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authority of certain of the provinces. No complete compilation has been made of the operations of the provincial societies, but data are here given in regard to sickness insurance carried on by fraternal benefit societies operating under Dominion jurisdiction during 1931.

Many of the fraternal benefit societies grant only life insurance benefits, and in general where insurance against sickness and disability is included, these are secondary to the life insurance features. They are secondary in the sense that to be an insured member at all one must take the life insurance or mortuary benefits but may or may not take the other benefits; secondary also in financial importance.

At December 31, 1931, there were six Canadian societies and nine foreign societies in Canada granting sickness benefits, the former having a membership of 64,837, and the latter 5,704. One foreign society grants accident benefits only, along the same general lines as commercial accident companies. The members are drawn from the ranks of commercial travellers. As at December 31, 1931, the number of members of this society in Canada was 4,619 and the amount of insurance in force \$23,095,000.

Some societies limit, or practically limit, membership to men; others admit women and men with equal freedom; while others limit membership to women only. Some societies limit membership to persons who are also members of an occupational organization, as commercial travellers, or expressmen; others to persons who are members of a fraternal order; still others limit membership to persons of one race (which may also imply religion) or of one religion. One society limits membership to deaf-mutes.

The average rate of contribution per member in 1931 was \$6.89 with a total contribution of \$485,742 for sickness insurance.

With regard to sickness benefits granted, the most usual benefit is \$5.00 per week; some societies also grant a double benefit of \$10.00 per week. The first week is generally excluded, but in one society if the sickness lasts for one week, benefit is paid for the full week. Another society gives a reduced benefit of \$3.00 for the first two weeks; \$5.00 thereafter. Payment of benefit is limited to 12, 15 or 20 weeks in any year; three societies fix a maximum for the whole of life, as for example, \$400 for a \$5.00 benefit.

The total amount of sickness, accident and funeral benefits paid in Canada in 1931 was \$552,053.

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