

UNIFORMITY IN WESTERN INSURANCE LEGISLATION.

Recommendations to bring about greater uniformity in insurance legislation for western Canada, to be laid before the governments of Manitoba, Saskatchewan, Alberta and British Columbia at their next sessions, will be drawn up at a conference of provincial superintendents of the four provinces in Regina, Sask., in September.

R. L. Nicolson, deputy superintendent of insurance for the province of Alberta, made the foregoing announcement at the parliament buildings in Edmonton upon returning from Calgary, where he attended a meeting of western superintendents recently. He reports that these matters were discussed at the Calgary conference:—

In connection with deposits from provincial licensees, it was suggested that provincial companies make a deposit of either \$10,000 or \$20,000 in home province and an additional deposit of \$10,000 with the home superintendent for each additional province in which the company seeks a license. The superintendent of the home province must furnish a certificate that this deposit has been made. He must certify annually, or oftener if required, that the reserve is maintained in approved securities and that the reserve is absolutely intact.

For the present it was suggested that the rates of foreign fraternal applying for a license must conform with the Hunter tables of those of the National Fraternal Congress. This is not to be retroactive, but intended to refer to new fraternal seeking admission to the four western provinces.

The licensing of life agents was brought to the attention of the association, but being a matter of internal supervision it was left to the superintendent.

The matter of beneficiaries was discussed but was left over for a subsequent meeting.

In regard to the question of reports to government, a standard form, the same for each province, was adopted.

Regarding deposits of provincial companies the same recommendation was made regarding fire insurance companies as in the case of life companies.

The resident agent clause was decided to be a matter of local interest and was accordingly left to the discretion of each superintendent.

The licensing of fire insurance agents also was decided to be a matter which concerned each province.

It was decided to accept the statutory conditions of the province of Ontario with amendments to meet conditions as they exist in the western provinces. Little change in this respect was made. The secretary will prepare the draft form and this will be revised again at a subsequent meeting after the various insurance interests have had a chance to consider the changes made. Ontario and New York were used as the basis of revision.

The question of a standard policy was discussed and recommendations were made accordingly.

The manner of adjustments of hail losses was also discussed. This was particularly applicable to Saskatchewan and Alberta. It was decided to require the adjuster to leave a copy of the adjustment with the assured.

There was some discussion over the requirements for the admission of foreign mutual hail companies, but no definite recommendation was made.

The adoption of standard cancellation forms and standard proofs of loss was recommended by insurance representatives.

A uniform annual statement from Dominion licensees was recommended.

Representatives of the agents of various casualty companies operating in Calgary presented a recommendation that a standard policy form be adopted, setting forth certain conditions, which would have no reference to policy benefits. This matter will be considered at subsequent meetings.

The interpretation of certain definitions in the various insurance acts was also discussed.

Those taking part in the discussions at the conference were:—A. E. Ham, superintendent of the Manitoba Insurance branch; Arthur E. Fisher, superintendent for Saskatchewan; Col. E. F. Gunther, for British Columbia; R. L. Nicolson, deputy superintendent for Alberta; W. V. Newson, deputy provincial treasurer of Alberta; G. P. O. Fenwick, of the attorney general's department, Alberta; R. W. Shannon, K.C., legal adviser to the executive council of the Saskatchewan government. Representatives were also present from the Dominion Life Officers' Association, Calgary Life Underwriters, Western Fire Underwriters' Association, and various Canadian hail, accident, and mutual insurance interests.

SOMETHING FOR THE WORLD'S INSURANCE CONGRESS TO DO.

The World's Insurance Congress at San Francisco in 1915, which is being assiduously boosted by its promoters but up to the present does not appear to have had any particular object in view, has been given something to do by President Darwin P. Kingsley of the New York Life. In an open letter to the promoters of the Congress, President Kingsley suggests that the congress bring up for action the necessity of the States relinquishing their control over the business of insurance, with a view of Federal supervision. Mr. Kingsley says, in part:

I do not say that San Francisco would not have been rebuilt in any event, but the difference between San Francisco as it is and San Francisco as it would have been if insurance had not immediately provided its stricken people with \$190,000,000 after calamity fell is something so considerable that while we may not exactly measure it, everybody must recognize it.

Of this \$190,000,000 nearly \$60,000,000 came from across the Atlantic. In other words the foundations of insurance were wider than the nation, wider than the continent, and the means thus provided for reconstructing San Francisco were adequate because of a substantially unrestricted operation of the insurance idea.

A great fact with which the coming World's Insurance Congress will be faced—indeed the greatest fact—is that insurance of all types in the United States is seriously menaced at the present time by conflicting and hostile governmental regulations which threaten—indeed have already begun to impair its usefulness. Insurance long ago began an agitation looking toward an amendment to the constitution. Since the Supreme Court has again and finally declared that insurance is not commerce the agitation has been renewed.