

*Insanity and Life Assurance.*

The life assurance of the insane was recently dealt with by Dr. Poore in his Presidential Address to the Life Assurance Medical Officers' Association, and in the discussion Dr. Savage suggested the possibility of the formation of an association for the assurance of the insane.

Dr. Poore pointed out that every life might be insurable if the statistics necessary to form conclusions of its probable duration were forthcoming, and that in regard to the insane in asylums more complete age and *post-mortem* statistics were available than for any other class of the community. He expressed the opinion that when a person had been in an asylum for some years, and the mental condition had become chronic, the life is probably a good one from the assurance point of view.

Asylum life, with its freedom from worries, dietary irregularities, etc., no doubt does prolong the life of many patients, even when suffering from associated physical disease. The asylum *post-mortem* table often affords examples of this prolongation of life in connection with an extent of heart, kidney, and liver disease such as are rarely seen elsewhere.

Asylum inmates, indeed, when chronic and not affected with progressive disease, such as general paralysis, epilepsy, or phthisis, have a good expectation of life, and even when the insanity is accompanied by bodily disease it is probably about as good as in a sane person suffering similarly.

Asylum statistics (Table No. IV) show that patients live on for half a century and more after admission, and it will be seen by a study of this table in reports of large asylums how very regular is the proportion of survivals after the first four years from admission.

Statistics such as these demonstrate that a general average would not be difficult to calculate on such chronic cases, but an equitable estimation of prospective life would need to be based on a careful examination of the individual case.

Discharge from the asylum, as Dr. Poore pointed out, would tend to shorten life, but we trust that this would never become an argument in favour of detention, but would only be regarded as an extra risk—from the standpoint of life assurance.

---