



SOCIETY OF ACTUARIES

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**BATTLEFIELD MORTALITY:
AN ANTE-CIVIL-WAR ASSESSMENT**

In May 1859—two years before the U.S. Civil War erupted—a group of life insurance officers, well sprinkled with actuaries, met in New York City for what was labelled “The First American Life Underwriters’ Convention”. A report of what transpired was picked up, from *The Spectator*, by the Institute of Actuaries, J.I.A. 8 (1859), 268-284.

On the subject of war mortality, one finds the following:

“Lieut. (Lewis) Merrill spoke of the mortality from wounds received in action. It was much less than was generally supposed. An increase of one or two years, in the rate charged for insurance at a given age, as, for example, a person twenty-five years of age being charged the rates of one aged twenty-seven, would meet the increased risk of death from wounds in battle. He referred to statistics compiled by Dr. Coolidge, of Washington, and suggested that application to the War Department, for mortuary experience, would be cordially responded to. He also gave the results of calculations, showing that the actual mortality in nearly all wars, within ninety years, had been about one death to every ten thousand balls fired. In the late Crimean war, the rate of mortality from all sources corresponded almost exactly with that of our war with Mexico. . . .

“The President. (Frederick S. Winston, Mutual Life of N.Y.) inquired whether modern improvements in gunnery would render war more destructive to life. Lieut. Merrill thought not. The results would be about the same. What could be done with the old arms at a distance of four hundred yards could be done with the new ones at a distance of a thousand yards or a mile; and although much had been said on this subject, he had come to the conclusion that the deadly effect would be about the same as it had been. In relation to those chemical compounds, noxious gases, or poisons, with which the name of the late Dr. Lardner and others had been connected, they would be considered dishonourable by civilised nations, and to resort to these modes of warfare would be as infamous as to

MEMBERS BY ATTAINED AGE

by James L. Cowen, Director of Research

The age distribution of our members in 1982—including new members from the May 1982, but not the November 1982 exams—was thus:

Age	Fellows		Associates		Total	
	No.	%	No.	%	No.	%
Under 20	0	—	1	—	1	—
20-24	7	.2	172	4.6	179	2.1
25-29	468	9.8	1,000	26.4	1,468	17.2
30-34	1,094	22.9	885	23.4	1,979	23.1
35-39	949	19.8	608	16.1	1,557	18.2
40-44	714	14.9	401	10.6	1,115	13.0
45-49	350	7.3	205	5.4	555	6.5
50-54	363	7.6	155	4.1	518	6.0
55-59	270	5.6	119	3.1	389	4.5
60-64	141	3.0	62	1.6	203	2.4
65-69	143	3.0	66	1.7	209	2.4
70-74	129	2.7	45	1.2	174	2.0
75-79	88	1.8	37	1.0	125	1.5
80 & over	66	1.4	31	.8	97	1.1
Total	4,782	100.0	3,787*	100.0	8,569*	100.0

*Excludes 4 overseas Associates whose ages are unreported.

Age is calculated as 1982 minus calendar year of birth.

The median age of our Fellows is 39; of our Associates, 33. Seven percent of our members are age 65 or over. The earliest year of birth is 1886. □

poison the springs in an enemy's country or to resort to assassination. No enlightened nation would adopt them. . . .”

Who was this Lieut. Merrill who perhaps was to have second thoughts within just a few months? In the meeting's roster he was described as Actuary, Penn Mutual Life Insurance Company of Philadelphia, but it has been established that his connection with that company was extremely brief, perhaps just in a consulting role. At the time he spoke he was less than 25 years old, having graduated from West Point in 1855. His subsequent career was entirely in the military; ironically he personally, as leader of a unit that came to be known as Merrill's Raiders, contributed to raising Civil War mortality beyond the level that he himself had predicted. Eventually he became General Merrill, and apparently never returned to the actuarial profession. He died in Philadelphia on Feb. 27, 1896.

E.J.M.

MAIL ALERT

The *Record* Vol. 8, No. 4, covering our 1982 Annual Meeting, should have reached you. If it hasn't, tell the Society office, at its new address shown in this issue's masthead.

CONSOLE-ABLE ACTUARIES

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Courtland C. Smith,
Co-Editor

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Our Competition Editor isn't in Bermuda Run, nor is he at Society headquarters in Illinois. By checking his name on our masthead, and his address in the Yearbook, the puzzle of where to mail solutions can be solved.