

### SUPERINTENDENT OF INSURANCE DISCUSSES LIFE INVESTMENTS.

(Continued from page 17)

measure of disability insurance. This provision was liberalized in 1917 so as to permit the granting of disability benefits in addition to the death benefits and at the present time there is in the United States a tendency to include in the life policy a measure of purely accident insurance. It is important to note that this disability and accident insurance remains in effect until old age, free from liability to cancellation by the company so long as the premium on the entire contract is satisfied. It therefore differs from the benefit usually granted by casualty companies and includes a privilege which has been regarded as impracticable in a casualty business. Now, if the present tendency is merely the first step towards the introduction into life policies of frills which accident companies are doing their best to discard, it is of course to be discouraged. It is but a short step from double benefit in case of any accident to triple benefit in case of a peculiar accident and quadruple benefit for an accident that never occurs. On the other hand if it indicates a possibility of a life company with safety giving to its policy-holders, in combination with the death benefit, an accident benefit which the purely accident companies, by reason of the moral hazard or otherwise, cannot give, then it must be conceded that it fills a useful purpose. There is no doubt a demand for similarity in life policies and for the complete separation of life business from the other forms and if the benefits mentioned can be, with equal safety, given by casualty companies, it is not probable that the present tendency will be developed."

#### WANTED

Inspector, speaking both languages, for the Province of Quebec, by a well established American Fire Insurance Company. Must have good references. Address, in confidence,

A. B. C.,  
c/o The Chronicle,  
Montreal.

#### WANTED

An experienced Fire Insurance book-keeper and cashier for the Canadian Department of a large American Company. Must have first-class references. Address, in confidence, giving age, etc., to

BOOK-KEEPER,  
c/o The Chronicle,  
Montreal.

#### GENERAL AGENCY FOR TARIFF COMPANY.

Wanted, General Agency for Tariff Fire Company for Province of Alberta. Well established; good business guaranteed.

Apply TARIFF  
c/o The Chronicle,  
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#### WANTED

A Fire Insurance Company wants a bright, energetic young man as Montreal and Province of Quebec Inspector. Apply, stating full particulars, to—

INSPECTOR,  
c/o The Chronicle,  
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Established firm, with good connection through Alberta, invites correspondence with Insurance Companies writing Hail Insurance, income guaranteed. Bank reference.

HAIL AGENT,  
c/o The Chronicle, Montreal.

#### General Insurance Agency In Calgary

Well established—highest references—solicits correspondence with Insurance Companies for Fire, Bonds, Boiler, Plate Glass, Live Stock, Hail—any kind of insurance.

GENERAL AGENT,  
c/o The Chronicle, Montreal.

## Great American Insurance Company New York

INCORPORATED - 1872

PAID FOR LOSSES

**\$96,971,238.06**

STATEMENT, JANUARY 1st, 1918

CAPITAL

AUTHORIZED, SUBSCRIBED AND PAID-UP

**\$2,000,000.00**

RESERVE FOR ALL OTHER LIABILITIES

**12,927,269.91**

NET SURPLUS

**8,527,719.31**

ASSETS

**23,454,989.22**

THE SECURITIES OF THE COMPANY ARE BASED UPON ACTUAL VALUES ON DECEMBER 31st, 1917

HAD THE SECURITIES BEEN TAKEN AT THE VALUES AUTHORIZED BY THE NATIONAL CONVENTION OF STATE INSURANCE COMMISSIONERS THE ASSETS AND SURPLUS WOULD EACH BE INCREASED BY \$2,321,032.00

### Home Office, One Liberty Street New York City

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