

not view the situation with alarm. The things that are working most strongly now for government insurance are the improper business methods of some insurance companies—high expense ratio and a feeling that the public is not in all cases receiving an equivalent for the sums paid in premiums. The sure avoidance of excessive paternalism in insurance lies in the companies doing more for the individual than the State can do. The constantly increasing and varying needs of the public for insurance must be supplied and supplied on the basis of a reasonable element for expense. When competition increases the benefits and lowers the cost it is welcome; when it increases the cost only, it should be restricted.

The increase of supervisory functions demands larger and more perfectly organized departments. The insurance department should in no case be the football of opposing political parties. Public service demands permanency which can be secured only by placing the departments under civil service regulations. It is proper that insurance companies should pay for supervision, but it is not proper that they should pay for supervision that is non-existent. The companies and the public have suffered more from lack of supervision than from over-supervision. As the department demands that upon the part of the companies there be honesty and efficiency, the public and the companies have the right to demand from the state in supervision honesty, intelligence and fair treatment. As publicity is the most trenchant weapon in combating an evil, it should be used by both departments and companies in correcting conditions detrimental to the public good. There is little danger of too much supervision of the right kind.

In the general field of insurance, the Commissioner concluded, two powerful agencies are at work to better conditions. The first is the departments represented in this convention; the second is the different associations of insurance companies, each working in its particular field. Companies in the same line of business are learning the value, the necessity even, of co-operation; the departments are learning the same lesson. Each will in turn learn the greater value of co-operation between departments and companies. Neither insurance Commissioners nor company officials are more or less than human. Each does his duty as he sees it, but the point of view is often different. Let each concede to the other honesty of purpose and many of the most vexing problems will yield to this alchemy of mutual confidence.

DISEASES RESULTING FROM ACCIDENTS.

Under this heading a paper was prepared for the recent convention of the International Association of Accident Underwriters at Bretton Woods, N.H., by Dr. C. H. Harbaugh, M.D., Medical Director of the American Assurance Company, Philadelphia, Pa., in which attention is called to certain well-known facts, that seem, in the opinion of Dr. Harbaugh, to have been entirely forgotten when the question of the limitations of an accident policy is considered. The aim of Dr. Harbaugh's paper, based upon the writer's beliefs that some diseases cannot possibly result from accidental injury, is

to demonstrate that the resulting liability should not be covered by an accident policy.

I am aware, says Dr. Harbaugh, that some courts have held that such diseases as appendicitis, apoplexy, pleurisy, pneumonia and consumption have been due and have resulted solely from accidental causes. Even so, I do not believe that any judge, however learned he may be, should be asked to pass on such a question. When a technical medical point must be decided by a court of law, the presiding judge should have the assistance of one or more competent medical men who are not interested in the case and who could give an unbiased opinion. If such advice were given in cases complicated with medical testimony, the courts would not rule in so many different ways when these cases reached a conclusion after a fair trial.

Some diseases, continues the writer, cause accidents; while a few diseases—epilepsy is an example—may result from accidents. In some cases the disease closely follows the accident, while in others the disease may not show itself for weeks or months. Apoplexy is said to occur within a few minutes after an accident, and it is even claimed that the hemorrhage may not take place for some minutes, or even hours, or several days later. Hydrophobia may develop after the bite of a rabid animal in from six weeks to six months, while a severe blow to the head may so injure the brain that an abscess may follow, but not show any signs or symptoms until from one week to many weeks afterwards. Epileptiform convulsions, as the result of a head injury, sometimes do not begin until years after an accident.

Proceeding to discuss in more detail the circumstances of various diseases, Dr. Harbaugh points out that septicemia, or blood poisoning, is perhaps the most common disease that closely follows an accidental injury. Blood poison is the result of a well-known germ gaining entrance to the body and multiplying and producing distinct signs and symptoms. This germ may enter the body at the time an injury occurs, or the wound may become infected immediately after the accident by some article touching the open tissue. Infection may also not occur for some hours or even days after the accident, or the germ may gain entrance through an opening in the skin not accidentally inflicted. It can thus be readily understood that the disability from an infected wound is not always accidental in origin, although insurance companies, says the writer, usually pay claims for disability from infected wounds without raising the question of liability.

Coming to the question of appendicitis, Dr. Harbaugh mentions that he knew one case in which an insurance company paid a claim for indemnity under an accident policy. But, in his opinion, disability as the result of appendicitis is no more covered under the regular accident policies than is disability due to typhoid fever covered by any policy other than the general disability or health policy. Both diseases are caused by germs, and no company should pay indemnity for appendicitis under an accident policy. If such a precedent is established, almost any disease, says Dr. Harbaugh, produced by a germ can be claimed to