

The Canada Lancet.

VOL. XXX.]

TORONTO, NOVEMBER, 1898.

[No. 15.]

ORIGINAL ARTICLES AND COMMUNICATIONS.

NOTES ON FEMALE RISKS.

A paper read by James Thorburn, M.D., Medical Director North America Toronto, Can., at the 9th Annual Meeting of the Association of Life Insurance Medical Directors. Montreal, July 6th and 7th, 1898.

In view of the ever-increasing number of females who are seeking employment and who are wage earners, the question of the value of female life for purposes of life insurance is one which, of recent years, has been prominently brought to the notice of medical directors of life insurance companies. Fifteen or twenty years ago the number of female risks undertaken was very few compared with those at present assumed, and where insurance was sought by the gentler sex an empirical extra premium was charged, or the risk was immediately declined. In fact, it is the custom of some companies even now to reject applications for life insurance on females. Men are no longer the sole wage earners; women now engage in many of the pursuits and callings that men are employed in. They are frequently compelled to sustain themselves or contribute to the support of a household; they may also have to make future provision for themselves or for others. When we look around at the different avenues which have been opened up for female service, when we see women teachers, stenographers, typewriters, nurses, saleswomen, clerks, bookkeepers, merchants, milliners, dressmakers, artists, designers, authors, agents, artisans, printers, physicians, preachers, etc., etc., it must be very evident that they are entitled to the benefits of life insurance to a very appreciable extent.

It has been stated, and I think with considerable force, that every life which earns money has a financial value, the failure of which life represents so much capital lost and the replacement of which can be most effectually secured by life insurance. If this be admitted, there can be no question but that females are entitled to the benefits which the beneficent system of life insurance grants. That there are difficulties surrounding the insuring of females must be evident to everyone who has given the matter careful consideration and who has had practical experience. The conditions of female life are entirely different to those of male life, and upon first consideration the inexperienced might claim that life insurance was never intended for women, except in so far as they should benefit directly by the death of the assured. That this is entirely fallaci-