

MORTALITY AMONG WOMEN.

Further Report on Medico-Actuarial Mortality Investigation—Data Shows that Deaths are More Frequent among Women in Early Policy Years than among Men.

One of the interesting features of the report on the Medico-Actuarial Mortality Investigation is that concerning the mortality among women. The forty-three companies contributing to this investigation divided their data into four classes:

1. Spinsters.
2. Married women, beneficiary husband.
3. Married women, beneficiary other than husband.
4. Widows and divorced.

While the records of the companies were given under policies issued from 1885 to 1908 inclusive, the great majority of the policies had been issued in recent years, less than one-half of the policies having been more than five years in force.

The expected deaths were calculated by the M. A. Mortality Table, which represents the average experience of the forty-three companies. The ratio of actual to expected deaths among the married women, husband beneficiary, was 126 per cent. of the M. A. Table; and as it was only eighty-one per cent. among the spinsters, it follows that the mortality in the former class was about one-half that in the latter. The mortality among the class of widows and divorced women was about midway between that of spinster and married women. These comparisons take account of the difference in age and of the duration of the policies. Tables are given in the report which show that the mortality among women in the four classes combined is higher than among men at the young ages at entry, and lower at ages at entry sixty and above. It is shown that the mortality in the early years at ages of entry fifteen to twenty-nine is distinctly heavier among women than among men.

MORTALITY AMONG MARRIED WOMEN.

As it is well known that the mortality among policyholders insured on the ordinary life plan is not so good as among those taking endowment insurance, the question naturally arose whether the low mortality among the spinster, as compared with married women, coincided with the more frequent selection of endowment insurance by spinsters. The policies were accordingly divided by plan of insurance, from which it appeared that on the ordinary life plan the spinsters had a ratio of actual to expected mortality of 107 per cent., while the married women, with husband beneficiary, had a mortality of 140 per cent., and the married women, with beneficiary other than husband, showed a mortality of 126 per cent. Under endowment insurances the relative mortality for these three classes of risks was 76 per cent., 114 per cent. and 90 per cent. It is clear from the tables submitted by the committee that the mortality among married women is much higher than among spinsters insured on the same plan. Combining the four classes of women, the following gives the relative mortality by plan of insurance.

FOUR CLASSES OF WOMEN, ALL AGES AT ENTRY AND ALL POLICY YEARS COMBINED.

Plan of Insurance	Ratio of Actual to Expected Deaths by M. A. Table
Ordinary life	121 per cent.
Limited payment life	100 per cent.
Endowment insurance	89 per cent.

It is shown that the proportion of endowment insurance taken by spinsters is 54 per cent. and by married women about 26 per cent., while the proportions on the ordinary life plan are 13 per cent. and 36 per cent., respectively.

SHOULD NOT BE CONSIDERED A BARRIER.

There are two significant statements at the close of this report on this investigation:

1. That the high mortality among married women should not be considered as a barrier to the insuring of them. It is pointed out that with great care and with the greater knowledge as favorable mortality as among men may be anticipated in the future. One company, for example, found that the married women who paid their premiums out of their own incomes and whose children were the beneficiaries under the policies had a ten per cent. better mortality than among men of corresponding age.

2. That the better mortality among spinsters than among married women should not be considered as applicable to the general population. The statistics of the committee do not prove that spinsters, as a class, are better risks than married women, but that those of the former class who were insured by the companies were better than those of the latter class who were so insured. The spinsters insured by the companies were of a very good class—generally teachers, stenographers, librarians, doctors and other similar favorable types—and were not drawn from those who had long hours, heavy work, or unsanitary surroundings.

EMPLOYERS' LIABILITY INSURANCE IN ENGLAND.

At the moment an immense amount of work is falling on insurance companies in connection with the renewals of employers' liability business, including domestic servant insurance, as from July 1—the date on which the different Workmen's Compensation Acts have come into force. The rates are now on a basis which the offices believe will leave them some margin of profit, but the market for the business is smaller than it was even two or three years ago. Some composite offices have resolutely determined to have as little to do with the business as they possibly can, for various decisions of the Courts in favor of the workmen, the necessity of consulting the National Health Commissioners under the Insurance Act, and the extreme difficulty of preventing malingering have all tended to increase the difficulty of conducting a complicated business.

One curious effect of the unfavorable experience has been that in some cases non-tariff offices are quoting higher rates than those which work according to tariffs, for, judging individual risks on their merits, they have not hesitated to quote high, and sometimes prohibitive, rates on business which have proved prolific in claims, while making concessions to firms whose claim ratio has been light.

The difference in the experience of various firms undertaking the same kind of work is very marked, indeed. But on the whole the rates during the past year or two have still tended upward and new business is now more difficult to get written.—*London Times.*