

CORRESPONDENCE

(To the Editors of the Journal of the Institute of Actuaries)

DEAR SIRS,

Mortality of Assured Lives in South Africa

In *J.I.A.* 87 a report is given of the mortality investigations by the Actuarial Society of South Africa and on page 381 it is suggested that one of the main reasons for the relatively high mortality, particularly at the younger ages, may well be the high accident rate in the Union.

It is interesting to compare the graduated mortality rates shown on pages 379 and 380 of *J.I.A.* 87 with those derived from the investigations of the Australasian Actuarial Society into the experience of the principal Australian companies from 1953-58. Somewhat similar physical conditions exist in both countries and this leads to a comparatively high rate of death from accidents. The figures also show the typical 'bump' about age 20. The comparison is for 100,000 q_x .

Age	European Lives South Africa	Australia
20	203	133
30	131	105
40	294	173
50	788	527
60	1944	1518

The experiences relate to much the same period of time and, in view of the substantial discrepancies, it would seem necessary to look further afield than the accident death rate to account for the heavier mortality in South Africa.

Yours sincerely,

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