5	21.7	2318.4
23	26639.4	16.0	2264.3
24	24359.1	11.0	2192.3
25	22155.8	6.6	22149.1

Ultimate Claim Termination Rate 9.80 percent
Ultimate Non-Claim Termination Rate 90.20 percent
Estimated Life Expectancy 13.81 years

Table I-3

Survivorship and Decrement Table as of December 31, 1988

**Section 203(B) 20-Year Term
U.S. Totals**

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	336.7	1208.6
2	98454.8	1060.6	4307.4
3	93086.7	1241.4	4691.6
4	87153.8	962.2	5159.5
5	81032.1	741.4	4051.6
6	76239.1	546.3	3812.0
7	71880.9	432.3	3594.0
8	67854.5	347.3	3392.7
9	64114.5	236.3	3205.7
10	60672.5	146.1	3033.6
11	57492.8	104.5	2874.6
12	54513.7	79.7	2725.7
13	51708.3	66.5	2585.4
14	49056.4	59.3	2452.8
15	46544.3	53.3	2327.2
16	44163.8	55.2	2649.8
17	41458.7	47.7	3109.4
18	38301.7	40.2	3447.1
19	34814.3	33.1	4177.7
20	30603.5	26.0	30577.5

Ultimate Claim Termination Rate 6.62 percent
Ultimate Non-Claim Termination Rate 93.38 percent
Estimated Life Expectancy 11.99 years

Table I-4

Survivorship and Decrement Table as of December 31, 1988

Section 203(B) 15-Year Term
U.S. Totals

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	134.7	906.4
2	98958.9	636.5	3247.1
3	95075.4	756.9	3593.8
4	90724.6	598.0	4028.2
5	86098.4	470.3	3099.5
6	82528.6	239.2	2971.0
7	79318.3	140.9	2855.5
8	76322.0	66.8	3274.2
9	72980.9	45.2	3678.2
10	69257.5	38.2	4051.6
11	65167.7	32.6	4379.3
12	60755.8	27.3	4647.8
13	56080.7	22.4	5047.3
14	51011.0	17.9	6121.3
15	44871.8	13.5	44858.3

Ultimate Claim Termination Rate 3.24 percent
 Ultimate Non-Claim Termination Rate 96.76 percent
 Estimated Life Expectancy 10.79 years

Appendix II

Table II-1

**Number of Section 203(B) 30-Year Term Mortgages
In Force by Policy Year and Endorsement Year**

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	219170	255064	186817	104450	118632	188287	207068	239009	236396	251220
2	214091	251251	184196	103211	116409	185687	203407	234714	233190	249220
3	197376	238167	178340	99767	109733	172999	187773	220718	226596	245237
4	175064	225530	171320	94497	98511	152678	170058	210241	222196	242036
5	160713	213950	160199	86256	86222	135468	159755	205256	219265	237267
6	149444	197491	144876	77155	76566	126297	154878	202852	214927	231436
7	136307	177432	128865	69772	71359	122168	152928	198334	209496	225550
8	122224	158261	116552	65588	68982	120202	148723	192466	204445	214208
9	109049	144005	109459	63446	67668	116734	143298	186867	194678	196312
10	99414	136035	105946	62237	65523	112419	138421	177167	179503	182750
11	94000	131736	103926	60479	63215	108465	130748	163407	167925	
12	90885	129122	100924	58381	60931	102546	120441	153342		
13	88941	125059	97311	56544	57801	94520	112999			
14	86269	120579	93941	54105	53866	88649				
15	83051	116364	89707	50901	50917					
16	80093	110902	84386	48400						
17	76279	104133	80068							
18	71619	98788								
19	67872									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	205063	125654	124700	396909	202137	350253	765579	1017455	539800
2	201674	123908	114049	393568	199536	333631	748702	1007469	
3	197838	106223	99456	382069	169130	251700	717857		
4	191100	94349	87176	329515	114757	211097			
5	183111	84479	60148	230471	90977				
6	175142	68116	40189	188824					
7	155522	48612	32404						
8	126899	40064							
9	112148								

Table II-2

Claims for Section 203(B) 30-Year Term
By Policy Year and Endorsement Year

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	2123	1536	983	710	1080	950	828	579	486	572
2	4879	3778	2307	1760	2104	2503	2075	1541	1598	2356
3	4094	2707	1699	1172	1421	1770	1400	1073	1415	2323
4	2419	1794	1147	839	971	1090	777	735	1135	2424
5	1618	1227	826	596	576	530	504	571	1197	2221
6	1087	884	583	395	342	333	356	572	1023	2106
7	760	689	504	282	233	238	372	519	943	2182
8	649	573	334	166	165	255	368	448	1008	2253
9	494	380	181	115	156	201	269	476	1074	2566
10	285	224	155	138	138	183	274	498	1228	919
11	194	219	136	104	126	182	295	618	460	
12	154	174	106	84	113	178	359	224		
13	137	123	117	92	120	217	141			
14	143	125	106	89	132	85				
15	117	126	95	100	62					
16	104	126	105	48						
17	114	104	42							
18	105	50								
19	40									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	779	891	821	871	707	960	1188	1422	135
2	3099	4945	3545	5667	5264	8148	10200	3608	
3	3944	4557	4070	8814	7724	13183	6998		
4	3623	3864	4000	9942	7736	4833			
5	3179	3307	3475	10526	2859				
6	3128	2792	2450	3860					
7	3223	2348	585						
8	3269	926							
9	1167								

Table II-3

Non-Claim Terminations for Section 203(B) 30-Year Term
By Policy Year and Endorsement Year

