ALIMD: The Early Days*

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Recently, I reviewed the minutes for the Association of Life Insurance Medical Directors (ALIMD) for 1889. These recorded the original organizational meeting of the group. Life insurance or assurance had started in this country in the early 1840s. Initially, the companies were mutual companies, owned by the policy holders and often dedicated to serving a specific clientele. The major risk in insuring the life of a person was if that person was suffering from a specific disease. Frequently, the candidate for a life policy was invited to meet with the board of directors in person. The role of the medical director was to identify excess risk; often, this was simply to exclude active tuberculosis.

The medical directors of life insurance companies that got together in 1890 for the first of the annual meeting of the association listened to the paper read by one of their members, Dr Charles Bernacki, the medical director of the Germania Life Insurance Company, “Therapie of the Disorders of the Circulation, With Particular Reference to the Use of Large Doses of Alcoholic Drinks, Especially of Beer.” The proceedings of the meeting summarized his paper on “Influence on Longevity of the Use of Large Quantities of Beer” when they were later published in 1906. There were 34 medical directors from 27 companies (the Table).

Quite quickly, the medical directors defined the areas that were of interest to them. Broadly speaking, medical conditions that had implications on the shortening of life were among the first conditions studied. Records from the ALIMD took various forms from 1889 to the current time. There are a collection of formal minutes, which record the annual meetings and the executive committee meetings held between the annual events up until 1984. From the first meeting of the organization to its 100th annual meeting in 1991, there have been transactions or proceedings published. From 1970, the Journal of Insurance Medicine has been published in its fetal and newborn forms as Insurance Medicine: News and Views of Current Interest and Insurance Medicine, respectively, and so on to the Journal of Insurance Medicine in its current form. From time to time, transactions of meetings that have been held jointly are published in the cosponsor’s transactions, such as those of the Society of Actuaries. Several articles on the history of ALIMD have appeared in the Journal, and one former president, Dr Arthur Brown, reviewed the minutes and some of the proceedings. His handiwork was subsequently typed into a draft manuscript, which, after being sent to various members prior to the centenary meeting, was abandoned.

Occasionally, papers read at the annual meetings of ALIMD have found their way into peer-reviewed publications outside the industry. By the end of the 30th annual meeting of ALIMD in October 1919, there had
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**Tobacco Use**

Dr. Brandreth Symonds, in his president’s address of 1912, recorded in the minutes, which contained over 50 tables of statistics, noted that, in the age above 50, the mortality had not improved appreciably and may even have increased. He further noted that tobacco, tea, and coffee may well have been the cause of hastening the deaths from heart disease, with tobacco being accused of causing arteriosclerosis.

Dr Dwight, in 1915, presented the entire mortality of the New England Life Insurance Company from 1844 to 1906. Among the 600 categories used to classify policy holders were categories related to the use of tobacco.
It was found that, in policy holders who abstained relative to those who rarely used it, there was an excess mortality of 25%; for those who were temperate users, there was a 45% increase; and for those who were moderate users, there was a 61% increase.²

**Family History, Personal Physique, and Occupation**

Family history, personal physique, and occupation were other topics of interest to the medical directors. It is worth noting that the first industry discussed in detail from the point of view of occupational health and risk assessment was the “photoplay” industry or, as we know it, “Hollywood” in 1917.

**SPECIFIC MEDICAL ISSUES**

**Tuberculosis**

Tuberculosis was one of the most prevalent causes of premature death during the first 30 years of existence of the organization.

**Syphilis**

Most companies would only issue life insurance for the syphilitic who, by history, had primary or secondary symptoms and signs and had been on continuous treatment for at least 18 months. It was also noted that the longer the man is on service (military), the more likely he is to expose himself. Among the 5600 troops that returned with the author on the *Olympic*, 6% had gonorrhea and 2% had syphilis. Treatment was thorough, and jaundice from atrophy of the liver from arsenic poisoning occurred in 60 cases, of which 8 died.³

**Ulcer Surgery**

In 1917, Dr Charles Mayo had invited a member of ALIMD to review their results for ulcer surgery. Dr Rogers volunteered Mr Hunter, the chief actuary of New York Life, to travel to the Foundation to review operations for gastric and peptic ulcers between 1906 and 1915. Gastric ulcers were associated with a much higher mortality rate than were peptic ulcers.

