

for whole life insurance the premiums were actually less when compared with premiums for French male assured lives. This, however, does not infer that for all ages the expectation of life of the female exceeds the male. The fact is (1) that French female lives have a less expectation of life than French male assured lives, up to age 30, beyond that age the female life has an increased expectation of life. The following table gives the exact figures for quinquennial ages 20 to 85, inclusive :

Expectation of life of French assured lives :

Age.	Male.	Female.	Age.	Male.	Female.
20	42.06	40.82	55	16.96	18.19
25	38.41	37.41	60	13.83	14.85
30	34.68	34.50	65	11.01	11.77
35	31.02	31.45	70	8.50	9.08
40	27.40	28.25	75	6.38	6.93
45	23.79	24.99	80	4.72	5.45
50	20.31	21.62			

Mr. MASSE (J. I. A., XXIX., 71), a French writer, points out, (1) that among the great body of British assured lives, according to the British Institute of Actuaries' experience, a greater mortality exists among females than among males. (2) That the same feature is observed in the German experience, and in the experience of the 30 American offices. (3) That these facts show (a) that up to age 45 the mortality of males is lower than that of females, and, (b) after 45 years of age that the reverse is the case. He states that the main causes of the extreme mortality among females under 45 is due to the risks and diseases peculiar to females : phthisis, anemia, etc., etc. The American statistics (30 American offices) indicate other diseases. The same writer states that German companies add three years to the age of female lives insuring before age 45 and remove the extra after that age.

(1) The following table applies to the expectation of life of the population of Victoria, N. S. W., which is somewhat remarkable in that it indicates for each year of age a considerably increased expectation of life for the female when compared with the male :

Age.	Male.	Female.	Age.	Male.	Female.
15	45.21	47.46	40	26.21	28.70
20	41.05	43.31	45	22.74	25.24
25	37.20	39.46	50	19.43	21.80
30	33.49	35.81	55	16.33	18.39
35	29.80	32.21	60	13.44	15.12

(Am. Ex. & Rev., 1894.)

I think the general opinion to be obtained from these various experiences is that female assured life below age 45 is not so favorable as male life, but that after the latter age it is more favorable, and probably that female vitality considered for all periods of life is greater than male vitality. The late CORNELIUS WALFORD (J. I. A. XIX., 174), a British actuary of note, made a very exhaustive examination some years ago of the experiences deduced from time to time in respect to female mortality, and concluded that female lives were not inherently bad, but on the whole, they were better than male lives. He admitted, however, that assured female lives were inferior to male assured lives, and gave as the reason that not only could this be attributed to insufficient medical exami-