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	2956	2277	1638	529	1143	1650	2833	3716	2720	1428
2	11836	9306	3549	1684	4572	10185	13559	12455	4996	1627
3	18218	9930	5321	4098	9801	18551	16315	9404	2985	878
4	11932	9786	9974	7402	11318	16120	9526	4250	1796	2345
5	9651	15232	14497	8505	9080	8641	4373	1833	3141	3610
6	12050	19175	15428	6988	4865	3796	1594	3946	4408	3780
7	13323	18482	11809	3902	2144	1728	3833	5349	4108	9160
8	12526	13683	6759	1977	1149	3213	5057	5151	8759	15643
9	9141	7590	3332	1094	1989	4114	4608	9224	14101	10996
10	5129	4075	1865	1620	2170	3771	7399	13262	10350	4204
11	2921	2395	2866	1994	2158	5737	10012	9447	4058	
12	1790	3889	3507	1753	3017	7848	7083	3433		
13	2535	4357	3253	2347	3815	5654	2499			
14	3075	4090	4128	3115	2817	2003				
15	2841	5336	5226	2401	952					
16	3710	6643	4213	1026						
17	4546	5241	1716							
18	3642	1749								
19	1250									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	2610	855	9830	2470	1894	15662	15689	8564	1974
2	737	12740	11048	5832	25142	73783	20645	4999	
3	2794	7317	8210	43740	46649	27420	8045		
4	4366	6006	23028	89102	16044	7795			
5	4790	13056	16484	31121	4851				
6	16492	16712	5335	9096					
7	25400	6200	1102						
8	11482	2067							
9	3275								

Table II-4

Section 203(B) 30-Year Term Conditional Claim Rate*
By Policy Year and Endorsement Year
(In Percent)

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	.97	.60	.53	.68	.91	.50	.40	.24	.21	.23
2	2.28	1.50	1.25	1.71	1.81	1.35	1.02	.66	.69	.95
3	2.07	1.14	.95	1.17	1.29	1.02	.75	.49	.62	.95
4	1.38	.80	.67	.89	.99	.71	.46	.35	.51	1.00
5	1.01	.57	.52	.69	.67	.39	.32	.28	.55	.94
6	.73	.45	.40	.51	.45	.26	.23	.28	.48	.91
7	.56	.39	.39	.40	.33	.19	.24	.26	.45	.97
8	.53	.36	.29	.25	.24	.21	.25	.23	.49	1.05
9	.45	.26	.17	.18	.23	.17	.19	.25	.55	1.31
10	.29	.16	.15	.22	.21	.16	.20	.28	.68	.50
11	.21	.17	.13	.17	.20	.17	.23	.38	.27	
12	.17	.13	.11	.14	.19	.17	.30	.15		
13	.15	.10	.12	.16	.21	.23	.12			
14	.17	.10	.11	.16	.25	.10				
15	.14	.11	.11	.20	.12					
16	.13	.11	.12	.10						
17	.15	.10	.05							
18	.15	.05								
19	.06									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	.38	.71	.66	.22	.35	.27	.16	.14	.03
2	1.54	3.99	3.11	1.44	2.64	2.44	1.36	.36	
3	1.99	4.29	4.09	2.31	4.57	5.24	.97		
4	1.90	4.10	4.59	3.02	6.74	2.29			
5	1.74	3.91	5.78	4.57	3.14				
6	1.79	4.10	6.10	2.04					
7	2.07	4.83	1.81						
8	2.58	2.31							
9	1.04								

*The conditional claim rate in policy year N is equal to the number of claims in policy year N divided by number of mortgages in force at the start of policy year N.

Table II-5

Section 203(B) 30-Year Term Conditional Non-Claim Rate*
By Policy Year and Endorsement Year
(In Percent)

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	1.35	.89	.88	.51	.96	.88	1.37	1.55	1.15	.57
2	5.53	3.70	1.93	1.63	3.93	5.49	6.67	5.31	2.14	.65
3	9.23	4.17	2.98	4.11	8.93	10.72	8.69	4.26	1.32	.36
4	6.82	4.34	5.82	7.83	11.49	10.56	5.60	2.02	.81	.97
5	6.01	7.12	9.05	9.86	10.53	6.38	2.74	.89	1.43	1.52
6	8.06	9.71	10.65	9.06	6.35	3.01	1.03	1.95	2.05	1.63
7	9.77	10.42	9.16	5.59	3.00	1.41	2.51	2.70	1.96	4.06
8	10.25	8.65	5.80	3.01	1.67	2.67	3.40	2.68	4.28	7.30
9	8.38	5.27	3.04	1.72	2.94	3.52	3.22	4.94	7.24	5.60
10	5.16	3.00	1.76	2.60	3.31	3.35	5.35	7.49	5.77	2.30
11	3.11	1.82	2.76	3.30	3.41	5.29	7.66	5.78	2.42	
12	1.97	3.01	3.47	3.00	4.95	7.65	5.88	2.24		
13	2.85	3.48	3.34	4.15	6.60	5.98	2.21			
14	3.56	3.39	4.39	5.76	5.23	2.26				
15	3.42	4.59	5.83	4.72	1.87					
16	4.63	5.99	4.99	2.12						
17	5.96	5.03	2.14							
18	5.09	1.77								
19	1.84									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	1.27	.68	7.88	.62	.94	4.47	2.05	.84	.37
2	.37	10.28	9.69	1.48	12.60	22.12	2.76	.50	
3	1.41	6.89	8.25	11.45	27.58	10.89	1.12		
4	2.28	6.37	26.42	27.04	13.98	3.69			
5	2.62	15.45	27.41	13.50	5.33				
6	9.42	24.53	13.27	4.82					
7	16.33	12.75	3.40						
8	9.05	5.16							
9	2.92								

*The conditional non-claim termination rate in policy year N is equal to the number of non-claim terminations in policy year N divided by number of mortgages in force at the start of policy year N.

