

# Appendix A

## Claim ratio for different life insurance companies

It refers to the total number of death claims settled by an insurance company. The calculation is done by dividing the total number of death claims received by the total number of them settled. For instance, if a life insurance company receives 1000 death claims and settles 980, the claim settlement ratio of that company would be 98 per cent. The higher the claim settlement ratio of the company, the more favourable it would be for individuals.

List of Life Insurance companies registered by IRDA(*Insurance Regulatory and Development Authority*) and claim ratio for these companies

Company name	Claim Ratio(%)								Average claim ratio	Average claim ratio(2011-14)
	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014		
LIC	96.94	96.71	95.48	96.54	97.03	97.42	97.73	98.14	<b>96.99</b>	<b>97.76</b>
ICICI PRU LIFE	89.52	87.92	86.55	90.17	94.61	96.53	96.29	94.01	<b>91.95</b>	<b>95.61</b>
HDFC LIFE	66.54	80.75	87.96	91.14	95.41	96.17	95.76	94.01	<b>88.56</b>	<b>95.31</b>
SBI LIFE	71.95	81.48	76.57	83.27	82.24	95.48	94.41	91.06	<b>84.55</b>	<b>93.65</b>
MAX LIFE	68.09	90.37	90.02	65.51	77.96	89.84	94.25	93.86	<b>83.73</b>	<b>92.65</b>
KOTAK LIFE	52.95	58.89	77.08	86.97	89.30	92.10	92.04	90.69	<b>80.00</b>	<b>91.61</b>
STAR UNION				58.00	81.00	86.00	90.00	92.86	<b>81.57</b>	<b>89.62</b>
BHARTI AXA		34.62	53.20	77.80	87.17	87.70	89.48	88.13	<b>74.01</b>	<b>88.43</b>
BJAJ ALLIANZ	72.00	77.58	87.29	88.18	88.69	90.61	88.67	91.29	<b>85.53</b>	<b>90.19</b>
CANARA HSBC			31.25	38.71	71.02	80.58	88.44	86.76	66.12	<b>85.26</b>
AVIVA	72.44	69.06	71.77	87.11	84.15	89.55	87.71	84.00	<b>80.72</b>	<b>87.08</b>
RELIANCE LIFE	86.47	91.13	86.57	89.07	81.36	84.58	86.45	81.97	<b>85.95</b>	<b>84.33</b>

<b>SAHARA LIFE</b>	43.18	44.09	45.10	63.06	53.23	77.97	84.71	90.19	62.69	<b>84.29</b>
<b>TATA AIA</b>	61.22	55.83	61.11	78.17	81.93	83.94	84.46	89.68	<b>74.57</b>	<b>86.02</b>
<b>MET LIFE</b>	46.61	47.51	57.89	82.54	85.43	81.37	83.87	90.24	<b>71.93</b>	<b>85.16</b>
<b>BIRLA SUNLIFE</b>	79.03	91.37	89.12	89.09	94.66	90.94	82.55	87.76	<b>88.06</b>	<b>87.08</b>
<b>IDBI FEDERRAL</b>			30.77	49.52	64.92	67.46	80.06	90.34	63.84	<b>79.28</b>
<b>INDIA FIRST</b>				53.85	82.01	82.23	71.40	73.13	<b>72.52</b>	<b>75.58</b>
<b>FUTURE GENERALI</b>			56.67	38.85	50.52	68.06	70.53	74.88	59.91	<b>71.15</b>
<b>SHIRAM LIFE</b>	14.81	39.14	45.10	39.54	55.69	64.93	67.35	67.69	49.28	66.65
<b>AEGON RELIGARE</b>				48.00	52.31	66.06	66.82	81.00	62.83	<b>71.29</b>
<b>EDELWEISS TOKIO</b>						100	45.45	60.00	68.48	68.48
<b>DLF PRAMERICA</b>				48.00	51.22	24.46	27.04	22.14	34.57	24.54
<b>EXIDE LIFE</b>	56.06	55.84	77.48	89.30	90.49	88.82	83.94	83.16	<b>78.13</b>	<b>85.30</b>

