Le calcul l'a conduit à la formule:

$$N = \frac{K \, E^{\,1.06} \, P^{\,0.30}}{R^{\,0.40}}$$

"Bases of calculations for personal accident insurance" by KOPPE, Germany. Jubilee book of the „Württembergischer Versicherungs-verein", Stuttgart, 1958

As a contribution to the 50th Anniversary of his company the author publishes the results of his detailed enquiries into mortality and disability from accidents, based upon the personal accident business of the company for the years 1954-56.

Mr. Koppe's intention is not only to present statistics but also to show to what an extent the probabilities:-
- of death from an accident;
- of becoming permanently invalid from an accident in the sense of the general insurance conditions;
- of suffering a permanent disability calculated as per 100%
are dependent on age and sex of the insured person.

With respect to accidental death of males it was found, for example, that the death cases arising from work and road accidents amounted to about 80% of the total number, 1/3 of all accidental deaths being caused by motor-cycles. From a summary of all accidental death cases it is shown that until the age of 35 years the course of the total figures is mainly influenced by road accidents and above all by motorcycle accidents.

As to accidental disability it is found that 2/3 of the cases are due to accidents at work as far as males are concerned. As compared with accidental death cases the proportion of road accidents is much less. This may be due to the fact that accidents at work are occurring more frequently but do not lead to such heavy consequences as road accidents. Furthermore, among the latter, the accidents caused by motorcycles again dominate and amount to 2/3 of all cases.

Apart from motorcycle accidents, the work and road accidents are found to be more or less independent of age. What is interesting is how much the disability of females is influenced by other causes, whereas the often heard opinion of the dangerous household work cannot be supported any more according to the author's statements.

The most useful results of these enquiries are summarised into tables from which important conclusions can be drawn and from which interesting comparisons with social accident insurance experience can be made. Further-more, they will provide a more accurate basis for premium calculation.

                                                                    H. A.

Contribution à l'etude de l'assurance individuelle-maladie par M. BORIS NOLDE. *Bulletin de l'Institut des Actuaires Français*, Décembre 1957

L'assurance contre la maladie, pratiquée individuellement, tend à prendre en France, depuis quelques années, un développement important. Mais des bases techniques solides font encore défaut. Ces bases peuvent être trouvées dans l'expérience allemande qui a donné lieu à des études très poussées du