GROWTH OF GROUP INSURANCE.

According to an actuarial paper read before the recent Insurance Commissioners' convention, group insurance, which started in the United States in 1912, has developed so steadily that at the end of June last, the number of employees covered was about 325,000, the amount of insurance in force being about $250,000,000. The average per employee insured is thus over $760. The demand from employers for group insurance continues very great.

"The determination of the proper rate to be charged in the case of a particular group," said this paper, "is often an intricate problem, even after the basic rate has once been agreed upon. It depends on many factors which the underwriters of the insurance companies must determine from carefully prepared inspection reports. These reports deal with all the aspects of the proposed risk which may assist in the proper solution of the problem, such as the occupational hazards of the employment in general, the occupational hazard of different departments of the employment and of different commercial processes used; the tendency to occupational disease, adequacy of light, sufficiency of working space, supply of drinking water, sex, moral hazards, etc. It will be readily understood that with such a multiplicity of facts to judge from no one scale of rates can be devised which will measure the insurance hazard of all groups of employees. It has been necessary, therefore, to adopt different scales of rates which may meet varying conditions, ranging from groups where there appears to be no occupational hazard through those which have a slight occupational hazard and those which are exposed to the accidents of public carriers up to the extra hazardous occupations, such as those of fire and police departments."

A recent statement by Mr. T. B. Macaulay, president of the Sun Life of Canada, anent group insurance, says *inter alia*:—"From the standpoint of the public the group system is highly desirable, but I fear that from the standpoint of the companies there may be but little profit by reason of competitive rate-cutting.....The companies are but feeling their way, and the only wise course is to be conservative and cautious, especially in the matter of rates."

LIFE UNDERWRITERS' OFFICERS.

Mr. J. T. Wilson, manager of the Canada Life at Halifax, was unanimously elected as president of the Dominion Life Underwriters' Association at the Winnipeg convention.

The report of the nominating committee provided for four vice-presidents who were elected as follows: J. T. Parkes, of the Sun Life, Sherbrooke, Que.; G. Wetmore Merritt, of St. John's; J. H. Campbell, of the Equitable Life, Vancouver, and E. S. Miller of the Imperial Life, Regina, Sask. Mr. George H. Hunt, of the Imperial Life, Toronto, was re-elected honorary secretary, and Mr. J. H. Castle Graham, of Toronto, re-elected general secretary and treasurer.

Next year's convention will be held in Boston, Mass., and in 1919 the meeting will take place in Calgary.