

CANADIAN AUTOMOBILE UNDERWRITERS' ASSOCIATION.

The Canadian Automobile Underwriters' Association has been formed with Mr. John B. Laidlaw, Canadian Manager of the Norwich Union Fire Insurance Society, as President. The association's territory covers Ontario and Quebec Provinces with branch offices at Montreal and Toronto under the management of a secretary, at each office. The association has decided to continue to use the horsepower as the basis for figuring automobile liability rates, at least for this year. It has, however, adopted the National Workmen's Compensation Service Bureau system for rural rating thereby establishing two instead of one class of rates. The association has complete control of commissions as well as rates and negotiations are being carried on at the present time for the formation of a similar association to embrace Manitoba, Saskatchewan and Alberta.

HEALTH AND ACCIDENT INSURANCE FOR MAIMED SOLDIERS IN U.S.

Quite an interesting problem confronts health and accident companies in connection with the insuring of maimed soldiers who are returning from European battlefields and who, upon resuming their civilian occupations, will apply for health and accident insurance. The question was interestingly discussed at the mid-winter meeting of the Health and Accident Underwriters' Conference in Chicago last week and there was a disagreement of opinion regarding the most advisable procedure in accepting such risks.

Some of those attending the Chicago conference believed it would be necessary, to insure proper protection for the companies, to put a "rider" in every policy issued to a deformed soldier under which the company would be free from liability resulting from the deformity. Others held the opinion that a special rate should be established to cover the insuring of maimed soldiers and sailors while more of the conferees maintained that the soldier makes a good risk and that there was no more need to make restrictions in issuing policies to him than in the case of the average man. All those who took part in the discussion were agreed, however, that a careful physical examination should be given every soldier and sailor applying for health and accident insurance and that special attention should be given to possible effects from head and back wounds. It has been found after other wars that such wounds affect the head and spine years after service days have been ended and because of that fact special attention is advised in the physical examination.

Difference of Opinions.

On the other hand, some of the most prominent underwriters attending the conference declared the soldiers and sailors will make excellent

health and accident insurance risks because of the training they went through which, it is believed, has benefited them in a physical way. Then again no soldier or sailor is discharged from the service without passing a physical test and in cases where service men have developed some organic trouble while in uniform they have, in most cases, been given a medical discharge instead of the usual discharge granted men pronounced to be physically fit. But in few cases, however, has the physical examination to discharged men from service been as stringent as the examination admitting them to service and the importance of that fact is realized by insurance men.

Shell Shock Cases.

The case of a man who applies for health and accident insurance and who has suffered from shell shock is a matter that has given the insurance men considerable thought. Much study has been given to the cause and effect of shell shock and it appears, from war department figures, that fewer of Uncle Sam's men suffered from shell shock than is generally supposed. Surprising as it may seem, it has been officially stated that fewer than one per cent. of the men who were supposed to have been shell shocked really experienced such shock, the remainder suffering nothing more than exhaustion and a reaction from conflict between one's moral training and the law of self-preservation. It is said that of 10,000 shell shock victims in one section of our fighting line in France, sixty-five per cent. returned to active duty in three days and only one per cent. were incapacitated and had to return to this country. Those figures would indicate that shell shock will not give this nation the serious problem that has been feared.

Position of Companies.

Although there is a disposition on the part of health and accident insurance companies to give soldiers and sailors the benefit of the doubt if any doubt exists regarding the advisability of issuing insurance for which they have applied, the fact remains that, in fairness to themselves, the companies will be forced to refuse policies where it is most obvious that the applicant would be an extremely bad risk.

QUEENSLAND INSURANCE COMPANY.

The announcement is made that Mr. O. LeBlanc, for many years connected with the firm of J. W. Grier and Company, St. John Street, Montreal, has been appointed Chief City Agent, of the Queensland Insurance Company, Limited. We congratulate the "Queensland" on the acquisition of Mr. LeBlanc, whose business-getting ability and popularity in Insurance circles, peculiarly fits him for this important position.

Mr. LeBlanc is already installed in his new quarters in the Montreal Trust Building.