## FOREWORD

INDUSTRIAL Group Insurance is treated in this report from the point of view of its importance as a personnel problem in industry. No attempt is here made to consider this question in its broad aspect as an application of insurance principles to the protection of industrial workers.

This report is the result of an investigation conducted by Mr. Jules Friedel and assistants of the Conference Board's Research Staff, under the supervision of the Board's Staff

Economic Council.

In the preparation of its studies, the National Industrial Conference Board avails itself of the experience and judgment of the business executives who compose its membership, and of recognized authorities in special fields, in addition to the scientific knowledge and equipment of its Staff. The publications of the Board thus finally represent the result of scientific investigation and broad business experience, and the conclusions expressed therein are those of the Conference Board as a body.

In this study the Conference Board has had the benefit of the cooperation and practical experience of its Advisory

Committee on Industrial Relations, composed of:

Arthur H. Young, Industrial Relations Counsel, Industrial Relations Counselors, Inc., New York, N. Y., Chairman.

C. S. Ching, Supervisor of Industrial Relations, United States Rubber Company, New York, N. Y.

A. S. Donaldson, Assistant General Manager, R. H. Macy and Company, New York, N. Y.

William B. Foster, Director of Service Department, E. I. duPont de Nemours Company, Wilmington, Del.

E. K. Hall, Vice-President, in charge of Industrial Relations, American Telephone and Telegraph Company, New York, N. Y.