

# Object of and Work Done by Insurance Federation

**Answer to the question of why was Insurance Federation started and what it has accomplished since its inception.**

Two questions are often asked the Secretary of the Insurance Federation, "Why was it started?" and "What has it done since it started?"

These queries are of vital importance to those who are paying money to support the institution, and who desire to help any cause, which may be to the advantage of the insurance interests in British Columbia.

In answer to the first question. The Insurance Federation was formed with the object of uniting under one organization, agents representing the various branches of insurance, with the common purpose of protecting the business; paying particular attention to the necessity for guarding against, and the heading off, of adverse legislation, at the proper moment.

Our Executive Committee is doing its utmost to enlist the unqualified support of all agents, and their employees, by the collection and the disseminating of items of interest; because they realise the vital necessity for maintaining the active interest of all concerned, if the 'Federation' is to be kept at the highest point of efficiency, and ready to exert its full strength should an emergency unexpectedly arise.

The insurance companies, since the 1st of January last, have lost all the Employees Liability business in this province, and there is now a strong and clearly defined movement to have the fire insurance business also taken over by the government; failing which, some measure of control is to be pressed for.

The labor unions in this province are powerful and well-organized facts borne upon us only too conclusively in our puerile fight against the Workmens' Compensation Act.

Our duty is therefore very simple. We have continuously to take advantage of every possible opportunity to increase our membership, which in turn we must cement by keeping members informed of all that goes on, and we will then be in a much stronger position to adequately enforce our views upon the government, if they should again attempt to interfere with our 'bread and butter.'

In answer to the second query, namely, "What has the Association done since it started."

Organized too late to do any effective work in an attempt to prevent the government taking over the liability business from the companies, the executive determined to establish the Federation on a sound basis. A permanent Secretary was appointed, and offices taken in the Winch Building, home companies were asked for a donation, and resident agents in the three Coast cities were requested to subscribe monthly to the current funds of the Federation. A campaign was also inaugurated to secure members, by letter and by personal canvass, throughout the province.

The fiscal year commenced on August 1st, last, and since that time, there have been 250 members secured, and ninety subscribers, while the home companies have given reasonable financial support.

The Executive have met once a month and have appointed sub-committees to carry out definite plans that were agreed upon.

Briefly, the following matters have been arranged, or are under consideration :-

(1) Affiliation with the All Canadian Fire Association.

(2) The appointment of an Educational Committee, to arrange for the dissemination of an educational propaganda through the public press. This committee consists of Messrs. B. G. D. Phillips, G. O. Gray and F. B. Lewis.

They have arranged with the British Columbia Financial Times, which has become the official organ of the Federation, to publish two columns of Federation news every issue. They also are arranging with other trade journals for the publication of technical articles on insurance. The matter of educational propaganda in the public press, is still under advisement.

In September a joint meeting of the executive and casualty company agents was held, and Mr. W. Wyllie Johnstone brought up the question of what was considered an unfair surtax on liability companies.

The chairman appointed Mr. W. Wyllie Johnston, Mr. Wm. Thompson and Mr. J. H. Watson as a delegation from this Federation, to interview the government regarding the matter.

The delegation was received by the Hon. Mr. Hart, the Finance Minister, and the Hon. Mr. Farris, the Attorney-General. The delegation pointed out that the liability companies thought it unfair, that they should be called upon to pay 1 per cent. of their gross income as per previous year's assessment, which was based on premium income for 1915, next year the tax being payable on the 1916 income. This in the face of the fact, that the government had taken the liability business away from them. They asked the government to relieve the liability companies from this tax. Hon. Mr. Hart, the Finance Minister promised his earnest support. No answer has as yet been received from the government, but the outcome looks favourable.

The affiliation of the Federation with the All American Fire Insurance Association is being arranged. The affiliation of the Insurance Institute with the Federation is under way.

Friendly relations between the Credit Men's Association and the Federation have been established. Important interviews have been held by sub-committees from these institutions, for the purpose of arranging joint meetings, where views may be exchanged and assurer and the assured brought nearer together.

The Credit Men have met the members of the Executive of the Federation in a most friendly manner, and much good is expected to result.

On the 7th instant, a special meeting of the Association was called to consider the question of taking part in the flotation of the "Victory Loan." There were twenty-five present, and twenty of them volunteered to assist the general committee in Vancouver, during a part of the time the drive was on, which brings the labours of the Federation up to date.

Mr. D. Kline MacDonald, formerly manager of the Railway Passengers' Assurance Company, has been transferred to the Eastern offices of the Company, and Mr. W. J. Perry, Junior, formerly Mr. MacDonald's assistant, has now been promoted to branch Manager in Vancouver.

In speaking of Casualty business generally, Mr. Perry states, that just at the present time, there appears to be more accidents to automobiles than usual.

On the other hand, the Casualty business is increasing at a very rapid rate.