Table II-6

Section 203(B) 30-Year Term Claim Rate*
By Policy Year and Endorsement Year
(In Percent)

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	.97	.60	.53	.68	.91	.50	.40	.24	.21	.23
2	2.23	1.48	1.23	1.69	1.77	1.33	1.00	.64	.68	.94
3	1.87	1.06	.91	1.12	1.20	.94	.68	.45	.60	.92
4	1.10	.70	.61	.80	.82	.58	.38	.31	.48	.96
5	.74	.48	.44	.57	.49	.28	.24	.24	.51	.88
6	.50	.35	.31	.38	.29	.18	.17	.24	.43	.84
7	.35	.27	.27	.27	.20	.13	.18	.22	.40	.87
8	.30	.22	.18	.16	.14	.14	.18	.19	.43	.90
9	.23	.15	.10	.11	.13	.11	.13	.20	.45	1.02
10	.13	.09	.08	.13	.12	.10	.13	.21	.52	.37
11	.09	.09	.07	.10	.11	.10	.14	.26	.19	
12	.07	.07	.06	.08	.10	.09	.17	.09		
13	.06	.05	.06	.09	.10	.12	.07			
14	.07	.05	.06	.09	.11	.05				
15	.05	.05	.05	.10	.05					
16	.05	.05	.06	.05						
17	.05	.04	.02							
18	.05	.02								
19	.02									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	.38	.71	.66	.22	.35	.27	.16	.14	.03
2	1.51	3.94	2.84	1.43	2.60	2.33	1.33	.35	
3	1.92	3.63	3.26	2.22	3.82	3.76	.91		
4	1.77	3.08	3.21	2.50	3.83	1.38			
5	1.55	2.63	2.79	2.65	1.41				
6	1.53	2.22	1.96	.97					
7	1.57	1.87	.47						
8	1.59	.74							
9	.57								

*The claim rate in policy year N is equal to the number of claims in policy year N divided by number of mortgages insured.

Table II-7

Section 203(B) 30-Year Term Non-Claim Termination Rate*
By Policy Year and Endorsement Year
(In Percent)

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	1.35	.89	.88	.51	.96	.88	1.37	1.55	1.15	.57
2	5.40	3.65	1.90	1.61	3.85	5.41	6.55	5.21	2.11	.65
3	8.31	3.89	2.85	3.92	8.26	9.85	7.88	3.93	1.26	.35
4	5.44	3.84	5.34	7.09	9.54	8.56	4.60	1.78	.76	.93
5	4.40	5.97	7.76	8.14	7.65	4.59	2.11	.77	1.33	1.44
6	5.50	7.52	8.26	6.69	4.10	2.02	.77	1.65	1.86	1.50
7	6.08	7.25	6.32	3.74	1.81	.92	1.85	2.24	1.74	3.65
8	5.72	5.36	3.62	1.89	.97	1.71	2.44	2.16	3.71	6.23
9	4.17	2.98	1.78	1.05	1.68	2.18	2.23	3.86	5.96	4.38
10	2.34	1.60	1.00	1.55	1.83	2.00	3.57	5.55	4.38	1.67
11	1.33	.94	1.53	1.91	1.82	3.05	4.84	3.95	1.72	
12	.82	1.52	1.88	1.68	2.54	4.17	3.42	1.44		
13	1.16	1.71	1.74	2.25	3.22	3.00	1.21			
14	1.40	1.60	2.21	2.98	2.37	1.06				
15	1.30	2.09	2.80	2.30	.80					
16	1.69	2.60	2.26	.98						
17	2.07	2.05	.92							
18	1.66	.69								
19	.57									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	1.27	.68	7.88	.62	.94	4.47	2.05	.84	.37
2	.36	10.14	8.86	1.47	12.44	21.07	2.70	.49	
3	1.36	5.82	6.58	11.02	23.08	7.83	1.05		
4	2.13	4.78	18.47	22.45	7.94	2.23			
5	2.34	10.39	13.22	7.84	2.40				
6	8.04	13.30	4.28	2.29					
7	12.39	4.93	.88						
8	5.60	1.64							
9	1.60								

*The non-claim termination rate in policy year N is equal to the number of non-claim terminations in policy year N divided by number of mortgages insured.

Table II-8

Section 203(B) 30-Year Term Cumulative Claim Rate
By Policy Year and Endorsement Year
(In Percent)

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	.97	.60	.53	.68	.91	.50	.40	.24	.21	.23
2	3.19	2.08	1.76	2.36	2.68	1.83	1.40	.89	.88	1.17
3	5.06	3.14	2.67	3.49	3.88	2.77	2.08	1.34	1.48	2.09
4	6.17	3.85	3.28	4.29	4.70	3.35	2.45	1.64	1.96	3.06
5	6.90	4.33	3.73	4.86	5.19	3.63	2.70	1.88	2.47	3.94
6	7.40	4.68	4.04	5.24	5.47	3.81	2.87	2.12	2.90	4.78
7	7.75	4.95	4.31	5.51	5.67	3.94	3.05	2.34	3.30	5.65
8	8.04	5.17	4.49	5.67	5.81	4.07	3.23	2.53	3.72	6.54
9	8.27	5.32	4.58	5.78	5.94	4.18	3.36	2.73	4.18	7.56
10	8.40	5.41	4.67	5.91	6.06	4.28	3.49	2.93	4.70	7.93
11	8.49	5.49	4.74	6.01	6.16	4.37	3.63	3.19	4.89	
12	8.56	5.56	4.80	6.09	6.26	4.47	3.80	3.29		
13	8.62	5.61	4.86	6.18	6.36	4.58	3.87			
14	8.69	5.66	4.92	6.26	6.47	4.63				
15	8.74	5.71	4.97	6.36	6.52					
16	8.79	5.76	5.02	6.40						
17	8.84	5.80	5.05							
18	8.89	5.82								
19	8.90									

