

railments and 31 in collisions. The largest number of non-fatal injuries among railway employees was caused by falls from trains and cars, but there were 56 such injuries received in derailments, 35 in collisions and 30 from being run over by trains while 31 employees were seriously injured by being struck by falling material. Under the heading of navigation, 62 of the 95 fatalities reported were drownings and 26 of the 91 non-fatal injuries were caused by falls and 19 by explosions. Falls accounted for 13 fatal and 67 non-fatal accidents under the heading of general transport. The largest number of fatalities and non-fatal injuries among civic employees occurred to firemen. Among unskilled labourers, 21 men were killed by being run over by vehicles and 17 by falling material; 53 of 123 non-fatal injuries were also occasioned by falling material.

An important incident of the year in this connection was the investigation carried out by the Department of Mines into the general question of the supervision of explosives throughout Canada. For some time past, and especially since the beginning of the extensive railway construction operations at present in progress there has been an alarming increase in the number of fatalities among work people engaged in the handling of explosives. In the mining industry, also, the death rate from this cause has been exceedingly high. Seventy-two workmen engaged in various trades in the actual performance of their duties, lost their lives from explosives during 1909. Legislation bearing on the matter differs considerably in the different provinces, and it is understood that as a result of the investigation referred to, an Act will be introduced during the present session of Parliament to deal in full detail with the manufacture, transportation, storage and use of explosives. An appropriation of \$10,000 was voted last Session for the purpose of engaging expert assistance in the framing of this legislation and in other matters arising out of the investigation.

The number of fatalities in the several trades and industries caused by explosives during 1909 is as follows:—

Agriculture.....	1
Fishing and Hunting.....	3
Mining.....	31
Metal Trades.....	1
Railway Construction.....	22
Civic Employees.....	3
Unskilled Labour.....	4
Miscellaneous.....	7
Total.....	72

EMPLOYERS' LIABILITY INSURANCE IN ENGLAND.

The latest figures regarding employers' liability insurance in England are given by the Post Magazine, which summarises and compares the Board of Trade returns for the year 1909 filed by 34 Tariff and 20 non-Tariff companies. The effect of these summaries and comparisons is to show that the unsatisfactory features of workmen's compensation business in England were maintained and accentuated during 1909. The following are summaries of the totals, the 1908 figures being given for comparison, although the offices represented are not identical:—

TARIFF COMPANIES.

	1908.		1909.	
	£	p.c.	£	p.c.
Claims.....	1,256,684	61.90	1,250,845	64.60
Commission.....	267,409	13.17	253,645	13.10
Expenses.....	465,338	22.93	437,985	22.62

	1,989,431	98.00	1,942,475	100.32
Profit margin or deficit.....	40,799	2.00	-6,151	-3.2

Earned premiums.....	2,030,230	100.00	1,936,324	100.00
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NON-TARIFF COMPANIES.

Claims.....	371,335	71.15	350,816	74.22
Commission.....	80,426	15.42	70,009	14.81
Expenses.....	120,801	23.16	106,042	22.43

	572,562	109.73	526,867	111.46
Deficit.....	-50,780	-9.73	-54,189	-11.46

Earned premiums.....	521,782	100.00	472,678	100.00
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TOTAL.

Claims.....	1,628,019	63.80	1,601,661	66.49
Commission.....	347,835	13.63	323,654	13.43
Expenses.....	586,139	22.97	544,027	22.58

	2,561,993	100.40	2,469,342	102.50
Deficit.....	-9,981	-4.0	-60,340	-2.50

Earned premiums.....	2,552,012	100.00	2,409,002	100.00
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"It would seem from these figures," writes the Post Magazine, "that inadequate provision has been made in the rates of premium for the tendency of claims for industrial accident to increase in number and in cost. This tendency, although well recognized in theory, is in practice usually disregarded: only when companies have lost money does the need for substantial rates appear to be realized. The increase then obtainable is generally inadequate to repair the inroads on the funds, and the best that can be done is to make a hand-to-mouth provision for the immediate future. Two features are obvious, one the extreme difficulty of fixing rates with such exactitude that no safety margin for untoward contingencies is requisite, the other that a loading of 40 per cent. is too narrow to allow for expenses and profit.

"We are inclined to think that the fact that fire insurance is usually conducted at an expense ratio of about 35 per cent. has been allowed to obscure the greater frequency of claims received in workmen's compensation insurance for a like number of policies and probably for a like amount in premiums. On earned premiums of £1,936,324 the tariff companies record the receipt during the year of 1,661 notices of fatal and 143,942 notices of non-fatal accidents, together 145,603 notices, or over 75 notices for every £1,000 of premium, entailing a considerable outgo presumably not capable of strict allocation to the expense of claim settlement. We have no means of comparing this with the experience of fire insurance, but the point appears likely to repay investigation and consideration.

"We venture to doubt whether in some instances the Workmen's Compensation Department, if made absolutely self-dependent, instead of being partially subsidized, would not show even less satisfactory results. There can, perhaps, be no objection to allowing one department to pay for another as long as the public are content to have it so, yet there would seem to be no reason why a business involving the collection of over £2,400,000 in premiums should not at least be self-supporting. Some of the unsatisfactory experience of the past year is due to inadequate provision made a year ago for claims which arose prior to the end of 1908.

The reserves brought forward by tariff companies from 1908 for claims in 1904-05-06-07 and 1908 amounted to.....£703,657

There has been paid in respect thereof in 1909.....	£520,455
And reserved at the end of 1909.....	322,044

	£842,499
Leaving a deficiency of.....	138,842

	£703,657
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"This deficiency of £138,842 represents over 11 per cent. of the claims of £1,250,845, nearly 194 per cent. of the reserves of £703,657, and is in fact 7.17 per cent. of the earned premiums of £1,936,324. It is important as indicating the existence of a form of postponed liability which may press with increasing weight on future years as the liabilities of