

Forthcoming Conference of Canadian Superintendents of Insurance

It is expected that the forthcoming Third Annual Conference of the Superintendents of Insurance of the various Provinces in Canada (referred to elsewhere) to be held in Winnipeg on the 4th of October, and three succeeding days, will be one of the most important features of the year in insurance circles. There is a great field for successful work, not only in securing uniform legislation, but also in keeping insurance legislation properly revised, and in pace with the constant development of this business and the Superintendents are most enthusiastic in prospecting what may be accomplished through the agency at this conference.

Those who are in charge of the organization of the conference are most anxious that there should be a large attendance of representatives of insurance interests.

Mr. V. Evan Gray the very able Superintendent of Insurance for Ontario, writes us that particular importance is attached to the Conference for those concerned with insurance matters in Ontario, owing to the recent reorganization of the Ontario Department, and to the fact that the Department is now engaged upon a comprehensive consolidation and revision of the Ontario Insurance Act, which is to be presented to a special committee of the Legislature for consideration at its next session. This revision was recommended by Mr. Justice Masten in his report as Insurance Commissioner, and must deal with the problems now under discussion. The conclusions of the conference of Superintendents are likely to be an important influence in moulding the Ontario Departments' recommendations.

AUTOMOBILE LEGISLATION PROPOSED

Automobile Underwriters are discussing a suggestion that has been made to introduce legislation that will embrace the commonality claims due to the use, operation and maintenance of automobiles on the same principle as the Quebec Workmen Compensation Act, abolishing all defences of whatever nature, and regardless of fault, paying to the injured stipulated amounts in lieu of damages that otherwise could be had in a Court of Law.

It is contended that both the public and operators of automobiles will readily favor the enactment of such a law as it provides relief from the tedious and expensive processes of Law courts and enables the beneficiary to secure prompt and satisfactory relief from disabilities sustained on the highways and thoroughfares of the cities and counties.

The tremendous increase in the number of motor vehicles in use in the channels of commerce, and the frequency of personal injuries sustained through the use of machines by financially irresponsible operators, and the reparations through the usual pro-

cedure of civil suit being conjectural, it is assured that an act embracing adequate laws for the operation of motor vehicles and a compulsory insurance act by which all operators will be covered by insurance policies—of which the injured will be the beneficiary—and which, through the specific benefits of the Act, will indemnify for loss of life, dismemberment and loss of time from disability.

Many intricate legal questions enter into legislation affecting the commonality, but it is believed the public demand will prompt the legislature to grapple with such a problem and produce adequate measures towards compulsory indemnity for personal injuries resulting from the use of motor driven vehicles.

STATE INSURANCE

So much has been said for and against State Insurance, that the crucial points have almost been lost sight of in a mist of controversy. In a series of articles, one of which appears on another page of the present issue, the author Mr. W. D. Aiken of the Law Union & Rock, who is qualified to speak both from a casualty insurance and legal standpoint, gets at the root of the subject and raises points of constitutional rights, in a way which is worthy of the consideration of those who are now giving any thought to State Monopoly in territories not up to the present touched by the scheme.

TRAFFIC RETURNS

Canadian Pacific Railway				
Year to date	1918	1919	1920	Increase
July 31	\$82,133,000	\$89,095,000	\$106,925,000	\$17,830,000
Week ending	1918	1919	1920	Increase
August 7	\$2,882,000	\$3,442,000	\$3,956,000	\$514,000
August 14	2,759,000	3,298,000	4,043,000	745,000
August 21	2,942,000	3,374,000	3,895,000	521,000
August 31	4,130,000	4,759,000	5,681,000	922,000

Grand Trunk Railway				
Year to date	1918	1919	1920	Increase
July 31	\$28,336,317	\$41,479,339	\$47,423,281	\$5,943,882
Week ending	1918	1919	1920	Increase
August 7	1,236,343	\$1,894,875	\$2,576,894	\$682,019
August 14	1,285,464	1,966,718	2,443,144	476,426
August 21	1,341,827	2,038,317	2,560,729	522,412
August 31	2,238,804	3,005,165	3,809,991	804,826

Canadian National Railways				
Year to date	1918	1919	1920	Increase
July 31	\$42,178,539	\$49,592,635	\$54,678,498	\$5,285,863
Week ending	1918	1919	1920	Increase
August 7	\$1,546,287	\$1,846,508	\$2,235,110	\$388,602
August 14	1,583,071	1,926,349	2,253,719	327,370
August 21	1,648,924	1,832,914	2,450,370	317,456
August 31	2,477,790	2,810,093	2,943,810	133,717

An agent, expecting supplies,
Betrayed no sudden surprise
When phoned: "Express Office speaking—
Your package is here but leaking!
The smell brings us under suspicion
Of transgressing prohibition."
He replied, when able to speak,
"They are sprinkler-heads sprung a-leak!"
—Contributed.