IMPORTANCE OF CANCER PROBLEM IN LIFE INSURANCE.

Mr. Frederick L. Hoffman, statistician of the Prudential Insurance Company, points out that the statistics for 35 American cities show an actual and relative increase in the cancer death rate for 1916. The problem of cancer increase is one of such serious concern to life insurance policyholders, he says, as to require a more active co-operation, particularly in the direction of more qualified and practically useful statistical research. The question may well receive consideration whether much more may not be done through life insurance companies and fraternal insurance organizations than has thus far been the case. It is a most encouraging sign that in the furtherance of the cancer campaign scientific papers on the subject should have been presented during the year before various insurance organisations. Since the far-reaching possibilities of a decrease in the cancer death rate are obviously of vital concern to all life insurance policyholders, a more active co-operation, educational, scientific and financial, on the part of life insurance organizations would not only be most desirable as a matter of public policy, but it is also called for by the highest consideration of the best interests of life insurance companies and their beneficiaries.

AN EPOCH IN LIFE INSURANCE.

With this title, there has been issued by the Metropolitan Life Insurance Company a book giving an account of its developments during the last 25 years. This quarter of a century covers the period during which the present administration has been in office.

The time has seen very remarkable changes in the life insurance business. In many of these changes, the Metropolitan was a pioneer, adopting voluntarily lines of action which were subsequently made mandatory on the business as a whole by legislative enactment. During this period, the Metropolitan has not only developed enormously the extent of its business, but in the liberalisation of its contracts, its welfare work, its admirable arrangements for its employees, it has shown great public spirit. The present record speaks for itself regarding the accomplishments of the Company in the period under review, and is a decidedly interesting contribution to insurance history.

WORKMEN'S COMPENSATION IN GREAT BRITAIN.

Details of the workmen's compensation business transacted in Great Britain are published in the Post Magazine. It seems that in 1915, the companies doing this business had an exceptionally good year. In the case of the tariff companies, earned premiums amounted to £2,790,419, of which sum claims, commission and expenses absorbed 78.40 per cent. Non-tariff companies report earned premiums of £885,222, claims, commissions absorbing 89.06 per cent. of this total. From 1908 to 1915 inclusive, the tariff companies show claims, commission and expenses aggregating 91.09 per cent. of premium income and non-tariff companies claims ,commissions and expenses aggregating 101.65 per cent. Evidently over an average of several years, the companies are not securing any very wonderful returns from their British compensation business.

WAR CLAIM DIFFICULTIES.

War claims present features which, with reference to prompt payment of claims, it is difficult to surmount, writes Mr. W. H. Somerville of the Mutual Life of Canada. While the Company is anxious to pay all war claims as promptly as possible from the circumstances which exist, a certain amount of delay is unavoidable. Cases of "missing" are expecially troublesome. Some of the missing are believed killed, while in other cases there is some hope that the missing soldier has been taken prisoner. When a claim for insurance is made in such cases, a reasonable period of time must be allowed to elapse to prevent the possibility of mistake in payment upon a policyholder who is alive. Mention may perhaps be made of the case reported in the Press of the woman, who believing her husband killed in action, as reported, remarried, only to have her first husband turn up, alive but wounded.

METROPOLITAN LIFE'S YEAR.

The Metropolitan Life of New York's statement for 1916 shows that in the ordinary department last year $279,000,000 new business was written, and in the industrial department, $315,000,000. Total outstanding insurance was increased by $285,940,000 to $3,482,000,000, represented by 17,000,000 policies. Assets are over $608,000,000, a gain during 1916 of nearly $67,000,000.

Mr. A. G. B. Claxton, K.C., the Company's Counsel here, reports that the Company wrote in Canada last year $19,955,000 Ordinary, and $21,690,000 Industrial. The Company has just over 1,000 agents in Canada, 967,287 policies in force, and $191,000,000 of insurance outstanding in the Dominion.

MOUNT ROYAL ASSURANCE.

The Mount Royal Assurance Company, of Montreal, applied for $50,000 of the recently issued third Canadian war loan.

The total amount subscribed to the recent Canadian war loan, it is announced from Ottawa, was $266,748,300. Applications numbered slightly over 40,000.