

ASSOCIATION MEDICAL JOURNAL.

EDITED BY JOHN ROSE CORMACK, M.D.

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NEW SERIES.

ADVERTISEMENTS.

Three lines and under	-	-	-	50	2	6
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Advertisements ought to be delivered at the office on the Wednesday preceding publication, and paid for at the same time.

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A REPORT OF SCIENTIFIC COMMUNICATIONS READ AT THE SWANSEA MEETING was not given, simply because most of the papers will be published in the volume of Transactions, should it be resolved on to venture upon such a work. If the authors desire it, we shall be glad to print the communications referred to, provided no volume of Transactions is to appear: but it would not do to print the same papers both in the Journal and in the Transactions. We trust that this explanation will satisfy those correspondents who have expressed surprise and regret at no report having been given in the Journal of certain very valuable scientific papers read at the recent anniversary meeting.

FINANCIAL STATEMENT. More than one correspondent asks how there can be odd pence in the amount of annual guineas reported as received during a year? We presume this arises from the net sum being stated which was received by the Treasurer, and that expenses were incurred in collection, through the remissness of some members.

PECUNIARY VALUE OF MEDICAL OPINIONS TO LIFE ASSURANCE COMPANIES.

IN the August number of the *Monthly Journal of Medical Science*, is an able and laborious investigation by Dr. Christison of the causes of death in the Standard Assurance Company during five years, ending in November 1850; and no one can read it without being strongly impressed by the vast and increasing pecuniary benefit to such companies of medical experience. It is impossible for a medical referee to determine if a healthy man will not be cut off by fever, cholera, or acute disease; nor can he prophesy whether an invalid life may not be as long as an apparently healthy one: but the increased power of distinguishing diseases which results from the advance of medical science, enables him to state, with an exactness not possible fifty years since, what deviations from perfect health do exist, and thus point out the cases in which an increased premium should be required.

In carefully investigating the medical reports given many years since, on the health of those who have died during this period, Dr. Christison meets with many lives which would not have been accepted in the present day as assurable on ordinary terms. And why? Because our advance in patho-

logy, as well as in the knowledge of symptoms, shews us the more precise value of these symptoms. We now understand better the material causes on which those symptoms depended, and are therefore better able to determine their probable influence on life. It is only by looking back some thirty or forty years, that we can appreciate the improvement in our art which renders our opinions of so much more value to these companies.

Our present more exact knowledge of the diseases of the heart and lungs, owing to the labours of Laennec and his followers; of the diseases of the nervous system, from the physiological discoveries of C. Bell; of the causes of dropsies, and of general decay, from our better acquaintance with morbid anatomy since Dr. Baillie, and especially from the labours of Dr. Bright; and of the connexion between rheumatism and diseased heart, so carefully investigated by Dr. Latham, are a few of the discoveries of modern science which bear on this subject, and which have given to medical examinations a value which it is difficult to estimate sufficiently. For the labours of these discoverers are the common property of all well educated practitioners, and are brought to bear in every town and city and village on the elucidation of those questions on which the prosperity of assurance companies depend. Without the data with which we furnish assurance companies they could not exist. On our reports are founded their true stability, and their hold on public confidence.

The refusal, therefore, of some offices to pay for the report of the medical attendant of the patient is one of the most unwise kinds of economy. It is a principle in the best regulated public companies to remunerate liberally all those who actually work, so as to make them sharers in the prosperity of the great undertaking; and not to screw them down to the lowest point, in order to increase the dividend to an amount perhaps insignificant to any individual shareholder. And this wise and just principle should guide all assurance companies. To withhold the due payment for the most important evidence, in a mere business point of view, is a mistake likely to defeat itself. Here we have abundant statistical evidence that the increased exactness of modern medical science, in distinguishing and detecting diseases, directly increases the profits of assurance companies, by enabling them to charge higher rates on lives which some years since would have been accepted on lower terms; and yet many offices are shortsighted enough to dispense with this evidence from the medical attendant of the assurer (who knows his past history), rather than pay a fee small in proportion to the value of the evidence supplied.