

119. Moneys Paid by an Insurance Company.

Article 16 enacts "All moneys paid by any insurance company or mutual benefit society shall be applied, to the extent thereof, on account of the sums and rents payable in virtue of this Act, if the employer proves that he has assumed the assessments or premiums demanded therefor. But the employer's liability shall continue if the company or society neglects to pay or becomes unable to pay the compensation for which it is liable."

This article refers only to the case where the employer has insured to cover his liability. In this case it is reasonable that he shall be bound to select a solvent company on pain of becoming personally liable. The article has nothing to do with the case where, at the request of the person injured or of his representatives, the employer has paid the capital of the rent to an insurance company under the terms of article 9. In that case if he pays to an authorized company he is discharged from all further liability.

120. Workmen who Usually Work Alone.

Article 17 which deals with this matter has been explained previously, in considering what "workmen" are subject to the Act. (1)

121. Medical Examination.

Article 18 enacts:—"The person injured shall be bound, if the employer requires him so to do, in writing, to submit to examination by a practising physician chosen and paid by the employer, and if he refuses to submit to such examination or opposes the same in any way, his right to compensation as well as any remedy to enforce the same shall be suspended until the examination takes place. The person injured shall, in such case, always be entitled to demand that the examination shall take place in the presence of a physician chosen by him."

(1) *Supra*, p. 37.