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fifteen years ago is regarded as a back

liberalizing the terms of policy contracts

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"All this, of course, makes life in

DISCUSSED BY HOWE

when honestly built, will cause no con-

Insurance Notes.

A meeting of companies writing auto

our nation from loss by fire.

number today.

everyday life.

INSURANCE WORLD DOINGS Insurance Policy Is More Liberal

Safeguards for Injured Workmen in Washington State.

PROGRESS OF STATE REGULATION

Emphasized Features of Wisconsin's Life Insurance System-Other Matters of General In-

terest.

The state of Washington has a new plied to business, but largely to the inaw which compels employers to make fluence of scientific methods adopted financial provisions for injured workmen, by the people for the conservation of writes Burton J. Hendrick, in McClure's health, for the purification of food, for Magazine. Edward Sweum was the first the prevention and eradication of spito go upon this pension list for toral demic diseases and for the comforts of

disablitty It is worth while to trace the history. The above statement was made of Sweum in some detail, his case so Walter G. Preston, treasurer of the excellent flustrates the difference be- Bankers' Reserve Life company. Distween the old-time and the new. He cursing the subject further, he said: 'It came to America from Trondhjem, Nor- is only necessary to make a comparison way thirty years ago, and like so many of vital statistics of twenty-five years other Norsemen, found his way into the ago with those of the last United States lumber camps of Wisconsin. There he cansus in order to revenl the fact that married his wife, a yellow haired, blue- the average death rate has been reeyed Scandinavian like himself, and duced. This is a result of a combination gradually shifted to the Pacific coast. He of forces, chief of which is the popular not only lived comfortably upon his enlightenment upon subjects of sanitswages of \$2.75 a day, but was actually tion and hysiene and the better habits forging ahead to a modest competence, of living. The lest people of New Or-He had purchased a little house on the leans assert that the medical scientists usual installment plan and was baving of that city first discovered the way to no difficulty in making his payments eradicate yellow fever by killing off the Indeed. Sweum and his family might disease-carrying mosquito, and that their figure as a typical illustration of that discovery was applied in Cuba durdecently behaving, self-respecting, intelling the American occupation. They ligent working class, which is so gener- claim that the discovery has been no and safeguard of America Palls on Saw.

And then something suddenly hap ravages of the disease. Another example pened to Sweum. One morning the ordi- is the discovery of anti-toxin serum nary routine of his work forced him to which has reduced the death rate among stand upon a traveling carriage in his youths. Generally speaking, the human lumber mill. A few feet below an enor- race owen a greater debt to Pasteur than mous circular saw was howling and to any other human being, for his disshricking at the rate of several hundred coveries have led to marvelous results in revolutions a minute. Sweum slipped, the fight against disease, lost his grip and fell-directly down upon this saw! His fellow workmen extricated "I need only refer to the sanitary laws him quickly-but not suickly enough to of the states and of congress to prove save the man his two arms.

Sweum had hardly recovered when he municipal boards of health, backed by was surrounded, not by "ambulance good laws and a determined public sentichasers" and "insurance adjusters," but ment are making a splendid fight against by real friends. His employers were not preventable disease. The inspectors of afraid to call upon his wife for fear that food and drink offered for sale are doing the dereliction would afterward be used better work than ever, while the pure against them in court. In fact, the first food act of congress has been a means one to report the accident to the indus- of conserving health. trial insurance commissioner was the employer—the law lays this obligation there is less sickness than ever before upon him. Sweum likewise found a sym- and it has come to be true that a phypathetic friend in his doctor, whose duty sician must specialize in order to insure it became to inform the injured man of success. The war on tubercular diseases his position under the law.

This man, therefore, quickly told Sweum this generation. I can remember when to pay no attention to solicitous lawyers: such cases were isolated in closed rooms. but, as soon as he was physically able, the doctor requiring that little fresh air dustrial commission. The subsequent pro- thrown open and patients are ordered ceeding was all simplicity and dispatch, out of doors and to sleep in tents. The On a regular blank provided for the pur- scientists are gaining more knowledge sation. His attending physician made a the benefit. complete report of his injuries, and reports were forwarded of all eyewitnesses of the reserve placed aside to pay this of the reserve placed aside to pay this ize the policy contracts placed on sale. to claims for wages against an insolvent vanced \$1,000 to pay off the mortgage fered such liberal terms to policy holders, upon his house and to pay his doctor's not only in the matter of accumulated bills. As long as Sweum lives he will re- dividends, but in specific advantages and ceive \$33 a month. In case of his death, privileges unknown to policies of fifteen the pension, slightly reduced, goes to his to twenty-five years ago. This liberalwife and minor children.

