

where the employer, firm or corporation, is to pay one-half or more of the premiums—will be considered without examination for ordinary life, limited-payment life or endowment plans under the following conditions:—

(1) Employer must be responsible for payment of all premiums and must contribute not less than one-half the premiums.

(2) Only ages between 15 and 60 can be included in group; individuals over 60 would have to be fully examined and treated on the basis of examination.

(3) Residence and occupation must be satisfactory to company.

(4) The Company reserves the right to exclude from the group all persons previously declined for insurance or charged an extra premium and to require such persons to be fully examined and treated on their merits.

(5) Employers or corporations must furnish satisfactory certificate that each person in the group to be insured has been in their employ continuously for not less than six months and that none of such employees—to the best of their knowledge, information and belief—is ill or suffering from any physical impairment.

A separate policy is issued in every case on each individual life. The insuring of the entire group under one blanket policy is no cheaper and of no advantage either to employer or employee; on the other hand, blanket policies are likely to lead to many awkward complications as time goes on.

Premium rates and guarantees are those contained in the regular tables of the company. Groups are not taken without examination in states where the laws prohibit the insuring of lives without medical examination.

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#### WOMEN'S WEAR UNCERTAINTIES AND MORAL HAZARD.

In reviewing their losses from moral hazard during the last two years, the companies are impressed with the experience of manufacturers and dealers in women's garments of various kinds. The losses on shirtwaist factories have been so steady and so heavy many companies refuse to write them, and extend their decision to cover similar property outside of the city. Women's undergarments are in the same category. The strikes in these trades have been ruinous to the makers, who have seen their orders pass the limit of the season, while they are saddled with stocks of material and half finished garments which are unsalable. In these conditions the moral hazard enters and the losses are fairly saturated with it. The whole line of women's wear has been so uncertain that only dealers of established reputation and admitted wealth can withstand the storm. Then the temptation assails the weaker ones. Fires occur, and in about four cases out of five, the last person to have left the scene of the fire after the work hours proves to have been the proprietor or the proprietor's family. In several cases the "last to leave" are recorded as women, showing that in the moral hazard causes of fires both sexes are implicated. These are the losses of which the companies are far more afraid than the household furniture losses which are charged to the professional firebugs. It takes fifty of the latter to equal one of the women's wear losses.—*Insurance Monitor.*

#### SAFE AT HOME.

"It seems good to be safe at home again," says the weary business man in the seclusion of his own dwelling. He may have returned from a journey, or he may have only spent a day at his office or on the street, but after the worry and annoyance of travel or the confusion of the crowded way, the quiet of his home gives him a sense of peaceful security that is most delightful. We only wish he were as safe as he feels. Not a day passes but we have it most unpleasantly brought to our attention that the home is no sure isle of safety. We pay claim after claim for house accidents. There seems to be no end to the ways in which a man will hurt himself around the house. He will fall down stairs, slip on the mat, bump into the furniture, catch his fingers in the door or the window, fall into the bath tub, scald and burn himself and do hundreds of other things that cause him discomfort and pain and the insurance company good money. We shall not try to enumerate the accident dangers of home life, but the list we print below of claims we have paid recently gives a fair idea of just how "safe" the average man can really consider himself while at home.

#### HOUSE ACCIDENTS.

|                                                               |     |             |
|---------------------------------------------------------------|-----|-------------|
| Falls down stairs or steps . . . . .                          | 314 | \$26,196.15 |
| Falls from ladders, chairs, etc. . . . .                      | 64  | 5,018.74    |
| Falls from porch or roof . . . . .                            | 24  | 11,021.59   |
| Falls in bath room and bath tub . . . . .                     | 47  | 3,413.72    |
| Fingers caught in doors, windows, etc. . . . .                | 50  | 2,016.85    |
| Fingers and hands cut with edge tools . . . . .               | 41  | 1,032.50    |
| Contact with furniture and doors . . . . .                    | 186 | 10,939.21   |
| Slipped on floor . . . . .                                    | 66  | 4,307.92    |
| Slipped and tripped on rugs, mats, etc. . . . .               | 66  | 3,560.86    |
| Hands and feet lacerated by hooks, glass, nails, etc. . . . . | 45  | 1,214.73    |
| While chopping wood . . . . .                                 | 37  | 1,247.53    |
| While shaving . . . . .                                       | 25  | 434.46      |
| While tending furnace . . . . .                               | 37  | 1,274.39    |
| Burned by oil, gasoline, grease, etc. . . . .                 | 32  | 1,423.36    |
| Burned by matches . . . . .                                   | 21  | 601.55      |
| Burned by acids . . . . .                                     | 12  | 1,904.96    |
| Burned by gas explosion . . . . .                             | 8   | 253.19      |
| Scalded by hot water or steam . . . . .                       | 34  | 988.44      |
| Miscellaneous burns and scalds . . . . .                      | 36  | 866.82      |
| Hand bruised with hammer . . . . .                            | 19  | 489.76      |
| Miscellaneous cuts and bruises . . . . .                      | 74  | 2,398.26    |
| Getting in or out of bed . . . . .                            | 18  | 822.87      |
| Playing with children . . . . .                               | 15  | 5,135.32    |
| Injured by falling weights . . . . .                          | 20  | 418.27      |
| Miscellaneous . . . . .                                       | 50  | 16,732.57   |

Total . . . . . 1,341 \$103,714.02

—The Actna.

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#### THE PROOF OF AGE LEGISLATION IN ONTARIO.

A numerous and influential deputation of life insurance men attended at the Toronto Parliament Buildings, on Wednesday, to protests before a committee against the bill sponsored by Mr. McKeown, regarding proof of age. Mr. J. K. Macdonald, president of the Confederation Life, made a powerful protest against the measure, while the speakers also included Mr. Donovan, M.P.P., of the Mutual Life of New York, Mr. Cox, representing the Association of Life Insurance Presidents, and others. Mr. McKeown offered an amendment providing that within one year from issuance of the policy, the Company may at its discretion cancel the policy in default of submission of proof of age, and declare forfeit the onus of proof of age. The committee eventually adjourned until next Wednesday.