

forward answers to all questions relating to themselves. In some instances, medical women have been employed as examiners, but with questionable results, because of a natural reluctance on the part of women to confide their physical ailments or personal history to other women. One medical man tells me that during a long experience he has never met with a case of refusal or hesitation on the part of a woman applicant to give any needed information. Frauds have been attempted by women, and have been successfully carried out, but the charge is equally true against men, and their perpetration in either sex can be guarded against readily if the medical examiners do their duty.

Life insurance among the women of the leisure classes is not making great progress; there is very little of it written relatively, in fact. There are many reasons for this aside from the indisposition of the companies to issue policies to women. In the first place, the same reasons for insurance do not exist that prevail in the case of the industrial classes. Few men in the professional, mercantile, or higher walks of life relish the idea of their wives being insured for their benefit. There is something distasteful to a man who has always been able to provide for the wants and many of the luxuries of life in the thought that financial benefit should come to him through the death of one near and dear.

That this is not so, however, among the industrial classes, where the sterner realities and hardships of life have to be met face to face by the women, is a matter of record, and is clearly proved by a list of recent death claims paid in New York City by one of the leading companies of the world. By actual count there were four hundred and ninety-five claims paid, and of these two hundred and thirty-six were females and two hundred and fifty-nine males. And right here we find evidence of important character bearing on the question of the relative mortality of the two sexes, and it will be observed that it is in favor of the women. At the close of last year the company referred to had assets of more than thirteen and a half millions of dollars, and a surplus for policy holders of over three millions. The policies it had in force at the end of last year numbered 2,281,640, and considerably more than half of this great total was on the lives of women and children. Recently it paid three hundred and ninety-seven death claims in a single day.

It must be explained that while this company does a regular life insurance business, and that as such has probably not many more women risks than other companies, it has a department called "the industrial," and that it is there that it reaches women. When the industrial department was inaugurated, twenty-three years ago, long before any other company adopted it in this country, it was practically out of the question for persons on small wages to leave anything to their families, or to provide for any debts that they might owe at death, because insurance was then beyond the reach of people of moderate means. The companies in general accepted only male adult lives; declined to insure women and children; to write policies for less than a thousand dollars, or to accept dues oftener than once in three months. Under the modern plan, men, women and children are taken, from the grandparent of seventy to the babe a year old. The insurance costs five cents per week upward, the dues are collected at the homes of the insured, and policies are paid promptly at death.

The desirability of insurance of this description need not be discussed at length. No life is so valuable to a family as that of the bread winner; but when death invades the circle, robbing it either of a parent or a child, it not infrequently comes hand in hand with poverty, and finds the family without the means of decent burial. Here it is that the insurance money, promptly paid, does such great service. The policies are, of course, small when compared with those people of means afford; but what more consoling than a few hundred dollars at a time when the world seems at its blackest. Furthermore, it should be said that the industrial companies do not confine their business to any class, although, of course, their principal work is among the poor. Any one in good health may secure policies, and, as a matter of fact, many professional men and women do so. Ten or twenty cents a week is easily saved, and the payment of it to the collector when he calls reduces the trouble to a minimum.

At first blush the insurance business would seem to offer a good opening to enterprising women as agents or canvassers. The commissions paid are undoubtedly much more remunerative than the outcome of many other occupations to which women devote themselves, and the work is not of an unsuitable character. It certainly is no worse than book canvassing, and the securing of a single ten thousand dollar policy would bring better returns than could be possibly expected from several weeks' persistency in that line. Yet it is a fact that a woman insurance solicitor is so great a rarity that I have never met one, although I am told there are some in the field, and that they have met with marked success. The experiment has been tried in the industrial department, but these conditions are by no means the same as in general insurance work. In the large cities the work of the industrial companies, by its character is naturally largely confined to the tenement house districts, and the climbing of stairs requires more physical backbone than most women possess. Again, the field has to be gone over every week, for the canvassers are also the collectors, so the labor is practically unending. In the smaller cities and towns where the working classes have their homes, in cottages or every-day houses, this great obstacle to the entrance of women to the field is not presented, and many have been able to make very fair compensation. It is found that a sensible woman, when face to face with a struggling sister, can bring home the truths about life insurance much more forcibly than the average cold-blooded man.

## WOMEN AND LIFE INSURANCE

BY WALTER H. BARRETT



**I**F it were not for women the business of the life insurance companies, not only of this country but of the world over, would be of so small dimensions that it certainly would not be attractive to capital. It cannot be denied that the prime motive of the man who insures his life either for a large or small amount is the laudable wish to place the women and children depending on his exertions beyond immediate want in case of his taking off. There are, of course, exceptions to this rule, where policies are held for purely business reasons, but it is safe to say that more than seventy-five per cent. of the life insurance held in America is for the sole benefit of women. One might, therefore, be pardoned for supposing that as the gentler sex is such an important factor in the insurance business, the companies, always anxious for new policies where men are concerned, would at least look with a kindly eye on an application from a woman. Such, however, is not the case; and ungallant as it may be to say so, truth compels the admission that a mean suspicion enters the mind of man the moment a woman asks for a policy, which only long years of subsequent life will suffice to remove.

The unpopularity of women as insurance risks is so well-defined that some companies will not accept them at all, and others will only take them at higher rates than are demanded on the lives of men. Certain companies consider them equally eligible with men and accept them at the same rates, but such is not the practice.

Why should there be this discrimination against women? They certainly are not exposed to the danger of contagion and accident which men necessarily encounter in rubbing against the world, and neither are they addicted to the use and abuse of stimulants and narcotics, which practices, it is fair to assume, do not add to the stay of men on this earth. Furthermore, there is excellent authority for saying that in the general population the average duration of life is decidedly longer among women than men. It is true that between the ages of sixteen and twenty-six the mortality among women is somewhat greater, although the preponderance is not very marked. A comparison of the figures prepared by the insurance companies is apt to be misleading because of the small number of women included in their returns; but the companies have these figures, and on them they base their conclusions.

Insurance men account for this alleged greater mortality of women variously. Some tell us that it is due to the difficulty of ascertaining the peculiar physical condition of women in their applications, and others assert that the statements made by women, although probably unintentionally so, are likely to be misleading. These explanations are of the kind that do not explain much. It would seem to be the duty of an insurance company to enforce proper medical and other examinations prior to issuing a policy to either man or woman, and it is not an unreasonable supposition that if the death rate among the few women insured has been unduly large, there must have been some dereliction on the part of the companies in selecting the risks. It is the evidence of medical examiners who have been consulted by the writer that women, as a rule, give straight-