

Liberalizing of Accident Insurance

Complaint of Insurance Commissioner of Michigan Against Accident Policies—Restrictions Are Becoming Fewer, and Class of Agents Is Being Constantly Improved.

One of the principal topics which the industrial accident and health men had for discussion at their meetings in Atlantic City last month was the criticisms which the Insurance Commissioner of Michigan has made in his annual report on the usual form of policy. Most of the leading underwriters do not consider the criticism just, and that the policies are steadily improving in character is evidenced by the recent issue by one of the largest companies of a contract which is practically without restriction.

The criticism which the Michigan official makes of the usual form is that it is susceptible of misrepresentation, and he recommends stringent laws regarding them. He says further that injustice has come within his observation, and that this injustice is not due to wilful evasion of contract, but to the law which permits a form which leaves "the insured without the protection which he thinks he has purchased."

"It is true that the companies say that if they are compelled to leave out some of the restrictions, they would not be able to write the policy for the premium asked. Well and good! If that is the case, many of the policies ought to be prohibited entirely, for they in no wise give the protection that is implied."

"The most distressing feature of this matter is that this class of policies is generally sold to the man or woman to whom it is a burden to carry any kind of policy, and their disappointment, when disability arises over the meager or no indemnity, is all the more poignant. If the agent would be absolutely frank in the sale of these policies in calling attention to the almost interminable exceptions in diseases and accidents as well as to the provisions relating to total and partial disability, and the distinctions between confining and non-confining illness, much of the trouble would be averted, because it is almost past belief that any of these policies could be sold for any price."

"The idea that a claimant who is totally disabled, but who is required by his physician to be brought to his office for treatment owing to the fact that with fixed apparatus therein installed the treatment can be better administered, being compelled to have his indemnity cut down because his leaving his home has changed his illness from a confining to a non-confining one, will be regarded by most people as absurd. It is true that the courts have at times held that leaving the house by order of the physician shall not be construed as changing the illness from confinement to non-confinement. But these policies, for the most part, involve small amounts which do not justify legislation; and for this reason the view of the courts above referred to ought to be embodied in a specific declaration of law."

"Between the agent who is reckless with the truth and the company which recoups for whatever liability of policy may be shown by a scaling of the claim through technicality, conditions have arisen which to my mind call for some very radical reforms in the matter of health and accident insurance."

The underwriters say that the policy is not only being constantly liberalized, but that the classes of agents are constantly being improved.

It is submitted that the industrial accident and health business has grown so rapidly that evils are inevitable, but the popularity of the business is evidence that the companies are liberal and honest.—Journal of Commerce.

RECENT INSURANCE REGISTRATION.

The National Life Assurance Company of Canada has been licensed under the "Insurance Act" to transact in British Columbia the business of life insurance.

The Pacific Marine Insurance Company has been licensed under the "Insurance Act" to transact in British Columbia the business of marine insurance. Leslie H. Wright, Esq., 215 Rogers Building, Vancouver, is attorney for the Company.

Recent Fire Losses

Recent fire losses reported to the Superintendent of Insurance, Victoria, B. C.

Burnaby, Alta Vista, Oct. 22.—Melville St.; owner and occupant, James Helliwell; wood building. Value of building, \$380; insurance on same, \$300; value of contents, \$600; insurance on same, \$200. Total loss, \$980. Carelessness with heater stove. Union Assurance Co.

Rossland, Oct. 12.—Columbia Ave. and Park St.; owner and occupant, A. A. Paul; wood dwelling. Value of building, \$2,250; insurance on same, \$1,450; value of contents, \$800; insurance on same, \$450. Total loss, \$2,027.50. Cause unknown. Ins. Co. of North America, London & Lancashire, Hartford of Conn.

Fernie, Sept. 29.—Lindsey Ave.; owner and occupant; wood dwelling. Value of building, \$100; insurance on same, \$50; value of contents, \$450; insurance on same, \$250. Total loss, \$550. Cause unknown. British Northwestern Ins.

Fernie, Sept. 28.—Dalton Ave.; owner and occupant, Gabriel Spino; wood dwelling. Value of building, \$1,000; insurance on same \$800. Total loss, \$575. Cause unknown. Newark Fire Ins.

Grand Forks, Sept. 5.—Cecil Ave.; owner and occupant, Peter F. McCallum; wood dwelling. Value of building, \$2,000; insurance on same, \$1,700; value of contents, \$800; insurance on same, \$500. Total loss, \$1,000. Cause unknown. Pacific Coast, Commercial Union.

Grand Forks, Oct. 11.—Owner, Mrs. A. M. Webster; occupant, Bert Fischer; wood dwelling. Value of building, \$600; insurance on same, —; value of contents, \$600; insurance on same, \$500. Total loss, \$1,200. Cause unknown. Pittsburg Ins.

Vancouver, Sept. 30.—1056-14th Ave. W.; owner and occupant, T. Harvie; one storey frame garage. Value of building, \$500; insurance on same, \$700. Total loss, \$1,200. Cause unknown. British America, Queens.

Coquitlam, Oct. 7.—Smith Road; owner and occupant, H. M. Sawyer; wood dwelling. Value of building, \$1,286.95; insurance on same, \$1,000; value of contents, \$838; insurance on same \$500. Total loss, \$2,124.95. Cause, defective stove. Atlas Fire, North America Fire.

Vancouver, Oct. 3.—1300 Bute Street; owner and occupant, A. H. Wallbridge; two storey frame dwelling. Value of building, \$5,000; insurance on same, \$3,000; value of contents, \$3,000; insurance on same, \$2,500. Total loss, \$997.50. Basket of clothes set too close to stove pipe. Fidelity, Phoenix, Westchester.

Vancouver, Oct. 9.—3501 Pender St. E.; owner and occupant, T. R. Havens; one storey frame dwelling. Value of building, \$350; insurance on same, \$600; value of contents, \$785; insurance on same, \$500. Total loss, \$1,135. Cause unknown. London Mutual Fire.

Vancouver, Sept. 29.—Beach Ave., Denman-Davie; owners, Morton estate, Simpson Bros.-A. M. Gibson, Mrs. M. Tufts; occupants, A. M. Gibson, Auto Clearance House, M. L. Torrance; 3 one-storey frame, 1 two-storey frame, 1 four-storey brick dwellings, stores, skating rink, auto garage. Value of buildings, \$123,500; insurance on same, \$41,000; value of contents, \$57,100; insurance on same, \$35,000. Total loss, \$48,405. Cause unknown. Detroit Fire & Marine, Equitable Fire & Marine, Occidental, Nova Scotia, Springfield-Atlas Insurance, National Benefit & Property Ins. Co., Colonial Ins., Connecticut Ins., Commercial Union, British Dominion, Rochester German, Caledonian.

Vancouver, Sept. 23.—1090 Homer St.; owner, A. J. Forsyth; occupants, A. R. Coutts & Co., E. Kidd & Co., A. J. Forsyth & Co.; two storey brick warehouse. Value of building, \$27,000; insurance on same, \$22,000; value of contents, \$36,800; insurance on same, \$35,800. Total loss, \$7,719.40. Cause possibly defective light drop. Rochester German, Caledonian, Beaver.

Prince Rupert, Oct. 6.—Ninth Ave. and Dunsmuir St.; owner and occupant, Samuel Calkins; wood building. Value of building, \$1,250; insurance on same, \$1,250; value of contents, \$250; insurance on same, \$250. Total loss, \$1,500. Cause unknown. Nova Scotia Fire.