

WINNIPEG AGENCY, March 22, 1909.

H. H. MILLER, Esq., M.P.,
House of Commons,
Ottawa, Ont.

MY DEAR SIR,—I understand there is a clause in the Insurance Bill providing that no life insurance medical director can occupy a seat upon the board of directors of his company. (This is a most unjust provision in so far as the medical profession is concerned, but more than that, it is an injustice to the policyholders and to the companies. There is no man who has so great an opportunity to protect the interests of the policyholders as the medical director. There is no man upon whom the future success or non-success of a company more largely depends than the man who passes upon the risks that the company should insure. He of all men should have it open to him to know all that is going on.

Moreover, many of the medical directors are stock holders in their companies. In our own case there is no man more largely interested in the company financially, and no man outside of the regular salaried officers who gives so much time or so much earnest consideration to the affairs of the company in general, outside the limits of his own official position, than our medical director. This provision in the Bill is one which protects nobody and at the same time strikes at the interests of everyone whom the Bill purports to protect.

May I ask you to use your influence in having this clause eliminated. Thanking you in anticipation.

Yours very truly,

E. G. MILLER,
Manager for Manitoba Manufacturers' Life,
President Manitoba Life Underwriters' Association.

OTTAWA, March 23, 1909.

Hon. W. S. FIELDING, M.P.,
Finance Minister of Canada.

Memo *re* section 99, subsection 6 and section 149, subsection 'F' of the proposed insurance Bill.

The medical directors of the Canadian Life insurance companies respectfully submit their objections to the subsections herein mentioned as follows:—

1. Many of us were induced to become shareholders in various life insurance companies and to take a seat upon the boards of directors; this was permitted by the law of the country. It is now proposed to take this privilege from us if we receive any remuneration as a medical officer of the company.

2. Many of us are now, and have been for many years, directors as well as medical officers, and would feel it a great hardship to leave the boards of these companies with which we have been so closely associated.

3. The shareholders and policyholders may be safely trusted to look after their own interests in the selection of those who shall govern the affairs of the company. When they re-elect a medical officer to a seat on the board of directors year after year, it is ample proof that they wish his advice on all matters pertaining to the management of their affairs.

4. As medical officers of the Canadian life insurance companies, we protest against legislation which in effect states that because we receive some emolument from our companies for services we may render these companies, we cannot be trusted in the future as we have been in the past, and allowed the right of being elected to the board of directors if our fellow shareholders or policyholders deem it in their interests to have us there.