

**MORTUARY EXPERIENCE OF THE  
MUTUAL LIFE INSURANCE COMPANY  
OF NEW YORK, WITH TABULATED  
REPORTS AND AN ANALYSIS OF THE  
CAUSES OF DEATH, VOL. II**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649652280

Mortuary Experience of the Mutual Life Insurance Company of New York, with Tabulated Reports and an Analysis of the Causes of Death, Vol. II by G. S. Winston & W. R. Gillette & E. J. Marsh

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Edited by Trieste Publishing Pty Ltd.  
Cover @ 2017

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OF  
THE MUTUAL LIFE  
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INSURANCE COMPANY OF NEW YORK,  
WITH  
TABULATED REPORTS  
AND  
AN ANALYSIS OF THE CAUSES OF DEATH.

BY  
G. S. WINSTON, M.D., W. R. GILLETTE, M.D.,  
E. J. MARSH, M.D.

VOLUME II.



NEW YORK:  
PRINTED BY ORDER OF THE BOARD OF TRUSTEES.

1877.  
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1877

TO THE POLICY-HOLDERS  
OF THE  
**Mutual Life Insurance Co. of New York,**  
AND OTHERS INTERESTED IN THE SCIENCE OF  
LIFE INSURANCE.

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Two years ago, this Company published its mortuary experience for thirty years, as prepared by its Medical Officers.

It contained an analysis from its records of the causes of death in the Company, the periods of insurance, and other important facts.

This record was so interesting, and of so much importance to us in the information it gave, that we then proposed and promised a more detailed and specific study of our experience, to be developed and published in due time thereafter.

This specific study has been completed by our Medical Officers, and this volume is the result of their investigations. Of the fidelity, accuracy, and ability of this work there need be no question.

It states the various causes of death, each cause analyzed separately, examined with care, and its results exhibited.

Consumption, as a disease, occupies a large share of this volume, on account of its pre-eminent importance in our experience, over twenty per cent of all the deaths in the Company having been occasioned thereby. The effects of the presence or absence of hereditary family influences, and the physique and proportions of the consumptives, are ascertained and developed.

Next in the order of frequency, Typhoid Fever and Apoplexy are considered and analyzed, with a view to eliciting points which may aid us in our future selection of risks.

In the former published report only the proportionate rate of mortality for each disease was given. Since then the report of our Actuary gives the actual number of lives exposed at each period of life, and we have therefore now been able to calculate the real rate of mortality.

Wherever practicable, a comparison has been drawn between the mortality rates of our insured and those of other Life Insurance Companies, and also of the adult male population of this city. The results of these comparisons will gratify our policy-holders, as they show that our endeavors to make a careful selection of the risks of the Company have been eminently successful, and that our methods of selection have been, as a rule, wise and efficient.

We have been enabled to correct the errors necessarily made in the early history of the Company, from want of experience as to risks in different localities, and will not hereafter be exposed to the results of that class of losses by epidemics peculiar to the Southern States.

This Company has now completed the period of a generation, embracing within its limit of time, it is believed, events bearing upon the lives, health, and condition of the population of the country, equal in number, variety, and importance, to any like period of its history. We have had foreign and interstate wars, pestilence in epidemic form, periods of great apparent prosperity, and revulsions both severe and long protracted. The mental and physical strain in such eventful times, with the disappointments and pecuniary embarrassments occasioned thereby, have greatly increased certain kinds of diseases and losses which have carried off large numbers of the insured.

With peace and the prospect of its continuance, and with returning prosperity, it is safe to believe that these abnormal sources of loss will measurably disappear, and that the same care and discretion in the selection of future risks, will result not less favorably in the second generation of the Company's history than in the first.

F. S. WINSTON, *President.*

NEW YORK, October, 1877.

## REPORT ON CONSUMPTION.

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IN our Preliminary Report the mortality experience of the Company was analyzed according to causes of death, the number dying from each cause, the nativity, place of residence, and age of the deceased, and the length of time for which the insurance had run prior to each loss, and tables and diagrams were given showing clearly these various relations. Our remarks were therefore necessarily general; but in conclusion it was stated that on some future occasion it would be advisable to analyze the records of death from the more important diseases separately, in order to ascertain, as far as practicable, the constitutional characteristics to which each cause of death is most likely to attach itself, and the circumstances which are favorable to its development, endeavoring, from these considerations, to deduce rules for estimating the probability of its attacking and proving fatal to any given individual.



Such an examination and analysis is now presented. Consumption merits our first attention, for the reason that it causes more deaths and greater losses in the Company than any other disease.

The words "Consumption" and "Phthisis" are employed synonymously, defining them in the broad meaning as "a destructive disease of the lungs, generally chronic, attended with cough and emaciation."

The disease embraces several varieties, but any attempt to subdivide them would be useless, owing to the want of accuracy and minuteness in the death-certificates. In specifying the cause of death, the word "Consumption" has been generally employed; but occasionally the name is varied according to the learning and care, the diagnostic skill, and the pathological views of the certifying physician.

The following names therefore are grouped by us under the title of Consumption :

Consumption, Consumption of the Lungs, Laryngeal Consumption, Tubercular Consumption, Tuberculosis, Acute Tuberculosis, Hæmoptysis, Hemorrhage of the Lungs, Abscess of the Lungs, Disease of the Lungs, Chronic Pneumonia.

Our previous report assigned to Consumption 17.61 per cent of the total mortality in the Company's

experience ; but it was there stated that a more critical examination might increase the number to twenty per cent, and this we have since found to be almost precisely the case. Further examination and reflection have convinced us that the deaths from Hæmoptysis, Abscess of the Lungs, Disease of the Lungs, Chronic Pneumonia, and a few others registered as Exhaustion, were in reality Consumption, and we have therefore transferred them to this disease, thus increasing the total number of deaths from nine hundred and twenty to one thousand and thirty-one, and the proportion from 17.61 to 19.74 per cent of the mortality from all causes. Perhaps some cases of consumption may have escaped under the designation of Bronchitis, Pleurisy, etc.; but as there have been few deaths from these diseases, the error is small, and probably compensated by similar errors of diagnosis on the other side.

This broad use of the word Consumption, and the admitted errors of diagnosis, may appear to some to invalidate these statistics, but as similar objections have been urged against the value of almost all medical statistics, this claim can only be of force when they are used for unfair comparisons, and to deduce results beyond their range of proof. Interesting

and valuable information may be obtained by comparing different series of facts as collected in statistical tables, but care should be taken to compare them only in those respects in which they are essentially similar. They must have been collected with similar care and accuracy, and under similar circumstances, or the differences must be known and allowed for. For instance, we propose presently to compare our figures with those in the Reports of the United States Census, the New York Board of Health, and the statistics of some other Life Insurance Companies. The figures representing the actual mortality in the Census reports are notoriously and inevitably inaccurate, and therefore can only be used with many allowances and within narrow limits; those of New York City are accurate in numbers, but in some other respects less reliable; while those of other Insurance Companies may be presumed to present a close resemblance to our own, with similar elements of error, having been collected under essentially the same conditions, although occasional circumstances affecting individual companies may prevent a perfect comparison.

So, too, when we examine numerous facts of personal and family history as collected from the Company's records, we shall take statements of these