Policy Year	Endorsement Year								
	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	.38	.71	.66	.22	.35	.27	.16	.14	.03
2	1.89	4.64	3.50	1.65	2.95	2.60	1.49	.49	
3	3.81	8.27	6.77	3.87	6.78	6.36	2.40		
4	5.58	11.35	9.97	6.37	10.60	7.74			
5	7.13	13.98	12.76	9.02	12.02				
6	8.66	16.20	14.72	10.00					
7	10.23	18.07	15.19						
8	11.82	18.81							
9	12.39								

Table II-9

Section 203(B) 30-Year Term Cumulative Non-Claim Rate
By Policy Year and Endorsement Year
(In Percent)

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	1.35	.89	.88	.51	.96	.88	1.37	1.55	1.15	.57
2	6.75	4.54	2.78	2.12	4.82	6.29	7.92	6.77	3.26	1.22
3	15.06	8.43	5.62	6.04	13.08	16.14	15.80	10.70	4.53	1.57
4	20.51	12.27	10.96	13.13	22.62	24.70	20.40	12.48	5.29	2.50
5	24.91	18.24	18.72	21.27	30.27	29.29	22.51	13.25	6.62	3.94
6	30.41	25.76	26.98	27.96	34.37	31.30	23.28	14.90	8.48	5.44
7	36.49	33.01	33.30	31.70	36.18	32.22	25.13	17.13	10.22	9.09
8	42.20	38.37	36.92	33.59	37.15	33.93	27.57	19.29	13.92	15.31
9	46.37	41.35	38.70	34.64	38.83	36.11	29.80	23.15	19.89	19.69
10	48.71	42.94	39.70	36.19	40.66	38.12	33.37	28.70	24.27	21.36
11	50.04	43.88	41.24	38.10	42.48	41.16	38.20	32.65	25.98	
12	50.86	45.41	43.11	39.78	45.02	45.33	41.62	34.09		
13	52.02	47.12	44.86	42.02	48.23	48.33	42.83			
14	53.42	48.72	47.07	45.01	50.61	49.40				
15	54.72	50.81	49.86	47.30	51.41					
16	56.41	53.42	52.12	48.29						
17	58.48	55.47	53.04							
18	60.15	56.16								
19	60.72									

Policy Year	Endorsement Year								
	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	1.27	.68	7.88	.62	.94	4.47	2.05	.84	.37
2	1.63	10.82	16.74	2.09	13.38	25.54	4.75	1.33	
3	2.99	16.64	23.33	13.11	36.45	33.37	5.80		
4	5.12	21.42	41.79	35.56	44.39	35.59			
5	7.46	31.81	55.01	43.40	46.79				
6	15.50	45.11	59.29	45.69					
7	27.89	50.05	60.17						
8	33.49	51.69							
9	35.08								

Table II-10

Section 203(B) 30-Year Term Survivor Rate*
By Policy Year and Endorsement Year
(In Percent)

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
2	97.68	98.51	98.60	98.81	98.13	98.62	98.23	98.20	98.64	99.20
3	90.06	93.38	95.46	95.52	92.50	91.88	90.68	92.35	95.85	97.62
4	79.88	88.42	91.70	90.47	83.04	81.09	82.13	87.96	93.99	96.34
5	73.33	83.88	85.75	82.58	72.68	71.95	77.15	85.88	92.75	94.45
6	68.19	77.43	77.55	73.87	64.54	67.08	74.80	84.87	90.92	92.12
7	62.19	69.56	68.98	66.80	60.15	64.88	73.85	82.98	88.62	89.78
8	55.77	62.05	62.39	62.79	58.15	63.84	71.82	80.53	86.48	85.27
9	49.76	56.46	58.59	60.74	57.04	62.00	69.20	78.18	82.35	78.14
10	45.36	53.33	56.71	59.59	55.23	59.71	66.85	74.13	75.93	72.75
11	42.89	51.65	55.63	57.90	53.29	57.61	63.14	68.37	71.04	
12	41.47	50.62	54.02	55.89	51.36	54.46	58.16	64.16		
13	40.58	49.03	52.09	54.13	48.72	50.20	54.57			
14	39.36	47.27	50.29	51.80	45.41	47.08				
15	37.89	45.62	48.02	48.73	42.92					
16	36.54	43.48	45.17	46.34						
17	34.80	40.83	42.86							
18	32.68	38.73								
19	30.97									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
2	98.35	98.61	91.46	99.16	98.71	95.25	97.80	99.02	
3	96.48	84.54	79.76	96.26	83.67	71.86	93.77		
4	93.19	75.09	69.91	83.02	56.77	60.27			
5	89.29	67.23	48.23	58.07	45.01				
6	85.41	54.21	32.23	47.57					
7	75.84	38.69	25.99						
8	61.88	31.88							
9	54.69								

*The survivor rate in policy year N is equal to the number of mortgages surviving to year N divided by the number of mortgages insured.

