

ELIMINATION OF ACCIDENT "FRILLS."**Recommendations by Committee of International Association—Agreement by the Companies Still Doubtful.**

The recommendations of the standing committee of the Accident and Health section of the International Association of Casualty and Surety Underwriters regarding the elimination of "frills" in accident policies, and therefore, the standardisation of the policies have now been formulated, and are summarised below. It is said that this problem has now a somewhat better chance of solution than before. But it is still doubtful whether all the companies concerned will agree to the proposals. "If under the circumstances," remarks the *Boston Standard*, in commenting upon this subject, "it should again be found impossible to secure concerted action in the matter, it would appear hopeless to make any further attempt in this direction."

THE COMMITTEE'S RECOMMENDATIONS.

1. That no policy be issued without signed application.
2. That children's insurance be eliminated.
3. That beneficiary insurance be eliminated.
4. That no specific mention be made in any contract of the payment of loss by reason of sunstroke, freezing, gas or poison.
5. Death, dismemberment and loss of sight—single indemnity. That the payments for death, dismemberment and loss of sight be limited as follows: Life, principal sum; both hands, or both feet, or sight of both eyes, principal sum; one hand and one foot, principal sum; either hand or foot and sight of one eye, principal sum; either hand or foot or sight of one eye, one-third principal sum. Loss shall mean, with regard to hands and feet, dismemberment by severance at or above wrist or ankle joints; with regard to eyes, entire and irrecoverable loss of sight.

PARTIAL INDEMNITY.

6. Partial Indemnity—Single Indemnity.—Or, if such injuries independently and exclusively of all other causes, shall continuously partially disable the insured from the date of accident, or continuously partially disable him from the termination of a period of total loss of time, the company will pay, for not exceeding twenty-six consecutive weeks as follows:

- (1) A weekly indemnity of one-half the rate for total loss of time during that portion of the period throughout which the insured suffers such total disability of at least 50 per cent. of his business time.
 - (2) A weekly indemnity of one-quarter the rate for total loss of time during that portion of the period for which the insured is not entitled to a benefit under the preceding clause, but throughout which he is disabled from performing one or more important daily duties pertaining to his occupation.
7. Double Indemnity.—If such injuries are sustained (1) while a passenger in or on any railway passenger car or vessel licensed for the transportation of passengers, provided in either case by a common carrier and propelled by mechanical power (excluding injuries sustained while getting on or off or being upon the step or steps of any railway or street railway car), (2) while a passenger in a passenger elevator (excluding elevators in mines), or are caused (3) by the burning of a building while the insured is therein, provided the insured was in the building at the com-

mencement of the fire; the company will pay double the amount otherwise payable under part—of this policy.

8. The use of the words "external and violent" in connection with the phrase "accidental means" in the insuring clause of the policy.

9. The adoption of a clause excluding bodily injuries which shall result directly or indirectly from the bites or stings of insects, or from ptomaines, or from disease in any form; or any bodily injury, fatal or non-fatal, sustained by the insured while participating or in consequence of having participated in aeronautics.

10. The adoption of a clause providing special indemnity for certain automobile, motorcycle, and motorboat accidents as follows: If such injuries are sustained by the insured while driving or cranking an automobile, motorcycle or gasoline motorboat the company will pay only one-half of the amount otherwise payable under part—of the policy.

ACCUMULATION BENEFIT CLAUSE.

11. The adoption of an accumulation benefit as follows: Commencing with the second year of this insurance, 5 per cent. shall be added annually to the principal sum of the first year until such additions shall amount to 50 per cent., and thenceforth so long as this policy shall be maintained in force, the insurance will be for the original principal sum, plus the accumulations.

And hereafter no substitute shall be offered for above accumulations either by rider, indorsement or the issuance of a policy giving the accumulations in full, with or without an additional premium.

12. It is also unanimously agreed that no policy of accident insurance should be issued during the year 1914 giving greater benefits or introducing into accident policies features providing benefits not contained in policies that are now proposed to be issued even for an additional premium.

13. That companies shall be privileged to give full coverage for automobile accidents for an additional premium of not less than \$2 for each \$1,000 principal sum, and \$5 weekly indemnity, and that a premium of not less than \$1.20 per \$1,000, death and dismemberment policies shall be charged.

The companies have been already asked to assent to the recommendations and to sign an agreement of willingness to adopt them.

LONDON AND LANCASHIRE LIFE.

Mr. W. Aeneas Mackay, general manager London and Lancashire Life and General Assurance Association, Limited, London, England, arrived in Montreal a few days ago, accompanied by Mr. Alex. Bissett, manager for Canada. The latter gentleman was present on the occasion of the annual meeting held recently at the Head Office in London. Mr. Mackay and Mr. Bissett will leave early next week for the West on a tour of inspection, and will be absent from Montreal about three weeks. The business of the Association in Canada is in a most prosperous condition, and the outlook for the future under the management of Mr. Bissett is very encouraging.