# Appendix B

## Questionnaire for Study

		LIC	ICICI	HDFC	SBI	MAX	KOTAK	BHARTI AXA	BAJAJ ALLIANZ	CANARA HSBC	AVIVA	RELIANCE	AEGON RELIGARE
%	AVERAGE CLAIM RATIO	97.76	95.61	95.31	93.65	92.65	91.61	88.43	90.19	85.26	87.08	84.33	71.29
ENTRY AGE (YEARS)	MIN ENTRY AGE	18	18	18	18	18	18	18	18	18	18	18	18
	MAX ENTRY AGE	60	60	55	65	60	65	60	60	70	55	55	65
MATURITY AGE (YEARS)	MIN MATURITY AGE			28					28			28	
	MAX MATURITY AGE	75	65	65	70	70	70	60	70	75	65	75	75
POLICY TERM (YEARS)	MIN POLICY TERM	10	5	10	5	10	5	10	10	5	10	10	5
	MAX POLICY TERM	35	30	30	30	35	30	30	30	40	25	35	57
PTT	PREMIUM PAYMENT TERM	Equal to policy term	Single/Equal to policy term	Equal to policy term	Equal to policy term	Equal to policy term	Equal to policy term	Equal to policy term	Equal to policy term	Equal to policy term	Equal to policy term	Equal to policy term	Single/ equal to policy term
PTF	PREMIUM PAYMENT FREQUENCY	Annually	Single and Yearly	Annually	Annually	Annually	Annual, half yearly, quarterly, monthly,	Yearly and Half-Yearly only	Yearly, Half-Yearly, Quarterly and Monthly	Annually	Yearly, Half yearly	Annually	Single & Annual
SUM ASSURED (RS)	MIN SUM ASSURED	25lakhs(average category) / 50 lakhs (non Smoker category)	As per minimum premium	10 lakhs	20 lakhs	25 lakhs	25 lakhs	25 lakhs	2.5 lakhs for General Category. 20 lakhs for Non-Smoker Discount	25 lakhs	15 lakhs	25 lakhs	10 lakhs
	MAX SUM ASSURED	No limit	No Limit	10 cr	No limit	100 cr	No Limit	No limit	No limit	No limit	5 cr	No limit	No limit
	REBATE ON LARGE SUM ASSURED		NA	50 lakhs-1cr		50 lakhs and above	NA				20 lakhs and above	50 lakhs and above	50 lakhs and above
	RIDERS	Not Available	1	Not Available	Not Available	1	Not Available	Not Available	3	1	Not Available	Not Available	3
Premium (Rs)	Min Premium		2,400	2000	3,500				1,000 for <20 lakhs 3000 for >=20 lakhs			3500	Regular Premium: 1,675 p.a. Single Premium: 7,075
	Max premium		No limit	No limit	No limit				No limit			No limit	

**Claim ratio:-**

It refers to the total number of death claims settled by an insurance company. The calculation is done by dividing the total number of death claims received by the total number of them settled.

For instance, if a life insurance company receives 1000 death claims and settles 980, the claim settlement ratio of that company would be 98 per cent.

**The higher the claim settlement ratio of the company is more favourable for individuals.**

**Entry Age:-**

The entry age is the age of the insured person at the beginning of the insurance policy. For life insurance, the age of entry is usually limited. On the one hand, there is a maximum entry age, e.g. **60, 65, or 70**. On the other hand, there is often also a minimum age limit.

**Minimum Entry Age:-**

The minimum age of the insured person at the beginning of the insurance policy.

**The lower value of minimum entry age is more favourable for individuals.**

**Maximum Entry Age:-**

The maximum age of the insured person at the beginning of the insurance policy.

**The higher value of maximum entry age is more favourable for individuals.**

**Maturity Age:-**

The age at which the face amount of a life insurance policy becomes payable by either death or other contract stipulation. Life insurance maturity occurs when the policy's reserve equals its death benefit and the reserve (also called cash value) is paid to the policy owner.

**The lower value of maturity age is more favourable for individuals.**

**Policy Term:-**

The period of coverage provided by an insurance policy. Term insurance is the most traditional life insurance policy wherein the insured gets death benefit if any contingency happens within the policy term. The insured is, however, not entitled to receive any survival benefit if he outlives the policy term.

