

Obituary.

Dr. Ernst Blaschke.

Corresponding Member.

By Dr. W. Berliner, of the Phoenix Life Insurance Co., Vienna.

ERNST BLASCHKE was born on 13 August 1856 at Mistek, Moravia. After passing the elementary and middle schools, he studied mathematics at the superior commercial school and at the university of Vienna and graduated in 1884. From 1882 until 1896, Dr. Blaschke was actuary of the "Erster Allgemeiner Beamtenverein der österreichisch-ungarischen Monarchie", a well-known insurance company of many years standing in Vienna. In 1896, when the Austrian Government reorganized the laws in connection with "supervision of insurance companies" (Versicherungsregulativ vom 5 März 1896), Dr. Blaschke was appointed commissioner of the insurance department at the Home Office (Ministerium des Innern) at Vienna where he remained until 1915, the date of his retirement from government service. On the teaching staff of the Polytechnic (Technische Hochschule) of Vienna, he was engaged as a lecturer from 1890 onwards. He was nominated extraordinary Professor in 1899 and ordinary Professor in 1926. He also delivered, from 1894 until the last years of his life, at the University of Vienna, lectures on political arithmetic, actuarial theory (Versicherungsmathematik) and mathematical statistics. Dr. Blaschke was for many years a member of the board of examiners for actuarial examinations at the University and at the polytechnic and also of the government board of examiners for the examination of "authorized actuaries", in conformity with legal requirements in Austria. When a consultative committee for insurance matters was constituted in Austria in 1919, he was appointed a member. As a corresponding member, he was also connected with the Institute of Actuaries in London, the Institut des Actuaire Français of Paris, the Association of Swiss Actuaries, the Statistical Central Office of Vienna and the Organizing Committees of several International Actuarial Congresses.

It is rather difficult to do full justice to Dr. Blaschke's comprehensive activity as scientist, academic teacher, government insurance commissioner and actuarial practitioner. It may be said without exaggeration that his personality and his scientific works will probably continue to exercise decisive influence on the development of actuarial science and practice in his own country. It is due to Dr. Blaschke's influence that the government supervision of insurance companies in Austria is based on sound principles and has been efficient, without prejudice, however, to the development of insurance institutions. At the same time, Dr. Blaschke played a prominent part in the establishment and reorganization of social insurance laws. The statutes in connection with compulsory insurance (old age, invalidity, widows' and orphans' benefits), especially are due to his personal work.

Dr. Blaschke's scientific publications are very numerous (about

sixty). Among the earliest is a book, published in 1890, on "construction of mortality tables of medically examined male lives" (*Konstruktion von Absterbeordnungen untersuchter männlicher Leben*). In 1893, he published his book on the "methods of adjustment of statistical observations" (*Methode zur Ausgleichung von Massenerscheinungen*) which may be regarded as a standard work on graduation. His lectures on mathematical statistics, published in 1906 (Editors: Teubner at Leipzig), are regarded as a text-book on this important subject. A considerable part of his publications is connected with pension funds and compulsory insurance of staffs, and especially with the calculation of premium reserves and liabilities of such funds. In his early years (1895), Dr. Blaschke published a paper on insurance of under-average risks (*Denkschrift zur Lösung des Problems der Versicherung minderwertiger Leben*), on the basis of forming special classes of such risks with the aid of statistics of the causes of death amongst average lives. Practical experience obtained under this system was submitted by him in 1909 at the VIth International Congress of Actuaries at Vienna. Last, not least, it may be remembered that Dr. Blaschke took an important part in the construction of mortality tables of Austrian and Hungarian insurance companies (Vienna 1907) and in the collection of international statistics for ascertaining the general rate of mortality from the Austrian population census of the years 1901-1910.

During the last years of his life, papers on "correlation theory in insurance matters" (*Korrelations-Theorie im Versicherungswesen; deutsche Zeitschrift für Versicherungswissenschaft*, 1922), and on "statistical average values" (*statistische Mittelwerte*) were published in the review "*Wirtschaft und Recht der Versicherung*" 1925. In view of the monetary conditions in Central Europe in post-war times, the questions of "index-policies" and of "protection of policyholders against secular currency fluctuations" were carefully studied, Dr. Blaschke's attention having already been drawn to similar problems some years before in 1902. A lecture on "adoption of the formula of Gompertz-Makeham for the construction of annuity systems is also included amongst his publications."

International co-operation in insurance matters has always been strongly advocated by Dr. Blaschke. In his official capacity, he never ceased to favour international extension in the insurance field and opposed prohibition laws and government monopoly. It was his opinion that government returns on insurance matters should be made as far as possible on a uniform system in the various countries, facilitating thus the elaboration of international statistics and avoiding unnecessary work for international companies. The scope of international actuarial congresses always received careful attention from him and, soon after the war, he was anxious to ensure that the valuable pre-war relations between actuaries of the various countries might soon be re-established.

On the 30 October 1926 he passed away at Vienna from heart-failure following an attack of pulmonary emphysema, and was

buried on 3 November 1926 at Neustift am Walde, a small country place near Vienna, which had always been very dear to him on account of its natural beauty.

Dr. Blaschke's indomitable energy and genius kept him in full working capacity until the end. As an independent thinker and as a scientist of youthful vivacity, his memory will be faithfully cherished by his pupils and followers of this generation.
