

MEMOIRS

SIR PERCY HARVEY, K.B.E., C.B.

PERCY NORMAN HARVEY was appointed Government Actuary in December 1944, a month after his 57th birthday, on the retirement of Sir George Epps. He was then in vigorous health, and in the succeeding year and a half he gave every sign of achieving a marked success, along his own lines, in a difficult office during a very difficult period. But shortly after receiving the K.B.E. in the Birthday Honours of 1946 he was attacked by an acute illness and he died two months later on 30 August 1946.

Harvey's beginnings as an actuary were not exceptional. He left the Grocers' Company School in 1905 at the age of 17 to become a clerk at the Atlas, worked hard at his actuarial examinations, and shortly before qualifying as F.I.A. in 1913 transferred to the actuarial staff of the National Health Insurance Joint Committee which was being got together by Sir Alfred Watson. In his early years he did a good deal of work in his spare time as assistant to a consulting actuary, and this experience gave him a mastery of his subject and a severely practical outlook which proved of great value to him later.

His chance to show his ability came when the organization of the first valuations of the Approved Societies for National Health Insurance was put in hand at the end of the war of 1914-18. This was a new sort of job, of the first order, and Harvey was given a large share in it which he tackled with remarkable self-confidence. The result was a fine piece of office organization and a monumental example of complex tracing of profit and loss, both powerful and delicate. Some aspects of this investigation were described in his paper on *The Scheme of National Health Insurance considered in relation to the Valuations of Approved Societies as at 31 December 1918* (*J.I.A.* Vol. LIV, p. 150), which gained for him a Messenger and Brown prize in 1923.

Years of varied and important official work followed, but for a long time Harvey did not seem to achieve full recognition; he was, however, appointed to the rank of a Principal Actuary in the Government Actuary's Department in 1928. He had his personal difficulties in this respect but it was one of his outstanding characteristics that no disappointment was allowed to interfere with his work. His zeal at this period, and his pertinacity in inquiry, were shown in another substantial paper to the Institute entitled *Notes on the relative mortality of married men and on an experiment in forecasting mortality over a limited period* (*J.I.A.* Vol. LXI, p. 293), for which he was awarded a further prize in 1930.

On the death of Watson in 1936, Epps succeeded as Government Actuary, and Harvey's abilities were fittingly recognized when Epps made him his deputy. The appointment was not as productive of development as might have been expected; Harvey did not seem at ease in his new post and took time to settle down. In 1939, however, he was seconded to the Ministry of War Transport to organize and run their Statistical Division. In the stress of war this was a very onerous and testing appointment—a job to his liking—and he made a considerable success of it. He became Director of Statistics and Intelligence, and joint statistical adviser with Sir William Elderton, and was awarded the honour of C.B. in 1944.

Returning as Government Actuary at the end of 1944, Harvey began to tackle with his accustomed vigour the many large references on peace-time problems which were already occupying the attention of G.A.D., and he was soon deep in plans to reorganize his Department in order to cope the more effectively with post-war demands. When he died, work and plans were still developing, but his eighteen months of strenuous effort had laid down lines for future progress which will be of inestimable value to his colleagues in the Department.

Although always heavily burdened with his official work, Harvey played his part in the affairs of the Institute. He had been Chairman of the Board of Examiners, was a member of the Council, and served as a Vice-President (1935-1938). In this last capacity the long illness of the President (the late Henry Brown) threw exceptional responsibilities on him and he showed hitherto unsuspected qualities; it is worth recording, in particular, the notable success with which he presided over the Biennial Dinner of the Institute in 1938.

Harvey required a high standard from himself and expected it in others. To serve under him was a rigorous training which could not fail to benefit enormously the young actuary who could appreciate it. Given an assistant whose calibre he recognized Harvey liked nothing better than to argue out together, on equal terms and without mercy, the problem before them; and if he betrayed a logical weakness he expected as hard a hit from his companion in debate as he would himself give in exposing the other's position. Throughout his life as an actuary his greatest qualities were, to quote *The Times*, 'the directness of his approach to the matters coming before him and the faithfulness with which, once set upon a task, he would pursue it to completion. Without great subtlety but with great acumen and a grinding thoroughness, he would persevere with energetic attacks upon a problem until—at his best—the results of his work were presented in a series of masterly short notes.' And when this occurred the exposition and the solution of the problem, as thus presented, seemed to have an air of inevitability. This almost instinctive ability to get to the heart of numerical and logical problems was exhibited also in his approach to practical statistical investigations in which he found great interest and showed conspicuous aptitude.

Although it might not be apparent to the onlooker, Harvey was a sociable man and sought companionship. Apart from the comfort of his domestic circle, he found much satisfaction in walks and talks with friends; he valued his lunch-time conversations with intimates at the Reform Club; and he was proud and pleased to have been chosen by his brother actuaries as Chairman of the Gallico Club. But the greater part of the man went into his work, which largely absorbed him. For many years he had been well known as a sound actuary, a thorough worker, and one whose opinion on a professional matter was always worth obtaining. In the last few years, however, he appeared to be increasing in mental stature and he was developing a broader outlook and a mature judgment of affairs; so that the earlier estimate becomes inadequate. It is the more sad that death should suddenly cut short a life which seemed now to be reaching full, if late, fruition.

G. H. M.