

ANNOTATIONS

IMPAIRMENT STUDY—1951¹

THE Society of Actuaries in its first major investigation of mortality and impairment since 1929 has assembled a comprehensive body of data which demonstrates the usually excessive mortality among persons with a medical impairment and its variation by type and severity of impairment. The study is based on the records of over 725,000 insurance policies issued between 1935 and 1949 by 27 large companies in this country and Canada.

The index of mortality used in this report is the "mortality ratio" which expresses the observed number of deaths as a percentage of the expected number. This is given for 79 impairments, many of them subclassified according to severity and duration. The number of expected deaths for each impairment is determined from the combined company experience for a population of the same age and duration of policy composition as the specific impaired population. More detailed tables for each impairment show the mortality ratios by age at issuance of policy and by duration of policy. Tables that may be of special interest to readers in the fields of public health or medicine are those presenting the mortality ratios by major causes of death within each impaired population. Brief discussions of the extent and nature of the data, significant findings, and comparisons with other studies accompany the tables for each impairment.

Some limitations of the data for medical or public health purposes are mentioned in the introduction to the study. These relate primarily to the selection of the population which consists

¹ Society of Actuaries: IMPAIRMENT STUDY, 1951. Published by the Society, 1954, 300 pp.

largely of white, adult males of moderate income, and to the accuracy of the diagnoses of the impairments which are based on the medical examination for insurance, a procedure sometimes less thorough than the examination usual in medical practice. In addition, some research workers may be handicapped in the use of this material because tables are not presented for each sex, although the proportion of males and females is given for each impaired population. These limitations, however, should not seriously detract from the value of this volume as a source of much information that is not elsewhere available.

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ACCIDENT FREQUENCY, PLACE OF OCCURRENCE, AND RELATION TO CHRONIC DISEASE¹

THE monograph "Accident Frequency, Place of Occurrence, and Relation to Chronic Disease" is composed of three articles on accidents as recorded in a general morbidity survey.

The first article, Accident Frequency by Specific Cause and by Nature and Site of Injury, was written by Selwyn Collins, Ruth Phillips and Dorothy Oliver. This paper presents data on accidents as reported in the sample population studied in the Eastern Health District of Baltimore where monthly visits were made over a five-year period ending in May, 1943.

As background data for this report, the authors noted trends of accidents of various types. Industrial accident rates show a steady decline since 1906 except for a temporary rise during World War II. Accidental deaths from 13 of the 15 causes available have decreased during the 34 years studied. Deaths from conflagration increased 50 per cent and deaths from automobile accidents increased by 268 per cent.

In the Baltimore study, of the 2,690 injuries (an annual rate of 125 accidents per 1,000 population) 1,110 cases caused dis-

¹ Collins, Selwyn D., Phillips, F. Ruth, and Oliver, Dorothy S.: Accident Frequency, Place of Occurrence, and Relation to Chronic Disease, Public Health Monograph No. 14, Public Health Service Publication, No. 249, 1953, 68 pp.