**The higher value of policy term is more favourable for individuals.**

**Premium Payment Term:-**

Premium paying term is the total number of years for the policy holder to pay the premium. Policy term is normally equal to the premium paying term. However, some insurance policies give the insured the autonomy to choose a premium paying term lower than the policy term. For instance, insurers allow the insured to get the insurance benefits even if they stop the premium payments after a stipulated period of time by converting the normal insurance policy into a paid up policy.

**The higher value of premium payment term is more favourable for individuals.**

**Premium Payment Frequency:-**

This is defined as the number of times during the policy year that you need to pay premiums. Frequency options are typically annual, semi-annual, quarterly and monthly.

**The higher value of premium payment frequency is more favourable for individuals.**

**Sum assured:-**

It is a pre-defined benefit that the insurer pays to the policyholder in case the insured event takes place. For instance, in a life insurance policy, the insurer promises to pay the nominee a sum assured—a pre-decided amount—in case of the policyholder's death. For this amount, the policyholder pays a premium to the insurer. If the policyholder dies during the term of the policy, the insurer will pay the nominee the sum assured and the policy terminates.

**The higher value of sum assured is more favourable for individuals.**

**Riders:-**

It is the additional benefits that we may buy and add to our policy at a nominal cost. That allow us to enhance our insurance cover, qualitatively and quantitatively. Riders on the insurance contract provide additional protection against risk.

**The higher value of riders are more favourable for individuals.**

**Premium:-**

Insurance premium is the financial cost of an insurance policy, paid either as a lump sum (one time) or in several instalments during the period covered by the policy. In case that the insurance premium is not paid when due, the insurance policy usually gets automatically cancelled.

**The lower value of Premium is more favourable for individuals**

<b>Criteria</b>	<b>Criteria Type</b>
Average Claim ratio	Benefit
Minimum Entry Age	Cost
Maximum Entry Age	Benefit
Maturity Age	Cost
Policy Term	Benefit
Premium Payment Term	Benefit
Premium Payment Frequency	Benefit
Sum assured	Benefit
Riders	Benefit
Premium	Cost
Rebate on large sum assured	Benefit

## Survey on Insurance Companies

**Write Your details**

**Name:**

**Gender:**

**Occupation:**

**Place:**

**Date:**

**Give your opinion based on 1 to 5scale**

1	Very Low
2	Low
3	Medium
4	High
5	Very High

**Give your opinion based on Criteria (Which criteria do you prefer? )**

<b>Criteria</b>	<b>Rating</b>
Average claim ratio	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Minimum entry age	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Maximum entry age	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Policy term	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Premium payment term	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Premium payment frequency	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Sum assured	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Rebate on large sum assured	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Riders	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
Premium	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>



**Give your opinion based on 1 to 5scale**

Linguistic variable	Membership function
Very Poor (VP)	(1,1,3)
Poor (P)	(1,3,5)
Fair (F)	(3,5,7)
Good (G)	(5,7,9)
Very Good (VG)	(7,9,9)

**Give your opinion based on Average claim ratio, Minimum entry age, Maximum entry age, Policy term, Premium payment term:-**

Company name	Rating				
	Average claim ratio	Minimum entry age	Maximum entry age	Policy term	Premium payment term
LIC	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
ICICI	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
HDFC	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
SBI	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
MAX	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
KOTAK	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
BHARTI AXA	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
BAJAJ ALLIANZ	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
CANARA HSBC	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
AVIVA	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
RELIANCE	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
AEGON RELIGARE	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□

**Give your opinion based on Premium payment frequency, Sum assured, Rebate on large sum assured, Riders, Premium :-**

Company name	Rating				
	Premium payment frequency	Sum assured	Rebate on large sum assured	Riders	Premium
LIC	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
ICICI	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
HDFC	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
SBI	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
MAX	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
KOTAK	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
BHARTI AXA	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
BAJAJ ALLIANZ	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
CANARA HSBC	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
AVIVA	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
RELIANCE	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□
AEGON RELIGARE	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□	1□2□3□4□5□

