

payment policies, to the age of sixty-five, and there is an age limitation of eighty-five for the payment of premiums which is in conformity with modern insurance practice, instead of a straight life policy. This would mean that all persons reaching the age of eighty-five would not have to pay further premiums. That is according to modern insurance methods.

Mr. GRAYDON: Are these policies of a standard type, without any options at all in respect to the insurance?

Mr. MACKENZIE (Vancouver Centre): Yes, there are options under certain sections of the bill, but it is in conformity with standard insurance practice except that in most cases, though not in all, the rates here are slightly lower than the rates of the standard insurance companies. Sections 6, 7, and 8 of the bill deal with those points. Perhaps I might give my hon. friend some specimen benefits, and with the consent of the committee I will place this table on *Hansard*:

Amount and plan of insurance	Duration at death of insured	Ages at Issue			
		20		35	
		Old	New	Old	New
Whole Life (Old) Prens to 85 (New)	5	\$ 536	\$ 563	\$ 556	\$ 582
	10	579	623	625	656
	20	697	732	810	779
\$5,000	5	824	1,067	1,008	1,238
	10	1,215	1,607	1,625	1,904
	20	2,273	2,592	3,294	3,015
20 Pay Life	5	552	625	575	625
	10	616	750	666	750
	20	788	1,000	912	1,000
\$1,000	5	972	1,625	1,175	1,625
	10	1,548	2,750	1,998	2,750
	20	2,096	5,000	4,212	5,000

It will be noted that there are slight increases under the new legislation in most cases but as in the \$5,000 policy at age 35, where under the old legislation, after twenty years, the amount payable was \$3,294, and under the new legislation it will be \$3,015.

Mr. GRAYDON: As I understand the purpose of this legislation it is to give the veterans of this war an opportunity to take out insurance which the ordinary commercial companies do not regard as a favourable risk.

Mr. MACKENZIE (Vancouver Centre): That is correct.

Mr. GRAYDON: Following that principle, will there be any limitation upon the insurance a soldier may have on his life? I suppose there will be regulations in that regard concerning what sort of risks even the government are prepared to take. I would hope that the government will not be too picayune in the matter and will make the risks as broad as possible so as to give the greatest possible number of our soldiers an opportunity to take the insurance.

Mr. MACKENZIE (Vancouver Centre): If my hon. friend will look at schedule B of the bill he will find certain regulations which are in exactly the same form as they were in the old Returned Soldiers' Insurance

Act. In most cases those regulations are just and also generous. There are certain cases however, in connection with which the minister could not accept applications. I have in mind certain incurable diseases, and I think that a restriction of that kind would be only fair. But in most cases, even where there is serious illness, applications would be accepted.

Mr. McCANN: Is there any physical or medical examination of any kind?

Mr. MACKENZIE (Vancouver Centre): Not as a rule; but there are exceptions to that rule. Look at schedule B at page 9 of the bill, where reference is made to applicants who are not seriously ill. Then, in class II there is reference to applicants who are seriously ill. Class III deals with applications from persons in so serious a condition of health that they have no reasonable expectation of life, and the fourth class is general. So that I take it the minister could call in a medical examiner at any time with respect to a case which was in a doubtful class, and where there might be some doubt as to recovery. That procedure would be taken in respect of applications considered really unjust or in other words in cases where there would be no hope of recovery.