Appendix III

Table III-1

**Number of Section 203(B) 25-Year Term Mortgages
In Force by Policy Year and Endorsement Year**

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	30174	30317	17199	12134	12607	14083	14551	15470	15002	16586
2	29634	29832	16963	12040	12477	13926	14368	15294	14859	16480
3	27813	28191	16431	11763	12057	13299	13717	14696	14508	16205
4	25115	26542	15835	11251	11203	12221	12813	14169	14200	15926
5	23198	25128	14957	10628	10190	11253	12203	13794	13959	15480
6	21788	23433	13904	9872	9308	10601	11834	13589	13611	14917
7	20137	21437	12749	9218	8754	10216	11607	13236	13121	14274
8	18459	19496	11727	8723	8453	9989	11285	12707	12602	13436
9	16798	17890	11022	8421	8227	9640	10811	12195	11942	12366
10	15494	16872	10626	8222	7964	9241	10374	11529	11068	11417
11	14611	16240	10320	7983	7632	8819	9803	10720	10254	
12	14002	15665	9921	7696	7287	8365	9134	10068		
13	13549	14958	9548	7366	6962	7786	8516			
14	12968	14302	9169	7046	6544	7315				
15	12451	13712	8727	6668	6205					
16	11918	12985	8255	6341						
17	11348	12190	7820							
18	10674	11528								
19	10078									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	10044	5554	4762	10796	5968	4372	12191	42203	10144
2	9980	5502	4546	10676	5903	4256	11508	40608	
3	9755	5060	4154	10337	5530	3598	10815		
4	9418	4637	3732	9277	4683	3203			
5	8902	4215	2870	7255	4107				
6	8405	3650	2157	6221					
7	7739	2942	1812						
8	6707	2511							
9	6003								

Table III-2

Claims for Section 203(B) 25-Year Term
By Policy Year and Endorsement Year

Policy Year	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	152	97	40	23	36	28	19	25	16	27
2	414	300	155	116	140	138	119	119	132	167
3	498	368	189	163	168	179	151	158	144	219
4	381	286	153	156	199	185	138	112	146	246
5	298	199	128	147	201	133	92	83	144	173
6	225	196	120	153	146	78	59	78	140	172
7	188	176	117	90	67	62	56	73	108	147
8	197	191	97	74	59	68	61	59	80	121
9	155	109	56	48	46	49	43	55	88	124
10	125	75	46	46	43	36	46	47	83	39
11	64	66	32	31	37	26	27	59	33	
12	43	38	30	39	35	36	33	11		
13	56	40	32	32	38	28	7			
14	33	34	27	29	24	12				
15	36	34	16	20	17					
16	27	27	19	7						
17	28	14	7							
18	15	8								
19	6									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	33	28	20	30	19	9	95	357	12
2	184	149	106	149	130	94	331	590	
3	205	171	161	256	274	144	87		
4	222	177	149	340	261	54			
5	184	153	101	299	119				
6	118	154	104	88					
7	106	147	22						
8	78	43							
9	27								

Table III-3

Non-Claim Terminations for Section 203(B) 25-Year Term
By Policy Year and Endorsement Year

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	388	388	196	71	94	129	164	151	127	79
2	1407	1341	377	161	280	489	532	479	219	108
3	2200	1281	407	349	686	899	753	369	164	60
4	1536	1128	725	467	814	783	472	263	95	200
5	1112	1496	925	609	681	519	277	122	204	390
6	1426	1800	1035	501	408	307	168	275	350	471
7	1490	1765	905	405	234	165	266	456	411	691
8	1464	1415	608	228	167	281	413	453	580	949
9	1149	909	340	151	217	350	394	611	786	825
10	758	557	260	193	289	386	525	762	731	305
11	545	509	367	256	308	428	642	593	217	
12	410	669	343	291	290	543	585	250		
13	525	616	347	288	380	443	208			
14	484	556	415	349	315	149				
15	497	693	456	307	125					
16	543	768	416	143						
17	646	648	184							
18	581	238								
19	202									

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	31	24	196	90	46	107	588	1238	113
2	41	293	286	190	243	564	362	428	
3	132	252	261	804	573	251	80		
4	294	245	713	1682	315	72			
5	313	412	612	735	86				
6	548	554	241	192					
7	926	284	62						
8	626	98							
9	265								

Table III-4

**Number of Section 203(B) 20-Year Term Mortgages
In Force by Policy Year and Endorsement Year**

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	11315	11522	6531	4143	4873	5205	5006	4848	3793	3879
2	11080	11319	6425	4102	4803	5140	4920	4761	3725	3818
3	10422	10684	6160	3960	4577	4834	4623	4507	3606	3707
4	9486	10032	5856	3753	4230	4370	4272	4258	3505	3611
5	8770	9426	5487	3518	3813	3974	4034	4090	3392	3497
6	8207	8727	5037	3191	3504	3717	3884	3981	3255	3324
7	7582	7928	4555	2932	3293	3559	3782	3829	3129	3162
8	6952	7199	4194	2774	3153	3440	3641	3641	2970	2995
9	6309	6584	3930	2646	3043	3290	3471	3477	2806	2754
10	5780	6150	3743	2567	2919	3141	3293	3267	2604	2566
11	5440	5869	3612	2456	2790	2977	3100	3028	2452	
12	5183	5651	3453	2364	2663	2791	2876	2826		
13	4968	5378	3295	2255	2519	2575	2683			
14	4683	5092	3146	2130	2352	2412				
15	4427	4783	2972	2013	2221					
16	4187	4459	2750	1899						
17	3905	4085	2544							
18	3534	3750								
19	3196									

Policy Year	Endorsement Year								
	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	3677	2617	5418	11337	4730	5125	8871	11866	4840
2	3639	2578	5103	11227	4663	4957	8673	11700	
3	3518	2264	4630	10834	4242	4196	8353		
4	3334	2023	4205	9719	3463	3730			
5	3142	1813	3169	7641	3012				
6	2951	1528	2344	6522					
7	2685	1261	1995						
8	2348	1095							
9	2120								

Table III-5

**Claims for Section 203(B) 20-Year Term
By Policy Year and Endorsement Year**

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	81	48	22	15	22	12	13	7	9	8
2	191	155	89	58	74	69	59	54	46	53
3	195	177	99	64	94	109	66	66	46	65
4	141	139	68	49	93	75	48	42	60	50
5	110	103	51	60	57	81	34	36	48	59
6	84	89	46	60	55	35	34	34	31	52
7	74	75	40	37	40	31	23	32	37	38
8	35	72	34	22	34	32	23	25	28	40
9	71	46	20	11	27	30	30	29	34	32
10	37	35	16	16	19	24	20	23	25	14
11	31	22	10	13	22	33	19	26	9	
12	21	20	9	20	19	20	19	15		
13	22	16	9	14	13	19	9			
14	19	18	8	15	17	7				
15	6	12	6	5	8					
16	8	13	12	2						
17	11	10	5							
18	7	2								
19	1									