Washington's plan for its workman's ress of scientific schievement and the compensation plan is in a form of state average life of man will be prolonged. insurance. Under this the employers do which will strengthen the selected risk not become responsible for paying death accepted by life companies, thus reducand damage claims; the state assumes ing the mortality cost. This will enable this responsibility itself. An injured the life insurance companies to continue workman in Washington does not rush the process of liberalizing their policy into court against his employer; nor doss contracts by increasing automatically. he file a claim against him. He looks for year by year, the face value of policies compensation to the commonwealth it- issued." self. The law has created a new and permanent administrative body of three, FIREPROOF CONSTRUCTION known as the Industrial Insurance com-

High-Grade Commission.

sents the manufacturers; John H. Wallace, a former business agent, represents the history of materials used in building the laboring men, and Hamilton Higday, the legal profession. Their business

Christian era, and dwelt upon the merits

Nat Meister, who purchased the insurance business of the Hastings & Heyden Insurance agency, moved into his new offices, fall-li City National bank building, last week. sents the manufacturers; John H. Wal- read an interesting paper which reviewed is to investigate all accidents as soon as they occur and pass upon their merits as expeditivusly as is consistent with justice to all parties concerned. After "If reinforced concrete was accorded the pany in lows.

J. W. Warnschins, formerly lows state agent for the Home Insurance company of New York, has been recently appointed state agent for the Fidelity-Phoenic company in lows. is to investigate all accidents as soon of reinforced concrete in fireproof conmaking an investigation the commission same conscientious consideration in deattaches the victims or their dependents sign and scrutley in construction as to its regular pension list, according to a schedule stipulated in the law. Though construction, there would be no healts.

C. E. Variey, superintendent of the limproved risk department of the Spring-field Insurance company of Chicago, is in the otty conferring with the Foster-Barker company. making an investigation the commission same conscientious consideration in dea schedule stipulated in the law. Though construction, there would be no healtsthe state assumes the responsibility for tion in making the change to the more these pensions and payments, it collects permanent and artistic structures, which,

the money from the employers. The commission divides employes to cern or attention, and it would be a great extra hazardous occupations into forty- step forward in conserving the wealth of seven distinct groups. Thus the proprieturn of mines form one group, of powder factories another, of sawmills another, of canneries another, and so on. It actually collects from the employers so enrolled particular sums based upon a percentage of the payrolls. In this way, it collects forty-seven separate funds. Any person injured in a particular industry thus draws his indemnity out of the fund secumulated from the payment of that edustry. In other words, each line of usiness shoulders the expense of its own casualties. The payments are in the nature of a tax levied for the privilege of engaging in an industry that constantly threatens the lives of the em-

At the annual meeting of the Kansas Fire Prevention association it was reported that eighteen towns had been inspected, covering over 5,000 buildings, with more than half of these developing defects. Over 40 per cent of the defects bulletined have been remedied. The association strongly favors a state fire marshal law, to be supported from the general fund. Eighteen Towns Inspected.

A. J. LOVE, President.

NOT SUITED TO CONDITIONS

Liability Insurance as Applied to Today Than Before Employes is Discussed.

FAULTS IN PRESENT METHODS

Suggestions as to What Changes Should Be Made in the Laws of States Where Plan is Now in Force.

In some quarters there seems to be a belief that companies engaged in writing erally opposing the enactment of workmen's compensation legislation. That this opinion is without foundation seems perfectly apparent from a pamphlet now being distributed by some of the largest companies in the business.

Under a heading, "Position of the Liability Insurance Companies," among others the following statements are made; "The present method of compensating injured employes on the basis of common law damages, dependent upon the negligence of the employer, is unsuited to present industrial conditions and is inequitable and wasteful in its application.

improving the present method. "Liability insurance companies are not opposed to workmen's compensation. They have not opposed the enactment of workmen's compensation laws and will not oppose such laws.

