

Accident Insurance Convention

LARGE AND REPRESENTATIVE ATTENDANCE AT TWENTY-SECOND ANNUAL CONVENTION---DISCUSSION OF IMPORTANT SUBJECTS OF INTEREST TO ACCIDENT UNDERWRITERS.

For the second time in the history of the International Association of Accident Underwriters the convention was held on the Canadian side of the boundary. It is now twenty-two years since this organization commenced its annual gatherings, and this year the Convention was considered one of the most profitable that have yet been attended. The ideal place chosen for such a meeting—Niagara—any other city on the continent for its scenic the entertainment of those who chance to which was selected as the meeting place of is very well and favorably known to both this hostelry on previous occasions.

There was hardly a dull moment from commenced to gather in the earlier part of Friday. At the sessions the papers read hard work and study, and the authors with the subject which they had to deal men in the profession took a prominent vention as this will have on accident United States cannot be estimated, but as time goes on changes will, no doubt, creep in to many policies as a result.



Falls—finds little room for comparison with beauty and its abundance of resources for stay within its gates. The Clifton House, the delegates and the reception of the same Americans and Canadians who have visited

the time the delegates and their friends the week until the Convention closed on were shown to be the result of considerable proved themselves to be thoroughly familiar with. In the discussions, the most capable part, and the influence that such a conven- insurance throughout Canada and the

The last item of the session's business which is in a sense probably the most important, was the election of officers with the following results:—President, Walter C. Faxon; Vice-Presidents, E. Williams, of the Imperial Guarantee and Accident Insurance Company, and Mr. L. C. Deets; Secretary, Mr. T. Robinson Jones, of the Fidelity and Casualty Company; Treasurer, Mr. Geo. E. Taylor; Executive Committee, Messrs. H. G. B. Alexander, E. W. Delear, F. J. Moore, of the General Accident Assurance Corporation, W. C. Patters, Louis Fibel, Wm. Tomlins, Bertron Page, Charles Daniel and John T. Stone, Librarian, Horace B. Meininger; McNeill Medal Committee, Messrs. E. Leonard McNeill, Franklin Dewey, and Herbert Walker, of the Dominion of Canada Guarantee and Accident Insurance Company.

The committee on place for next Convention submitted as the leading choices, Lake Champlain, White Mountains, and Thousand Islands. Announcement was made of election to membership of the American Assurance Company, of Philadelphia. Messrs. Lott, Fibel, Hartigan, and others spoke on standard policies, after which votes of thanks to the press and others were expressed, and speeches by the newly elected officers were made.

TUESDAY'S SESSION.

With a well attended session, President H. G. B. Alexander opened the meeting of Tuesday afternoon by introducing Honorable R. P. Slater, Mayor of Niagara Falls, Ont., who warmly welcomed the delegates and their guests to the city. He assured those present that the citizens of Niagara Falls would do all in their power to make their visit a pleasant one. Mr. Franklin J. Moore briefly responded.

Mr. D. E. Stevens, chairman of the committee on credentials; was absent, and Mr. C. C. Daniels, a member of the committee, was asked to present the committee's report. Mr. Daniels requested time to prepare it, which was granted. And at a later hour Mr. Daniels reported that fifty-seven companies and associations and three individuals were entitled to membership.

Letters of regret were read from the following Commissioners of Insurance, who had been invited as guests, but who were unable to attend: Drake, of District of Columbia; Fletcher (deputy), of Massachusetts; Young, of North Carolina; McMasters, of South Carolina; Sexton (deputy), of Alabama; Barnes, of Kansas; Clayton, of Colorado; Love, of Texas; Wolfe, of California, and Schievely, of Washington.

Five Withdraw, Five Added.

The Executive Committee made a special report that the following membership had been secured since the last Convention: The Woodmen's Casualty Company, of Indianapolis, Ind.; The Pittsburg Casualty Company, of Pittsburg, Pa.; The Aetna Indemnity Company, of Hartford, Conn.; The Maine Insurance Company, of Portland, Me.; Milton E. Ripley, secretary of the Southern Insurance Company, of Nashville, Tenn. The committee also reported five withdrawals from membership, as follows: The Protective Life Association, of Rochester, N.Y.; the Canadian Casualty & Boiler Insurance Company, of Toronto, Canada; the Ontario Accident Insurance Company, of Toronto, Canada; the Norwich & London Accident Insurance Company, of Boston, Mass.; the Sterling Accident & Guarantee Company, of St. John, N.B.

President Alexander delivered the following brilliant address, which received steadfast attention and hearty applause:—

THE PRESIDENT'S ADDRESS.

Gentlemen of the Convention,—Again, and for the last time, I have the pleasure of greeting you as the president of this Convention, an honor which is most highly appreciated by me, as I consider this gathering to be an epitomized representation of the brains and industry of the accident and health insurance business in the United States and Canada, perhaps I should have said of Canada and the United States, as we are the guests of our Northern Sister and enjoying her noted hospitality.

Again we have reached the season when assembled in Convention we review the past and plan for the future. In reviewing the past we wholly miss the benefit to be gained thereby if perceiving, as we do, an increase in our aggregate incomes for the last year, we contentedly sit back and view the record with complaisant satisfaction, merely giving to ourselves the self-congratulation which follows upon successful effort. I believe that the members composing this Convention, without exception, have had at least a fairly prosperous year, and I congratulate them upon it. The Association has also prospered and has undoubtedly fulfilled the purposes of its organization. The various reports which will be presented to you for your consideration will show that your committees have well performed the duties assigned to them and that the interests not only of the members of this Association, but of all health and accident underwriters as well, have received most careful attention.

But believing, as I do, that the chief object of review is to enable us to better meet the future, I wish to urge upon this Convention that our experiences of the last year, particularly in matters of legislation, have been such as to afford much food for thought and to make it the part of wisdom to prepare for future contingencies. Law-makers in no less than forty-one of the States of the Union have furnished us, since last we assembled, with a multiplicity of legislation, some good, some bad, and yet more of an indifferent nature.