**Renal and Hepatic Colic, Gall stones, Goiter, Appendicitis, Cardiovascular Disease, and “The Female Risk”**

These topics were all popular items for discussion. Indeed, in regard to the latter, one company intimated that the board of directors wanted to avoid the situation of rating women more highly than men. But their “chivalry” caused a substantial loss, which nearly put the company out of business.

**Conservation Work**

During the first 30 years of existence, one of the presidents of the American Public Health Association was also a medical director of a New York-based life insurance company. He introduced the notion of conservation work or, as we know it in modern parlance, preventive medicine, which was thought by some companies to be a useful adjunct to improve the health of the policy holder. Several papers indicated that, when abnormalities in screening of a policy holder was found by such means as urinalysis, the policy holder was encouraged to get medical treatment.

During 1919, there were 3 particularly important events that the medical directors discussed.

**The Great Influenza Epidemic**

It was reported that over 700,000 deaths were due to the influenza epidemic of 1919. Seventy percent of these deaths occurred in people under the age of 40. The death rate from influenza was 260 deaths per 100,000 in the city of Philadelphia. In a 7-week period, the Prudential paid over 39,000 claims.

**The Bubonic Plague in San Francisco, California**

A committee report indicated that the Association was very concerned about the bu-
bolic plague that had erupted in California with infected squirrels. They were concerned that, 1912 being a bad year, a presidential year, and a year with a Democratic house making a plea for economy, the Senate appropriated $500,000, with the conference committee reducing it to $200,000.

The Great War

During the Civil War, 6 times as many deaths were from disease as were from violence. The figures are now reversed, said the president of the Association in his address in 1919. Soldiers who suffered from gassing or shell shock should not receive life insurance for at least a year. Illnesses, war wounds, and injuries were reported.

MEDICAL TESTS AND DEVICES

Urine

Mortality ratios and company experience were reported for albuminuria, albumen and casts; albumen and glycosuria, glycosuria, casts, and general abnormalities.

Blood Pressure

The results of a number of blood pressure studies were reported for both high and low systolic pressures.

The Medical Examination

The role of the medical director, credentialing of medical examiners, education in medical schools for the medical director, and credibility of medical examiners were discussed. The function of the medical department and teaching were also important topics.

Medical Devices

Urinalysis

A celluloid tube for mailing specimens of urine for testing was developed in about 1902.

Blood Pressure Measurement

An aneroid barometer was developed to replace the mercury sphygmomanometer by one of the medical directors. It was recorded in the minutes that he subsequently wished that he had a patent for his invention!

METHODOLOGY AND ASSESSMENT OF RISK

Dr Oscar Rogers and Mr Arthur Hunter presented the paper, “The Numerical Method of Determining the Value of Risks for Insurance.” In this paper was presented the 10 years of experience that the New York Life Insurance Company had in assigning extra mortality to specific situations for a consistent rating process.4

MEDICAL INFORMATION BUREAU

After the formation of the Medical Information Bureau, the minutes are replete with information about the functioning of the Bureau.

REPORTS OF THE WORKING COMMITTEES

It was often difficult to distinguish between a report and a paper given to the members. There were several standing committees such as the blood pressure committee, which for a period of time only had one member, Dr Fisher. The medico-actuarial committee was an important source of mortality data.

In conclusion, I have reviewed the minutes of the Association of Life Insurance Directors meetings from inception to the end of 1919. These include the annual meetings and the interspersed executive committee meetings. The scientific papers were usually distributed before the meeting and the titles were read into the proceedings. The participatory part of the meeting was the discussion between members and guests concerning the presented findings. Not all the presentations were universally accepted; many were criticized
for the methodology employed or the conclusions derived.

I have performed extensive searches for collections of the transactions. Certain libraries appear to have reprints of certain articles from the transactions, such as "The Age Incidence of Acapular Types: Its Possible Relation to Longevity," by William Washington Graves, 1923, which is in the Harvard Medical School/Countway Medical Library. Another example is Vaughan P. Simmons' "Thymic Lymphatics and the Cellular Localization of Gamma Globulin in the Guinea Pig Thymus," 1965, p. 134–139, which is located in the library of the College of Physicians of Philadelphia. The University of Chicago has a cumulative index of the transactions and proceedings of the Association of Life Insurance Medical Directors of America (1947–1964).

It is my objective to locate series of transactions that can be borrowed or photocopied for the eager student. I hope that, eventually, original manuscripts or printings of the full presentations can be found. I am not confident that, even with the best intentions, the minutes or even the transactions will always convey the findings of the authors. If any readers of this editorial have historical information to share, please contact me.

REFERENCES