also in their application to dependants; in the exemptions of certain occupations in one Province while certain others are exempted in another; in the fact that some exempt the first week of disablement; others the first two weeks, while in one Province indemnity begins from date of disablement. There are no two Acts alike, and from the differences shown in the several Acts, each Province requires to be treated according to the liability its Act entails, in the fixing of premium rates for insurance coverings."

The disadvantages attaching to this multiplicity of differing acts, as Mr. Willans pointed out, are obvious. Employers in one Province are placed at a disadvantage with those of another; judicial interpretation will have to beg given to eight new Acts (when that of Ontario is passed), when one Act could perform the necessary service, and underwriters are faced with an unnecessarily complicated and difficult problem. There is no question of the surrender of provincial rights involved; joint uniform legislation would solve the whole difficulty. In the United States, the Insurance Commisssioners are actively engaged in standardising state legislation relative to insurance as far as possible; and under present circumstances in Canada it appears that co-operation with a similar end in view is highly desirable here.

ELIMINATION OF "FRILLS" IN ACCIDENT POLICIES.

International Association's Committee makes Recommendations—Plan of Conditions in Proposed New Policy Contract.

A special committee appointed at the recent convention of the International Association of Casualty and Surety Underwriters, of which a number of the Canadian casualty organisations are members, has completed a draft of a new policy which will have many of the present "frills" eliminated. The committee's report is as follows:—

The committee has held several meetings and much work has been done with respect to the reformation of accident policies and begs to submit that it has unanimously agreed that the following changes be adopted in all accident policies issued after January 1, 1913:

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 irrevocable loss of sight.

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 commencement 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.

11. The adoption of an accumulation benefit clause 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, endorsement or the issuance of a policy giving the accumulations in full, with or without an additional premium.

12. It was also unanimously agreed that no policy of accident insurance should be issued giving greater benefits or introducing into future accident policies features providing benefits not contained in policies that are now issued, even for an additional premium, excepting, of course, that there shall be no limit as to the amount of insurance that may be granted under the suggested form of contract so long as the basic rate of $5 premium for $1,000 principal sum and $5 weekly indemnity is adhered to.

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 composing the Association are asked to affirm the action of the committee and sign an agreement that they are willing to adopt the recommendations.

The shipping season for the Dominion Coal Company, about to close, has been the most successful on record. To the end of September the coal output was 350,000 tons in excess of any previous year. The coal output for the year will, if nothing unforeseen happens, be 4,400,000 tons, an advance over last year of 400,000 tons, or equivalent to one whole month's average output.