

ANALYSIS OF ACCIDENTS.

At the last conference of the International Association of Accident Underwriters the statistics appended were presented by Mr. George E. McNeill, general manager of the Massachusetts Mutual Accident Association, Boston. They will serve to direct attention to the daily risks run by all classes. The figures are based upon an analysis of 5,225 accidents, two-fifths of which were not connected with the performance of the duties of the occupation in which the claimants were insured, as reported in "Accident Assurance."

CLAIMS PAID.

NO. INSURED.

"A" or No. 1.....	1,795	Class "A" or No. 1....	17,950
"B" or No. 2.....	353	Class "B" or No. 2....	2,671
"C" or No. 3.....	475	Class "C" or No. 3....	3,356
"D" or No. 4.....	781	Class "D" or No. 4....	4,105
"E" or No. 5.....	1,299	Class "E" or No. 5....	6,045
"F" or No. 6.....	577	Class "F" or No. 6....	2,308
"G" or No. 7.....	35	Class "G" or No. 7....	140
Total claims.....	5,225	No. insured for 1 year..	36,575

Of these 5,225 accidents, 2,138 were due to causes common to all risks, subdivided as follows: First.—Riding. Under this head we put all accidents due to horses where driving or care of horses was not a part of the occupation or profession of the insured, and also accidents occurring from cable and electric cars to other than employees. Second.—Slipping or falling covers accidents occurring on the street or at home. Third.—Miscellaneous. Under this head we put bites of animals and insects, various injuries to the eye, amusements—such as playing golf, baseball, tennis, billiards, pool, curling, basket ball, fishing, yachting—and an innumerable variety of causes. Fourth.—Bicycling. This covers accidents caused by riding a bicycle or being run into by a bicycle, etc.

Kind of Accident. Total	A	B	C	D	E	F
Riding	318	211	31	30	20	21
Miscellaneous.....	753	436	68	61	78	86
Bicycling.....	355	235	25	19	37	27

The total amount paid to the several classes was as follows:

CLASS "A"			CLASS "B"		
Kind.	No.	Amount.	Kind.	No.	Amount.
Riding.....	211	\$15,725.48	Riding.....	31	\$2,225.35
Slipped and fell	365	24,215.57	Slipped and fell.	79	3,725.21
Miscellaneous	436	21,168.64	Miscellaneous.	68	2,182.86
Bicycling....	235	12,179.90	Bicycling.....	25	728.05
	1,247	\$73,277.69		203	\$8,861.47
CLASS "C."			CLASS "D."		
Kind.	No.	Amount.	Kind.	No.	Amount.
Riding.....	30	\$1,550.41	Riding....	20	\$594.46
Slipped and fell	65	2,813.87	Slipped and fell	78	2,588.90
Miscellaneous.	61	2,011.97	Miscellaneous..	78	1,804.25
Bicycling....	19	815.88	Bicycling.....	37	987.23
	175	\$5,192.13		213	\$5,974.84
CLASS "E."			CLASS "F."		
Kind.	No.	Amount.	Kind.	No.	Amount.
Riding.....	21	\$629.04	Riding.....	4	\$124.17
Slipped and fell	102	2,882.27	Slipped and fell	23	582.87
Miscellaneous.	86	2,340.43	Miscellaneous.	28	726.74
Bicycling....	27	634.48	Bicycling.....	4	163.61
	236	\$6,686.23		59	\$1,697.39

RECAPITULATION.

Kind.	No.	Amount.
Riding.....	318	\$20,743.29
Slipped and fell.....	712	36,777.40
Miscellaneous.....	753	30,201.89
Bicycling.....	355	15,352.27
	2,138	\$103,074.85

or an average of 48.21 for each accident.

The following shows the weekly indemnity of each class:

Class A.....	\$25 00	Class E.....	\$10 00
" B.....	20 00	" F.....	7 50
" C.....	15 00	" G.....	5 00
" D.....	12 50		

In the analysis of a thousand accidents, published last year, the total number of claims paid from common and particular accidents was 443, and the amount paid \$18,915.40. It will be noted that the ratio of claims and amount paid are about the same in both instances. As will be seen, the total number of accidents is 5,225, the amount paid \$243,437.49, an average of \$46.59 for each claim, thus showing that the average claim for accidents common to all is \$1.62 more than accidents due to occupation. This difference is due to the fact that the largest proportion of accidents common to all occur to those insured in Class "A." In the analysis of 1,000 accidents previously referred to, the average claim was \$47.06.

The total number of accidents in Class "A" was 1,751 and 64 per cent. of these was due to accidents common to all. In Class "B" the total was 346, 57 per cent. of these were accidents common to all. In Class "C," total 466, 37 per cent. were common to all. Class "D," 769, 27 per cent. common to all. Class "E," 1,179, 19 per cent. common to all, and class "F," 566, 10 per cent. common to all.

The grand total was 41 per cent. of all the accidents. The amount paid for all claims (including death claims) was 45 per cent. of the total amount paid.

NOVEMBER BANK STATEMENT.

WITH A SIX YEARS' RETROSPECT.

The restricting forces of Winter are very manifest in the bank statement for November. The flood tide of circulation, that reached its height in October by the sum of \$57,954,779, turned in November, the register showing \$57,741,566, a decrease of \$213,213. The decrease in November, 1900, was \$1,250,508, over a million more than last month. The November decreases in past five years have been:—

Year.	CIRCULATION.		
	October.	November.	Decrease.
1901.....	\$ 57,984,779	\$ 57,741,566	\$ 213,213
1900.....	53,198,777	51,947,269	1,251,508
1899.....	49,588,236	47,839,506	1,648,730
1898.....	42,543,446	42,350,948	192,498
1897.....	41,586,928	40,143,878	1,437,056
1896.....	35,955,150	35,262,599	692,551
1895.....	34,671,028	34,362,746	308,282
Increase in 6 years.....	23,313,751

The range varies, but the decline of note issues in November is one of the very few standard features in the bank returns. The maximum having been reached