

life insurance companies in respect to their practice, and answers were asked to certain questions; the following is a synopsis of the answers; Question (a). The additional premium, if any, charged for unmarried women.

1 company accepts no females.

46 companies charge no extra, but 2 require payment of \$10 per \$1,000 on marriage, and 1 an extra premium of \$5 on first confinement.

22 companies charge an extra of \$2.50 per \$1,000.

15 discontinue the charge at age 50, 1 at 45, 6 continue for all time.

2 companies make an addition of 10 per cent. to the premium for all time.

6 companies charge single premiums (5 of \$10 per \$1,000, 1 of \$5 to \$10 per \$1,000).

1 company uses special table.

Question (b). Married women who have borne no children.

1 company does not accept females.

41 companies charge no extra, (1 an extra of \$2.50 if under 30; 1 an extra of \$5 at first pregnancy, 1 an extra of \$10 if in first marriage year.)

21 companies charge \$2.50 per \$1,000 extra, 15 discontinue charge at age 50, 6 continue to charge.

2 companies charge 10 per cent. extra, 1 company uses special table.

Question (c). Married women who have borne children.

1 company does not accept females.

52 companies charge no extra. (1 charges \$2.50 per \$1,000 if under 30).

21 companies charge an extra of \$2.50 per \$1,000, 15 discontinue charge at 50, and 6 continue to charge extra premium).

2 companies charge 10 per cent. additional to premium, 1 company charges single extra premium of 10 per cent., 1 uses special table.

Question (d). Married women who are pregnant first time.

In many cases application is postponed and in others extra single premiums ranging from \$5 to \$30 per \$1,000 are charged.

After very carefully considering the subject of insuring females, I think that all experience obtained and information gathered would indicate (1) that up to age 48 the female risk is not as good as the male risk; (2) that after the age of 48 the female risk is better than the male risk; (3) that the greatest danger in married females is in connection with the birth of the first child; (4) that the moral hazard is probably the most important factor in the question; (5) that females are more apt to conceal important facts than male applicants are; (6) that it is impossible to secure as complete an examination of the female as of the male.

I beg to offer the following suggestions for your consideration in respect to the insuring of female risks.

#### (1.) MARRIED WOMEN.

(a) A woman who is pregnant is uninsurable until three months have elapsed since successful delivery; also married women until after the birth of their first child, or until five years after marriage.