

Extract from the Tables referred to—(continued).

Present Age.	$N_{x n}$.	$S_{x n}$.	$M_{x n}$.	$R_{x n}$.	Present Age.
38	129896-709	1257558-938	2081-1486	23037-5728	38
39	120839-872	1127662-229	1970-9507	20956-4242	39
40	112157-084	1006822-357	1862-4296	18985-4735	40
41	103835-627	894665-273	1755-8788	17123 0439	41
42	95863-148	790829-646	1650-9866	15367-1651	42
43	88227-647	694966-498	1548-0273	13716-1785	43
44	80917-467	606738-851	1446-9774	12168-1512	44
45	73921-280	525821-384	1347-8129	10721-1738	45
46	67228-087	451900-104	1250-5098	9373-3609	46
47	60827-201	384672-017	1155-0437	8122-8511	47
48	54708-244	323644-816	1061-3902	6967-8074	48
49	48861-128	269136-572	969-5246	5906-4172	49
50	43276-065	220275-444	879-6504	4936-8926	50
51	37943-540	176999-379	791-7295	4057-2422	51
52	32854-316	139055-839	705-7244	3265-5127	52
53	27999-422	106201-523	621-3893	2559-7883	53
54	23370-146	78202-101	539-1052	1938-3990	54
55	18958-030	54831-955	458-6274	1399-2938	55
56	14754-862	35873-925	372-6612	940-6664	56
57	10760-094	21119-063	282-1509	563-0052	57
58	6972-152	10358-969	189-9551	285-8543	58
59	3386-817	3386-817	95-8992	95-8992	59

I am, Sir,

Your obedient servant,

SAMUEL L. LAUNDY.

Eagle Life Office,
1st March, 1859.

NEW GERMAN WORKS ON LIFE ASSURANCE.

To the Editor of the Assurance Magazine.

SIR,—I wish to direct your attention to two new German publications referring to life assurance—1. *Die Lebensversicherungs Praxis* (the Practice of Life Assurance), by Dr. August Wiegand, the able Director of the Life Insurance Society "Iduna," at Halle. This book is principally addressed to life insurance agents, to explain to them the means they should take to extend the practice of life assurance, which, you know, is in Germany still used on a very limited scale. Dr. Wiegand is renowned for his capacity in treating scientific questions in a popular way, and there can be no doubt this little work will do a great deal of good. It consists of two parts. The first explains the essence and the importance of life insurance in general; it enumerates the different kinds of life assurance, and then points out to persons of different ranks of life the peculiar advantages they may derive therefrom: the second part teaches the agent how to manage, and gives him a complete plan to overcome the difficulties and prejudices which oppose themselves to his activity. You may best judge about the book if I add the contents, according to the index, and if I state that all the chapters are excellently executed:—1, the first beginning of life assurance—the Sterbecassen (a kind of friendly Societies); 2, on what principles they are generally established; 3, their objects; 4, life insurance, single life; 5, for a short duration;

6, endowments; 7, annuities; 8, survivorships; 9, survivorship annuities; 10, advantages to landed proprietors; 11, to merchants; 12, to physicians, lawyers, Government officials; 13, to tradespeople; 14, to labourers and workmen; 15, to children; 16, advantages in special cases; 17, to the rural population; 18, to rich people; 19, advantages in general; 20, the aim of the agent; 21, his own instruction; 22, advertisements; 23, conversation about life insurance; 24, letters about it; 25, prejudices; 26, how to prevent bad business; 27, filling up proposals, &c.; 28, activity of agents.

The other book has the title—*Grundzüge dar auf menschliche Sterblichkeit gegründeten Versicherungswesens* (Principles of Insurance contingent on Human Mortality), by Dr. Ph. Fischer, Oppenheim-on-Rhine. Of this work, only a part of the first division has been published, containing a detailed investigation of the different methods of determining the mortality. This chapter is executed in a satisfactory way, and shows the Doctor to be a perfect master of the subject. The second division is intended for the theory and practice of insurance, and will probably be of high interest.

A friend of mine, Dr. K. Heym, of Leipzig, who is entitled to great praise for his publications about life insurance matters, has favoured me, some weeks ago, with a letter containing a treatise concerning the computation of premiums for survivorship assurance. As far as I know, his formulæ are new—at least, I do not remember ever to have seen them in any work that has come under my notice—and, by his permission, I send you a translation of it,* which, I think, will not be devoid of interest for your readers, as the computations made according to the generally-used methods require a long process, and are not at all adapted for logarithms.

I am, Sir,

Your obedient Servant,

Hamburg, 20th Jan., 1859.

WILHELM LAZARUS.

AS TO A CERTAIN FIRE INSURANCE AND THE MODE OF
SETTLING A LOSS UNDER IT.

To the Editor of the Assurance Magazine.

SIR,—I send enclosed the particulars of a loss which lately happened in a foreign city, and I think, from its peculiarities, it is deserving of record in your valuable *Magazine*. I wish also to invite remarks on the correctness of the settlement.

I am not sure that the Offices have *all* fulfilled the conditions of their policies, as it is questionable whether those Offices which have effected the insurances *without* the *pro ratâ* clause in their policies should not have paid the deficiency allotted to H, the assured, by those Companies which have that clause in their policies.

B's apportionment, I think, is right, so far as his own Office is concerned; and was presumed to be right in regard to the others, until it was discovered that the *pro ratâ* condition was not in every policy.

C appears to have overlooked the specific insurance on L by D.

* The formulæ communicated by our correspondent so closely resemble those given by Mr. Chisholm in vol. i., part 3, of his recently-published *Commutation Tables*, that it is needless to repeat them here. A comparison of the two works would, no doubt, be curious and instructive.—ED. A. M.