Policy Year	Endorsement Year								
	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	20	17	25	22	15	13	19	20	2
2	93	112	103	148	85	66	46	34	
3	110	110	123	205	135	121	49		
4	80	81	116	181	137	53			
5	73	58	133	210	61				
6	85	45	93	98					
7	61	42	43						
8	53	23							
9	20								

Table III-6

Non-Claim Terminations for Section 203(B) 20-Year Term
By Policy Year and Endorsement Year

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	154	155	84	26	48	53	73	80	59	53
2	467	480	176	84	152	237	238	200	73	58
3	741	475	205	143	253	355	285	183	55	31
4	575	467	301	186	324	321	190	126	53	64
5	453	596	399	267	252	176	116	73	89	114
6	541	710	436	199	156	123	68	118	95	110
7	556	654	321	121	100	88	118	156	122	129
8	608	543	230	106	76	118	147	139	136	201
9	458	388	167	68	97	119	148	181	168	156
10	303	246	115	95	110	140	173	216	127	60
11	226	196	149	79	105	153	205	176	50	
12	194	253	149	89	125	196	174	65		
13	263	270	140	111	154	144	46			
14	237	291	166	102	114	59				
15	234	312	216	109	52					
16	274	361	194	52						
17	360	325	87							
18	331	115								
19	122									

Policy Year	Endorsement Year									
	1980	1981	1982	1983	1984	1985	1986	1987	1988	
1	18	22	290	88	52	155	179	146	33	
2	28	202	370	245	336	695	274	86		
3	74	131	302	910	644	345	74			
4	112	129	920	1897	314	95				
5	118	227	692	909	68					
6	181	222	256	250						
7	276	124	45							
8	175	44								
9	69									

Table III-7

Number of Section 203(B) 15-Year* Term Mortgages
In Force by Policy Year and Endorsement Year

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	2054	1955	1155	643	771	924	825	732	480	536
2	1998	1904	1085	627	760	906	808	653	469	529
3	1875	1806	1047	597	727	850	762	607	455	515
4	1684	1674	995	559	668	768	711	580	433	492
5	1558	1563	928	515	598	703	674	556	423	468
6	1428	1431	844	465	546	651	653	530	406	435
7	1310	1273	765	424	518	617	626	499	395	416
8	1178	1140	691	394	491	591	584	471	376	383
9	1051	1041	639	365	470	566	547	443	346	348
10	926	953	605	347	438	532	516	420	323	315
11	752	822	522	290	381	469	447	360	282	
12	688	752	481	265	342	423	400	323		
13	644	685	451	250	312	384	368			
14	577	618	421	228	282	338				
15	506	540	377	186	247					
16	95	72	51	29						

Policy Year	Endorsement Year									
	1980	1981	1982	1983	1984	1985	1986	1987	1988	
1	730	624	3534	36035	15273	35029	80484	89700	28899	
2	718	612	3446	35732	15143	33521	78138	88262		
3	689	539	3298	34973	13429	26493	74613			
4	656	499	3124	31898	10336	23463				
5	617	453	2552	25488	8908					
6	576	394	2020	22113						
7	523	336	1798							
8	455	301								
9	416									

*Mortgages in force in policy year 16 represent those mortgages reaching maturity.

Table III-8

Claims for Section 203(B) 15-Year Term
By Policy Year and Endorsement Year

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	13	3	3	1	0	1	2	4	2	0
2	23	27	11	11	10	7	5	8	3	5
3	38	28	13	9	13	15	12	5	3	8
4	19	19	5	3	13	16	7	2	2	6
5	21	16	6	3	13	20	4	5	2	9
6	13	12	11	3	11	5	9	6	0	3
7	8	10	13	4	10	8	5	4	2	5
8	9	10	3	1	2	6	3	0	3	6
9	5	10	3	2	5	5	4	5	1	2
10	6	2	0	1	1	4	5	1	1	1
11	3	6	1	1	4	3	4	1	2	
12	3	2	2	0	2	3	5	1		
13	3	4	3	0	4	3	3			
14	2	1	0	0	1	0				
15	1	0	0	0	0					

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	3	3	8	20	14	29	29	43	4
2	22	28	26	152	131	255	293	95	
3	23	15	46	335	238	494	253		
4	13	15	41	372	250	178			
5	15	8	41	392	92				
6	17	6	23	111					
7	10	6	5						
8	6	1							
9	5								

Table III-9

Non-Claim Terminations for Section 203(B) 15-Year* Term
By Policy Year and Endorsement Year

Policy Year	Endorsement Year									
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
1	43	48	19	15	11	17	15	75	9	7
2	100	71	27	19	23	49	41	38	11	9
3	153	104	39	29	46	67	39	22	19	15
4	107	92	62	41	57	49	30	22	8	18
5	109	116	78	47	39	32	17	21	15	24
6	105	146	68	38	17	29	18	25	11	16
7	124	123	61	26	17	18	37	24	17	28
8	118	89	49	28	19	19	34	28	27	29
9	120	78	31	16	27	29	27	18	22	31
10	168	129	83	56	56	59	64	59	40	7
11	61	64	40	24	35	43	43	36	10	
12	41	65	28	15	28	36	27	11		
13	64	63	27	22	26	43	13			
14	69	77	44	42	34	14				
15	410	468	326	157	26					
16	95	72	51	29						

Policy Year	1980	1981	1982	1983	1984	1985	1986	1987	1988
1	9	9	80	283	116	1479	2317	1395	178
2	7	45	122	607	1583	6773	3232	884	
3	10	25	128	2740	2855	2536	1161		
4	26	31	531	6038	1178	522			
5	26	51	491	2983	383				
6	36	52	199	1005					
7	58	29	17						
8	33	9							
9	11								

*Mortgages terminating in policy year 16 represent maturities.