There is therefore urgent necessity for

To Furnish Information. The companies are ready to furnish ally believed to be the fundamental hope less successful there than in Cuba and any information or advice, based upon in the Panama canal zone, where there their experience in liability business, with is almost entire immunity from the a view to so perfecting any contemplated law as to render its operation least wasteful and least likely to cause expensive litigation. And the companies are further ready and willing to furnish data respecting the probable cost of any such proposed law.

"While compensation legislation has in some countries increased litigation between employers and employes, such increase of litigation can be largely traced to inequalities in the laws, to indefinite the point I wish to make. State and clauses in the laws, and to the absence of fair definitions as to when compensation is payable, to whom it is payable, under what circumstances it is payable and in what precise amounts it is payable. Projected compensation legislation. therefore, requires the most careful in quiry and consideration before it is enacted; and the only available data in the "The medical doctors will fell you that country, namely, that in the possession of the liability insurance companies is freely offered for the assistance of legis-

is one of the distinctive movements of "The economic waste consequent upon the employer's liability system of compensating injured workmen is inherent in the system and is a thing for which to send a claim to the Washington In- be admitted. Now the windows are sli | the companies are not responsible by the community, not by the companies.

Protection Against Insolvency. "Compensation laws should provide pose. Sweum put in a claim for compen- constantly and the human family derives that an injured employe should, in the event of his employer's insolvency, be entitled to the compensation guaranteed to the accident. In a month or two surance business less hazardous. Officials that, in view of such provision, unpaid mission's rolls as a life pensioner. Out facts into consideration when they liberal. have the same preference as is accorded was a time in the history of

life insurance when the companies ofrectly and vitally interested in the maintenance of an adequate premium premium income. If the premium rate is inadequate the financial stability of ising process will go on with the prog- the insurance company will be undermined and the protection to the policyholder will be destroyed. The experience of no one insurance company is sufficient for the calculation of dependable rates To make rates equitable, the insurance companies engaged in the business must co-operate, and such co-operation under proper organization should be authorized by law and supervised by the insurance supervising official of the state."

Insurance Personals. E. L. Graham, manager of the liability department for the Kanaus City Casualty company, was in Omaha last week. This commission is composed of well At the weekly luncheon held in the known men not of the politician variety: "blue gooze" room. R. F. Howe, special agent Goodman of the Northern insurance company of London has been transferred to Michigan to take charge of that field.

James Marshall, special agent of the Firemen's Fund, is in Chicago conferring with the mangers of the company respecting the reinsurance of the Jefferson Fire Insurance company.

John K. Morrison, Nebraska state agent of the Home Insurance company of New York, spent several days in Chicago last week consulting Vice Presidents Brownell and Ludam of the company relative to the new management in in-western field.

The fire insurance Notes.

The fire insurance companies doing business in Missouri are preparing to file with the insurance department the rates made by the Missouri Actuaries' bureau. The work of rerating the state is now completed. Superintendent Blake had refused to accept the rates on the various towns as fast as completed, holding that the rates fir the entire state must be filed at one time. Last week he issued notice that the rates based upon the new basis schedules would not be accepted under the law, but the companies will tender them just the same.

A meeting of companies writing auto-The fire commissioner of New York lately inspected 617 public schools and found that only sixty of these had complied fully with the requirements of the law in regard to fire protection. In some cases he found there was great danger by reason of neglect of the most ordinary precautions against a possible outbreak of fire.

outbreak of fire.

Ray C. Wagner, secretary of the Banksers Reserve Life company, represented that company at the sixth annual meeting of the Association of Life insurance Presidents held in New York December 5 and 5. The executive officers of the association extended to the officers of the Bankers Reserve Life an invitation te attend the meeting, which proved to be one of the most important sessions of insurance men held during the year. One of the themes under discussion was "The Betterment of Life Insurance Service." It was treated of under three general headings "Problem of Conserving Policyholders" Funds. "Prolonging Lives of Policyholders" and "Pitting the Policy to the Policyholders" and "Pitting the Policy to the Policyholder." The official program embraces a number of addresses by eminent men whose utterances are of the highest value to the Insurance fraternity. mobile insurance in the west was held last week to consider the advisability of forming a western organization for han-dling the details of the business, similar to the eastern conference, with head-quarters in New York. Several of the eastern underwriters were present. There was a difference of opinion as to the advisability of a strictly western conference. Some attendants favored organiza-tion along strictly fire insurance lines rather than along marine lines. A com-mittee was appointed to work out details and report to another meeting in December.



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