

THE RELATION OF OCCUPATION TO LIFE INSURANCE.

At the last meeting of the Montreal Insurance Institute a paper was read by Dr. F. G. Finley, on "The relation of occupation to life insurance."

As the author is a well-known expert as a medical examiner for life companies his judgment on this and relative questions is of high value.

Apart from the working classes and those who follow a few dangerous trades the occupation question is regarded by Dr. Finley as one of minor importance, and bankers, brokers, business men, clerks and professional men are accepted without reference to their special duties. Such persons enjoy comfortable surroundings and "are not subject to the hardships resulting from poverty and vice."

The object of the paper is not to refer in detail to all occupations attended by increased hazards, but rather to deal with some of the principles, determining the healthfulness or reverse of certain callings.

Reference is made to a paper by W. F. Standen, actuary of the United States Life Insurance Company, in which a list is given of occupations regarding which companies differ in their practice as to acceptance or rejection. Baseball players are refused by 13 and accepted by 12 companies, billiard markers, refused by 11, accepted by 12, firemen, accepted by 8, refused by 7, and 11 exercise discretionary selection. Railway employees, with exception of passenger train conductors, are not favourably regarded passenger train engineers refused by 7, accepted by 3, and 11 companies exercise discretion in regard to this class.

Amongst those liable to accidents from their occupation, are, explosive handlers, aeranauts, divers, linemen, bridge builders engaged on large structures, sheriffs, policemen, horse trainers and jockeys. All these classes are subject to special risks, fire brigade chiefs, motormen, car conductors, fishermen, boatmen, bargemen, raftsmen have to pay extra on account of occupation.

Army and navy officers, and trainmen, engineers and locomotive firemen are not favourable risks.

On the other hand clergymen stand at the head of the list. Dr. Finley says, "Their meagre salaries seldom permit of over-indulgence," he might have gone further and said, their salaries are often too meagre for subsistence, but the defect is supplied by private hospitality.

As compared with professors of law and medicine the mortality of clergymen shows to great advantage, Ogle's figures being, 106 for clergymen, 152 for lawyers and 202 for doctors.

Dr. Finley doubts the accuracy of the United States Census figures of 1900, one reason for suspicion being the very high rank of clergymen's mortality, the other that certain risky occupations are credited with an extremely low mortality. He considers, however, that rural clergymen in this country

are subjected to greater hardships than in Great Britain while in cities they are more affected by the strenuous life.

In regard to lawyers their higher mortality is attributed to mental energy and strain. Long hours spent in ill-ventilated court rooms, and offices must prove injurious, but consumption in the legal profession is considerably below the average.

The mortality rate amongst doctors compares very unfavourably with that of the clerical and legal professions, indeed, it is only exceeded by callings which are notoriously unhealthy. Accidents to medical men also are more frequent than to others of the same social standing.

Tuberculosis is rare in the faculty, but typhoid and other infections claim a larger number than normal. Mental strain, worry, disturbed nights and exposure to the weather account for the high rate of mortality amongst doctors. The insurance companies, however, deal generously with medical applicants.

MORAL HAZARDS.

Dr. Finley states it to be a matter of universal experience that persons engaged in handling alcoholic liquors are extremely bad risks for life insurance. Bartenders and saloonkeepers are generally regarded as uninsurable at ordinary rates and if taken are admitted for short periods and often at a high premium. Salesmen for breweries, for bar supplies, hotel keepers, etc., are subject to unusual temptations, and excessive drinking is a too frequent accompaniment of their daily work. It is not the occasional excesses, but the daily over-indulgence of these men which tells against them, and the injurious effects of such practices on the heart, kidneys and liver are recognized by all medical authorities. Alcoholic patients succumb readily to acute diseases and they are more liable to accidents.

Gardeners, farmers, and farm labourers are, next the clergy, the most long lived of the population. Even an unhealthy occupation like stone cutting is much less harmful when carried on in the open air. Town labourers, cabmen, carters, are poor risks. They are very exposed to accidents, they squander wages in drink rather than nourishing food and many idle and dissolute men are returned as "labourers" in Census returns.

Dust is highly injurious, and where an attendant upon the occupation, bronchitis, pneumonia and tuberculosis are prevalent. Dr. Finley refers to the Sheffield workmen, who grind knives, razors, saws, forks, needles, etc., as conspicuous victims of dust. These men have a saying, "A short life and a merry one." In this connection Dr. Finley quotes Dr. Holland, who is a somewhat old authority, a more modern one with statistics of a later date than his would have been interesting as we believe that the mortality of the above class of men has improved in recent years.