Appendix IV

Table IV-1

Survivorship and Decrement Table as of December 31, 1987
 Based on Aggregate Insurance and Termination Experience
 For Home Mortgages Insured Since 1970

**Section 203(B) 30-Year Term
 U.S. Totals**

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	416.4	1523.7
2	98060.0	1726.2	5337.2
3	90996.5	1626.3	5894.8
4	83475.4	1233.7	6285.3
5	75956.4	791.8	4922.0
6	70242.6	549.7	3891.4
7	65801.4	414.0	2796.6
8	62590.9	287.2	2660.1
9	59643.6	182.7	2534.9
10	56926.0	124.6	2419.4
11	54382.1	114.2	2311.2
12	51956.7	103.7	2208.2
13	49644.9	93.8	2109.9
14	47441.1	84.7	2016.2
15	45340.2	76.2	1927.0
16	43337.1	68.3	1841.8
17	41427.0	60.9	1760.6
18	39605.4	54.1	1584.2
19	37967.2	47.8	1518.7
20	36400.6	42.0	1601.6
21	34757.0	36.5	1668.3
22	33052.1	31.2	1751.8
23	31269.1	26.3	1813.6
24	29429.3	21.6	1824.6
25	27583.0	17.4	1848.1
26	25717.6	13.5	1877.4
27	23826.7	10.0	1906.1
28	21910.5	6.9	1971.9
29	19931.7	4.2	2391.8
30	17535.7	1.8	17533.9

Ultimate Claim Termination Rate 8.27 percent
 Ultimate Non-Claim Termination Rate 91.73 percent
 Estimated Life Expectancy 14.26 years

Table IV-2

Survivorship and Decrement Table as of December 31, 1986
Based on Aggregate Insurance and Termination Experience
For Home Mortgages Insured Since 1970

Section 203(B) 30-Year Term
U.S. Totals

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	465.8	1536.9
2	97997.2	1627.5	4808.5
3	91561.2	1456.2	5965.7
4	84139.3	1025.4	5320.9
5	77792.9	690.6	4816.9
6	72285.4	465.3	4086.7
7	67733.4	317.0	3647.0
8	63769.3	219.3	3433.6
9	60116.4	186.4	2873.1
10	57057.0	156.9	2351.5
11	54548.6	133.6	2018.5
12	52396.4	115.3	1938.9
13	50342.2	99.4	1862.9
14	48379.9	85.9	1790.3
15	46503.8	75.6	1720.9
16	44707.3	67.1	1430.6
17	43209.6	60.5	1469.1
18	41680.0	54.2	1542.2
19	40083.7	48.1	1603.3
20	38432.2	42.3	1691.0
21	36698.9	36.7	1761.5
22	34900.7	31.4	1849.7
23	33019.5	26.4	1915.1
24	31078.0	21.8	1926.8
25	29129.4	17.5	1951.7
26	27160.3	13.6	1982.7
27	25164.0	10.1	2013.1
28	23140.8	6.9	2082.7
29	21051.2	4.2	2526.1
30	18520.8	1.9	18519.0

Ultimate Claim Termination Rate 7.56 percent
Ultimate Non-Claim Termination Rate 92.44 percent
Estimated Life Expectancy 14.63 years

Table IV-3

Survivorship and Decrement Table as of December 31, 1985
Based on Aggregate Insurance and Termination Experience
For Home Mortgages Insured Since 1970

Section 203(B) 30-Year Term
U.S. Totals

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	529.0	1324.7
2	98146.2	1693.3	3807.0
3	92646.0	1371.7	4843.9
4	86430.3	938.4	4242.6
5	81249.2	612.3	3995.0
6	76642.0	399.2	3772.8
7	72469.9	277.7	3569.9
8	68622.3	218.6	3381.5
9	65022.2	164.7	3205.1
10	61652.4	124.6	3039.8
11	58488.0	114.0	2883.9
12	55490.2	102.7	2736.2
13	52651.3	92.4	2596.3
14	49962.6	82.8	2463.9
15	47415.9	73.9	2338.4
16	45003.6	65.8	2219.5
17	42718.3	58.3	2106.9
18	40553.0	51.4	2000.2
19	38501.4	45.0	1899.1
20	36557.3	39.2	1803.3
21	34714.7	33.8	1712.5
22	32968.4	28.9	1626.4
23	31313.0	24.3	1754.3
24	29534.3	20.0	1851.0
25	27663.3	16.0	1916.4
26	25730.8	12.4	1951.3
27	23767.2	9.1	1957.2
28	21800.8	6.2	1936.4
29	19858.2	3.7	2497.5
30	17356.9	1.7	17355.2

Ultimate Claim Termination Rate 7.21 percent
Ultimate Non-Claim Termination Rate 92.79 percent
Estimated Life Expectancy 14.85 years

Table IV-4

Survivorship and Decrement Table as of December 31, 1984
Based on Aggregate Insurance and Termination Experience
For Home Mortgages Insured Since 1970

