

**WAR MORTALITY.**

Herr Klang, in his *Kriegs-Versicherungs Vorlagen*, examined the experience of 13 European campaigns between 1854 and 1878, and found a general average war mortality of approximately 5 per cent. The maximum mortality was 10.3 per cent. in respect of the French Army in the campaign of 1854-5, and the minimum mortality was that of the Austrian Army in the campaign of 1878—namely 1.5 per cent. These percentages applied to the whole duration of the campaign, and were not the annual rates.

Messrs. T. G. Ackland and A. H. Smee, says the *Policyholder*, prepared a valuable report for the Gresham Life Office in 1890 on the mortality of the German Army in the Franco-German War, from which the table below is extracted. There were engaged in the German forces 862,815 non-commissioned officers and men and 25,061 officers.

GERMAN MORTALITY IN THE WAR OF 1870-1: PERCENTAGES

	Battle and Wounds.	Disease.	Total.
Generals.....	2.6	2.0	4.6
Staff Officers.....	9.3	.8	10.1
Captains.....	7.7	.8	8.5
Lieutenants.....	7.8	.8	8.6
All officers combined.....	6.6	.8	7.4
N.C.O.'s and men.....	3.1	1.4	4.5
All forces and ranks combined.....	3.2	1.4	4.6

The percentages of death among the necessarily small number of generals may be ignored, but two important facts stand out—(1) the much heavier mortality from battle and wounds of commissioned officers, and (2) the heavier mortality from disease of the non-commissioned officers and men.

In 1903 Messrs. F. Schooling and E. A. Rusher read before the Institute of Actuaries an exhaustive paper, compiled from the records of the War Office, on the mortality in the late South African War. The war lasted two years and five months, and the total number of deaths in the British forces was 21,916, of which no fewer than 14,382 were due to disease. The paper contained the following figures:

SOUTH AFRICAN WAR: ANNUAL MORTALITY PERCENTAGES.

	Battle and Wounds.	Disease.	Total.
Officers only.....	3.4	1.9	5.3
N.C.O.'s and men.....	1.3	2.5	3.8
All forces combined.....	1.3	2.6	3.9

The death rates varied very considerably during the war. Thus, in the first year the death-rate of officers was as much as 7.8 per cent.; in the second year it fell to 4.1 per cent.; and for the remainder of the war it was 4.2 per cent. This fall is explained by the fact that the heavy fighting took place in the first twelve months of the war, and that the warfare afterwards was mainly of a guerilla type. The table, which shows the average annual rate of mortality experienced throughout the war, is, therefore, no guide to the extra risk incurred in the first 12 months. It is worth noting that during the first year the mortality of the Regulars, on whom the brunt of the fighting fell, was no less than 8¾ per cent. for officers and nearly 6 per cent. for non-commissioned officers and men.

In considering the extra risks of war the mortality among officers and men must be considered separately. Many ordinary life offices, while having, perhaps, numerous policyholders among the officers of the Army and Navy, would probably hardly have any men below the commissioned ranks on

their books. The latter classes would be largely assured with industrial offices of industrial departments of big life companies. The companies have also to take into account not only the risk of death during the campaign, but also the risk of deteriorated health and premature death on the part of those who do not actually die during the war. This, unfortunately, is a real risk.

**CONGESTED DISTRICTS.**

The action of the Massachusetts Insurance Commissioner in calling upon the fire insurance companies to report the amounts which they respectively have at risk in the congested districts of the larger cities has brought forth expressions of both commendation and condemnation. Such information concerning Chicago risks was secured and published for several years by the Illinois Insurance Department, and received careful consideration on the part of fire underwriters. Conservative underwriting indubitably demands, says the *N.Y. Spectator*, that some systematic check or curb shall be voluntarily placed upon the aggregate amount of risks which will be accepted within certain prescribed boundaries in our large cities. Nevertheless, it is impossible to lay down any hard and fast general rule which would apply equally well to all companies. There are numerous phases of this question which are entitled to be taken into account. The business interests require large amounts of insurance or their operations will be hampered and restricted; the insurance companies need a certain volume of premiums in order that they may secure a fair average and proportion of loss; the public and private fire protection have an important bearing on the matter, and the exposure hazard merits close attention. Then, while engineers may define a district which is particularly subject to conflagration danger, the chance of a single fire sweeping that section of any given city in the next quarter or half century is quite remote, though heavy fire losses may occur in it at closer intervals. Altogether, the actual probability of a widespread conflagration occurring in any particular city is so limited that the average practical underwriter is inclined to take a chance on its happening, and write an aggregate of risks in its congested district much beyond the limits which might be set by those who are restrained by ultra-conservative theories. Thus if the net surplus alone should be used as a gauge, and the companies should not write in excess thereof within any defined conflagration district, the aggregate of insurance obtainable therein would not much exceed two hundred million dollars, if all the stock companies operating in the United States were available. This sum would not cover many contiguous blocks in New York city, for example, so that immense stocks of goods would, under this plan, have to go uninsured or else be removed to other sections for storage. It is evident that the needs of commerce must be cared for in some way; and the amount which a company may, with reasonable safety, write in a specified section may well be left to the judgment of its responsible officers.

Ten life insurance policies valued at \$37,080 made up the principal item in the \$38,880 estate of the late Mr. S. Campbell, hotelkeeper, who died at Brantford on August 2nd.