## APPENDIX C

### *Questionnaire for Study*

1.1 Name: \_\_\_\_\_

1.2 Age: \_\_\_\_\_ years

1.3 Gender: Male  Female  (tick one)

1.4 Occupancy: \_\_\_\_\_

#### **Instructions**

*This questionnaire will help us find out the summary of occurrence of Diabetes in people of various age groups. Each item in the questionnaire will describe a specific attribute. We want your opinion as how likely is the occurrence of diabetes with the given set of attributes. Given the real choices that you face, tick the choice that you will prefer. There are six questions in all.*

#### **1. Age (Years)**

i. 21-35  ii. 36-50  iii. 51-65  iv. 66-71

**2. Body Mass Index (kg/m<sup>2</sup>) = Weight \_\_\_\_\_, Height \_\_\_\_\_**

i. 22-24.9  ii. 25-30  iii. 31-40  iv. 41-68

**3. Diastolic Blood Pressure (mm/Hg) (Lower range pressure)**

i. 50-70  ii. 71-85  iii. 86-100  iv. 101-114

**4. Diabetes Pedigree Function (Hereditary)**

i. Yes  ii. No

**5. Plasma Glucose Concentration (mg/dl)**

i. 78-108 (low)  ii. 109-134 (intermediate)  iii. 135-170 (high)  iv. 170-199 (Very High)

**6. Are you suffering from Diabetes?**

i. Yes  ii. No

## APPENDIX D

### *Dataset for Diabetics Patient*

Sl No	Gender	Age	BMI(kg/ m <sup>2</sup> )	Diastolic Blood Pressure(mm/ Hg)	Diabetes Pedigree Function	Plasma Glucose Concentration(mg/dl)	Class
1	Male	52	25-30	101-114	Yes	109-134	Yes
2	Female	48	25-30	70-85	No	109-134	No
3	Male	55	22-24.9	85-100	No	135-170	Yes
4	Male	58	22-24.9	70-85	No	109-134	No
5	Male	25	22-24.9	85-100	No	109-134	No
6	Male	46	22-24.9	70-85	No	135-170	Yes
7	Female	44	22-24.9	85-100	Yes	109-134	No
8	Male	54	25-30	85-100	No	109-134	No
9	Female	28	25-30	70-85	No	109-134	No
10	Male	49	22-24.9	70-85	Yes	109-134	Yes
11	Female	58	25-30	85-100	No	109-134	No
12	Female	35	25-30	50-75	Yes	78-108	No
13	Male	38	22-24.9	70-85	No	78-108	No
14	Male	54	25-30	85-100	No	135-170	Yes
16	Male	39	25-30	50-75	Yes	78-108	No
15	Female	28	22-24.9	70-85	No	78-108	No
16	Female	41	25-30	70-85	Yes	109-134	No
17	Male	62	31-40	85-100	No	109-134	Yes
18	Male	47	25-30	101-114	No	135-170	Yes
19	Male	33	31-40	85-100	Yes	109-134	No
20	Female	32	31-40	85-100	No	109-134	No
21	Female	34	22-24.9	70-85	No	135-170	No
22	Male	33	22-24.9	70-85	Yes	109-134	No
23	Female	34	31-40	70-85	Yes	109-134	No
24	Male	38	25-30	70-85	Yes	109-134	No
25	Female	21	22-24.9	70-85	No	109-134	No
26	Male	38	25-30	85-100	Yes	109-134	Yes
27	Male	27	25-30	70-85	No	109-134	No
28	Male	45	22-24.9	70-85	No	109-134	No
29	Female	22	22-24.9	70-85	No	78-108	No
30	Male	65	22-24.9	70-85	Yes	170-199	Yes
31	Female	24	31-40	50-75	No	135-170	No
32	Female	26	22-24.9	50-75	Yes	78-108	No
33	Male	27	31-40	70-85	No	109-134	No
34	Female	36	22-24.9	70-85	Yes	135-170	No