Section 203(B) 30-Year Term
U.S. Totals

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	573.9	1282.4
2	98143.7	1821.1	3975.1
3	92347.6	1430.7	4466.0
4	86450.9	913.6	3924.4
5	81612.9	584.4	3848.7
6	77179.8	386.6	4142.8
7	72650.4	298.4	4149.7
8	68202.3	256.6	3636.7
9	64309.1	193.5	3430.4
10	60685.2	142.7	3238.1
11	57304.4	113.0	3058.3
12	54133.1	85.6	2889.6
13	51157.9	74.6	2731.0
14	48352.3	64.7	2581.4
15	45706.3	55.6	2440.2
16	43210.5	47.3	2307.1
17	40856.0	39.7	2181.6
18	38634.7	32.9	2063.1
19	36538.8	26.7	1951.3
20	34560.8	21.0	1845.8
21	32694.1	15.9	1746.2
22	30932.0	13.1	1833.8
23	29085.1	10.5	1894.1
24	27180.5	8.2	1927.8
25	25244.4	6.1	1936.2
26	23302.2	4.2	1920.9
27	21377.1	2.6	1884.1
28	19490.4	1.2	1828.3
29	17660.9	.6	2059.1
30	15601.2	.2	15601.0

Ultimate Claim Termination Rate 7.22 percent
Ultimate Non-Claim Termination Rate 92.78 percent
Estimated Life Expectancy 14.45 years

Table IV-5

Survivorship and Decrement Table as of December 31, 1983
Based on Aggregate Insurance and Termination Experience
For Home Mortgages Insured Since 1970

Section 203(B) 30-Year Term
U.S. Totals

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	707.2	1378.2
2	97914.6	1964.7	3711.4
3	92238.5	1433.9	4358.5
4	86446.1	917.7	4116.1
5	81412.4	612.2	4204.4
6	76595.8	433.6	4399.8
7	71762.5	361.6	4121.6
8	67279.3	308.4	3997.2
9	62973.6	234.4	3866.6
10	58872.6	159.9	2910.1
11	55802.7	146.2	2427.8
12	53228.7	111.4	2252.1
13	50865.2	79.3	2213.4
14	48572.6	49.2	2197.3
15	46326.1	21.7	2151.4
16	44153.0	19.4	2082.6
17	42051.0	17.2	1996.7
18	40037.1	15.2	1899.4
19	38122.5	13.4	1795.1
20	36314.0	11.7	1687.6
21	34614.7	10.1	1579.7
22	33024.9	8.7	1746.9
23	31269.4	7.3	1881.6
24	29380.5	5.9	1981.4
25	27393.1	4.7	2045.4
26	25342.9	3.6	2074.1
27	23265.2	2.7	2069.4
28	21193.1	1.8	2034.0
29	19157.3	1.1	2616.2
30	16540.1	.5	16539.6

Ultimate Claim Termination Rate 7.66 percent
Ultimate Non-Claim Termination Rate 92.34 percent
Estimated Life Expectancy 14.62 years

Table IV-6

Survivorship and Decrement Table as of December 31, 1981
Based on Aggregate Insurance and Termination Experience
For Home Mortgages Insured Since 1957

Section 203(B) 30-Year Term
U.S. Totals

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	482.1	643.9
2	98874.1	1600.3	2127.4
3	95146.4	1456.8	3465.2
4	90224.4	1116.0	4058.1
5	85050.3	824.9	4454.9
6	79770.5	608.6	4818.5
7	74343.4	445.8	4847.6
8	69050.0	303.1	4691.5
9	64055.4	192.1	4290.2
10	59573.0	118.8	3863.5
11	55590.7	69.3	3596.0
12	51925.5	44.1	3291.6
13	48589.7	32.4	2937.3
14	45620.1	22.7	2649.9
15	42947.5	16.3	2387.5
16	40543.6	12.1	2153.5
17	38378.0	9.2	1949.5
18	36419.3	7.1	1770.9
19	34641.3	5.5	1606.5
20	33029.3	4.4	1446.6
21	31578.4	3.5	1296.0
22	30278.9	2.8	1500.7
23	28775.3	2.2	1673.4
24	27099.7	1.8	1820.6
25	25277.4	1.4	1932.6
26	23343.4	1.1	1999.8
27	21342.5	.9	2023.6
28	19318.0	.7	2007.0
29	17310.3	.5	2503.5
30	14806.3	.4	14805.9

Ultimate Claim Termination Rate 7.39 percent
Ultimate Non-Claim Termination Rate 92.61 percent
Estimated Life Expectancy 14.33 years

Table IV-7

Survivorship and Decrement Table as of December 31, 1980
Based on Aggregate Insurance and Termination Experience
For Home Mortgages Insured Since 1957

Section 203(B) 30-Year Term
U.S. Totals

Policy Year	Survivors Beginning of Policy Year	Terminations During Policy Year	
		Claim	Non-Claim
1	100000.0	413.1	706.9
2	98880.1	1445.2	2262.8
3	95172.1	1352.3	3729.6
4	90090.2	1042.3	4082.8
5	84965.0	776.6	4349.5
6	79838.9	567.9	4595.4
7	74675.5	415.4	4475.2
8	69785.0	282.4	4311.2
9	65191.3	183.0	3908.4
10	61099.9	119.3	3494.6
11	57486.0	73.7	3414.6
12	53997.7	44.9	3204.7
13	50748.1	26.8	3006.5
14	47714.7	15.7	2819.5
15	44879.5	9.1	2644.2
16	42226.2	5.2	2681.9
17	39539.1	2.9	2695.1
18	36841.2	1.6	2684.8
19	34154.8	.8	2651.1
20	31502.8	.5	2593.8
21	28908.5	.3	2515.9
22	26392.3	.2	2420.3
23	23971.9	.1	2309.9
24	21661.9	.1	2187.7
25	19474.2	.0	2056.5
26	17417.6	.0	1919.3
27	15498.2	.0	1778.7
28	13719.5	.0	1637.0
29	12082.5	.0	2092.7
30	9989.8	.0	9989.8

Ultimate Claim Termination Rate 6.78 percent
Ultimate Non-Claim Termination Rate 93.22 percent
Estimated Life Expectancy 13.98 years

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