

British tables, insured (with profits) during the years 1863 to 1892 inclusive, namely, ordinary life, males; endowment insurances, males and limited payment life, males. For uniformity with the earlier calculations, the expected mortality has been taken according to the Healthy English Male Table without modification. Had the expected mortality been taken according to the table as modified by the Committee, the expected loss in the two higher age groups would have been slightly greater for each experience, and the percentage of actual to expected loss slightly less than that shown here.

It will be seen that the new British experience is vastly greater in volume, and is therefore much more

authoritative than any or all of the five earlier experiences taken into consideration. There if of course no doubt that the medical selection of the American Offices during the past thirty years has been much more effective and satisfactory, with results much closer to the British standard than was the case during the earlier years of the business of life insurance in the United States.

One important conclusion which may be drawn from all these figures, and especially from the later ones, is that the amount of the benefit of medical selection appears to depend in a large measure, and on the average upon the age of the person examined, the benefit being greater as the age is younger.

AMICABLE SOCIETY.				SCOTTISH AMICABLE, MALES.			
Ages.	Expected.	Actual.	Percentage.	Ages.	Expected.	Actual.	Percentage.
28 and under.....	3	1	33	28 and under.....	15	9	60
49 to 42.....	15	12	80	29 to 42.....	39	23	59
43 to 56.....	13	11	85	43 to 56.....	21	13	62
57 and over.....	9	3	33	57 and over.....	7	2	29
All ages.....	40	27	67	All ages.....	82	47	57

GOTHA, MALES.				CONNECTICUT, MALES.			
Ages.	Expected.	Actual.	Percentage.	Ages.	Expected.	Actual.	Percentage.
28 and under.....	77	24	31	28 and under.....	177	176	99
29 to 42.....	405	261	64	29 to 42.....	453	321	71
43 to 56.....	216	148	69	43 to 56.....	250	182	73
57 and over.....	44	44	100	57 and over.....	47	49	104
All ages.....	742	477	64	All ages.....	927	728	79

WASHINGTON.				SUM OF FOREGOING EARLY EXPERIENCES.			
ASSUMING ONE LIFE TO \$2,500 INSURED.				Ages.	Expected.	Actual.	Percentage.
Ages.	Expected.	Actual.	Percentage.	28 and under.....	327	243	74
28 and under.....	55	33	60	29 to 42.....	1061	691	65
29 to 42.....	149	74	50	43 to 56.....	581	408	70
43 to 56.....	81	54	67	57 and over.....	129	126	98
57 and over.....	22	28	127	All ages	2098	1468	70
All ages	307	189	62				

NEW BRITISH, ORDINARY LIFE, MALES.				NEW BRITISH, ENDOWMENTS, MALES.			
Ages.	Expected.	Actual.	Percentage.	Ages.	Expected.	Actual.	Percentage.
28 and under.....	1174	409	35	28 and under.....	480	139	29
29 to 42.....	2043	885	43	29 to 42.....	522	181	35
43 to 56.....	859	509	57	43 to 56.....	76	33	43
57 and over.....	253	172	68	57 and over.....	2	2	100
All ages	4359	1975	45	All ages	1080	355	33

NEW BRITISH, LIMITED PAYMENT LIFE, MALES.				NEW BRITISH, SUM OF THREE FOREGOING.			
Ages.	Expected.	Actual.	Percentage.	Ages.	Expected.	Actual.	Percentage.
28 and under.....	86	17	20	28 and under.....	1740	565	32
29 to 42.....	141	47	33	29 to 42.....	2706	1113	41
43 to 56.....	40	9	23	43 to 56.....	1005	551	55
57 and over.....	2	2	100	57 and over.....	257	176	68
All ages	269	75	28	All ages	5708	2405	42

SUMMATION OF OLD AND NEW EXPERIENCES.			
Ages.	Expected.	Actual.	Percentage.
28 and under.....	2067	808	39
29 to 42.....	3767	1804	48
43 to 56.....	1586	959	60
57 and over.....	386	302	78
All ages	7086	3873	50