Sl No.	Gender	Age	BMI(kg/ m <sup>2</sup> )	Diastolic Blood Pressure(mm/ Hg)	Diabetes Pedigree Function	Plasma Glucose Concentration(mg/dl)	Class
35	Female	24	22-24.9	70-85	N	109-134	No
36	Female	60	22-24.8	85-100	N	109-134	No
37	Male	55	22-24.9	101-114	N	109-134	Yes
38	Female	35	25-30	70-85	Y	135-170	Yes
39	Male	55	22-24.9	85-100	N	78-108	No
40	Male	50	25-30	85-100	N	135-170	No
41	Female	69	31-40	85-100	Y	78-108	Yes
42	Male	53	22-24.9	70-85	N	78-108	No
43	Male	51	25-30	70-85	N	135-170	No
44	Male	59	41-68	85-100	Y	170-199	Yes
45	Male	55	25-30	85-100	N	78-108	No
46	Male	49	25-30	70-85	N	135-170	Yes
47	Male	47	22-24.9	70-85	N	109-134	No
48	Male	55	31-40	70-85	Y	109-134	No
49	Male	62	31-40	101-114	Y	135-170	Yes
50	Female	59	31-40	101-114	Y	135-170	Yes
51	Female	45	25-30	70-85	N	109-134	No
52	Female	35	31-40	85-100	N	135-170	Yes
53	Male	40	31-40	101-114	N	109-134	No
54	Male	36	31-40	85-100	N	109-134	No
55	Female	66	25-30	70-85	N	109-134	Yes
56	Male	30	25-30	30-60	N	78-108	No
57	Male	27	25-30	85-100	N	109-134	No
58	Male	71	25-30	101-114	N	109-134	Yes
59	Male	38	22-24.9	85-100	N	78-108	No
60	Male	36	25-30	70-85	Y	109-134	Yes
61	Male	32	25-30	50-75	Y	109-134	No
62	Male	35	22-24.9	70-85	N	78-108	No
63	Male	28	22-24.9	70-85	N	109-134	No
64	Male	30	22-24.9	70-85	N	109-134	No
65	Female	71	22-24.9	70-85	N	135-170	Yes
66	Male	35	25-30	30-60	N	78-108	No
67	Male	33	22-24.9	85-100	N	78-108	No
68	Male	51	25-30	70-85	N	135-170	Yes
69	Male	61	22-24.9	70-85	Y	78-108	Yes
70	Male	25	22-24.9	85-100	Y	109-134	No
71	Female	51	22-24.9	70-85	N	78-108	Yes
72	Male	36	31-40	85-100	N	135-170	No
73	Male	36	41-68	85-100	N	135-170	Yes
74	Male	45	31-40	85-100	Y	109-134	Yes
75	Female	49	25-30	85-100	N	78-108	No

Sl No.	Gender	Age	BMI(kg/ m <sup>2</sup> )	Diastolic Blood Pressure(mm/ Hg)	Diabetes Pedigree Function	Plasma Glucose Concentration(mg/dl)	Class
76	Female	60	25-30	85-100	No	109-134	No
77	Male	33	22-24.9	70-85	No	109-134	No
78	Female	70	25-30	101-114	Yes	78-108	Yes
79	Male	55	41-68	101-114	No	135-170	Yes
80	Female	40	31-40	70-85	No	135-170	Yes
81	Male	58	31-40	85-100	No	170-199	Yes
82	Male	39	25-30	85-100	Yes	109-134	No
83	Male	42	25-30	85-100	No	109-134	No
84	Male	39	22-24.9	85-100	No	109-134	No
85	Male	57	25-30	85-100	No	109-134	No
86	Male	28	31-40	70-85	Yes	78-108	No
87	Female	45	22-24.9	85-100	No	109-134	No
88	Female	62	31-40	70-85	Yes	78-108	Yes
89	Male	50	41-68	85-100	No	135-170	Yes
90	Male	56	25-30	85-100	No	135-170	Yes
91	Male	27	25-30	70-85	No	109-134	No
92	Male	28	25-30	70-85	No	109-134	No
93	Male	30	31-40	85-100	No	109-134	No
94	Male	55	22-24.9	85-100	No	135-170	Yes
95	Male	59	25-30	70-85	Yes	170-199	Yes
96	Male	52	22-24.9	70-85	Yes	135-170	Yes
97	Female	63	22-24.9	85-100	Yes	78-108	Yes
98	Male	70	22-24.9	85-100	Yes	78-108	Yes
99	Male	50	25-30	85-100	Yes	109-134	Yes
100	Male	61	22-24.9	70-85	No	135-170	Yes