

eral population. Out of an equal number of males and females alive at age 10, it is shown that a larger number of females die up to age 45. Thereafter the males suffer the greater mortality.—(J. I. A. XIX., 200.)

(h) METROPOLITAN LIFE INSURANCE SOCIETY, England, mortuary experience 1835 to 1890.—Female lives were shown to be, on the whole, superior to male lives: an experience at variance with that of most offices.

(i) SCOTTISH EQUITABLE LIFE (J. I. A. XXI., 226).—The number of females that entered into the experience was 2,205 and the total years of life 30,521; the number of deaths was 668, and the average time for which the lives were under observation was nearly 14 years. While the number was somewhat small, the experience was described as an unusually mature one. The deaths which were compared with those that might have been expected, according to the usual British Standard of Healthy Male Lives, namely, Institute of Actuaries Healthy Males table, to ascertain whether the mortality among females differed so materially from that among males as to justify the extra premiums of \$2.50 per \$1,000 up to age 50, so usually charged by British companies. The results showed that from 27 to 45 female mortality exceeded the expected, according to the standard adopted, and that under 27 the experience was favorable. It was calculated that the excess of mortality between 27 and 45 would be met by an annual charge of 2 shillings and 10 pence per 100 pounds. From ages 46 to 55 the female mortality was almost exactly the same as the standard adopted; while from ages 56 to 58 the female mortality was considerably less than that of the standard.

(j) German female mortality.—The GERMANIA, a prominent German life insurance company, notable in its own country for writing female risks, made an investigation of its experience. No marked increase of mortality was revealed as arising from undue proportion to sexual maladies, the fatalities having a general etiology. The insured were mainly married, of the middle or higher class; 65,145 lives were included in the observation. The average insurance duration was 7.15 years. Below is given, for every second age up to 40, and for every second age from 52 to 60, the death rate of this company, together with the death rate for female lives in the German Empire.

Age.	Germania Company, female lives.	Female lives, German Empire.	Age.	Germania Company, female lives.	Female lives, German Empire.
20	.94	.61	36	1.32	1.14
22	1.05	.70	38	1.27	1.19
24	1.16	.78	40	1.15	1.22
26	1.17	.85	52	1.67	1.80
28	1.09	.91	54	1.82	2.03
30	1.25	.97	56	1.98	2.33
32	1.17	1.02	58	2.31	2.75
34	1.12	1.08	60	2.84	3.29

(k) French assured lives (J. I. A. XXXIII., 485).—A short time ago four chief life insurance companies in France combined in compiling their mortuary experience. The experience was taken out in respect to assured lives and annuitants. The result, so far as assured lives were concerned, showed (1) that the mortality, especially at the younger ages, is appreciably higher than that of English female assured lives, and (2) that