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LIFE INSURANCE.

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GENTLEMEN,—The chief object that you and all true lovers of the science of medicine have in view in pursuing your studies at this University is the relief of suffering and the prolongation of life. Apart from this, our calling at times, involuntarily or not, places us in the position of aiding the administration of our laws, as well as in the protection of capitalists and others in the administration of beneficial associations or institutions. It is to the latter I wish especially to direct your attention this evening, in attempting to define the relation of the medical man to life insurance associations.

We must, therefore, in the first place, endeavor to ascertain the object of these associations, in the proper organization of which the conscientious and intelligent medical man is an important and useful functionary.

At various times within the last one hundred years calculations have been made, based on the entire population of a city or country, as to the number of births and deaths occurring therein, and from these calculations tables have been formed giving the number of years that individuals of any age may be expected to live. For a long time these calculations were relied upon as a basis of a contract by which an association of capitalists calling themselves a Life Insurance Co. guaranteed to pay the repre-