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Insurance Notes

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Points of Difference in Workmen's Compensation Laws.

DOCTORS GET THE LONG END

Some Eastern States Require Furnishing of Hospital Accommodations, as Well as Medical

Attendance.

Among the various workmen's compensation laws, enacted up to this time, the greatest point of difference seems to exist with respect to the matter of medical attention. As medical aid is furnished by the employer in addition to benefits for disability or death, the wide range in the medical aid scale will make a big difference in cost to employers in the various states.

For instance, the laws of Massa husetts and Rhode Island say that the employer shall furnish reasonable hospital and medical service to injured employes during the first two weeks follow ing the injury. Michigan's statue reads the same, except that it extends the time limit to three weeks. New Jorsey employers furnish medical attention for the first two weeks, limited in cost to \$100 while California uses the same figure of \$100 as to the monetary limit, but extends the time to ninety days. Illinois makes it eight weeks, not exceeding \$30. Ohio merely says not to exceed \$200. In Wisconsin, medical aid shall be furnished for not more than ninety days, no limit being placed upon the total cost. In Arizona, Kansaz, Nevada, New Hampshire and New York medical ald is only furnished at the expense of the employer in those cases where the employe dies, leaving no dependents. In Maryland and Washington medical aid is not among the benefits provided by the compensa-

Lawyers and Doctors Fare Well. In Wisconsin, with its provision for medical attention for ninety days, un limited in dollars and cents, it is interesting to note that reports show more money paid out for medical attendance than for all disability and death claims

Under employers' liability laws, experience has shown that injured employes receive less actual cash than the lawyers handling their cases for them. In Wisconsin it new appears that the doctors are getting more than the injured employes. This is one of the reasons for ployes. This is one of the reasons for the high cost of insurance to employers in that state, covering payment of workmen's compensation benefits as named in the law.

At the present writing, approximately but 5 per cent of Wisconsin employers have elected to be governed by the companion of the year that unless there is a material falling off in the winter fires the totals for the year will equal those of the year will equal the year will equal the year will equal the year will equal the year will equal

have elected to be governed by the compensation law. Could the medical aid features of their bill be somewhat more restricted, that in itself would cause a material reduction in cost in the employer and undoubtedly more employers would elect to pay compensation instead of to continue along under the employers' liability law.

Controversy in Illinois.

In Illinois, paying the cost of medical attendance for eight weeks, with a limit of \$200, quite an argument has arisen between physicians and employers or a possible in Chicago and suburbs, payther insurance companies. As they ing excessive commissions therefor and to about As they guarantee to pay the cost of such medical aid as the employers may become Hable

Benefit in the handling of its business. He urged the men to solicit business on the theory of commutative selling and to make a life work of the insurance business. Quoting statistics he showed that more money was spent annualy in this country for jewelry than for life insurance, to say nothing of tobacco or liquer.

The implicit countries that many people have in Chambertsin's Colic, Cholera and Diarrhose Remedy is founded on their experience in the use of that remedy and their knowledge of the many remarkable cures of cells, diarrhose and dysentery that it has effected. For sale by all dealers.—Advertisement.

A. J. LOVE, President.

MEDICAL AID FOR EMPLOYES NEWLY ELECTED PRESIDENT OF CUT IN FIRE RATES HALTED

Kentucke's Rate-Making Board Defers Final Action.

SHOWING MADE BY COMPANIES

copular Notion of Large Profits on Risks Disproved by Statistics-Doings in the Insurance Field.

An insurance rating board created to Kentucky by the law of 1911 is considering the question of reducing the fire risk rate. A cut ranging from 25 per cent on city dwellings to \$5 per cent on farm homes was agreed upon early in October, but was held up pending a hearing on the protest of the insurance companies.

At the hearing on October 22, representatives of the companies submitted a mass of statistics based on the experence of the Springfield Fire and Marine, a company doing a large business it Kentucky, showing a loss ratio of \$5.8 per cent in five years. The loss ratio of all companies on the class of risks was 55.7 per cent.

In addition to the figures given on form risks and dwellings, the Springfield submitted its experience on all classes Cities and States of business in Kentucky during the jast five years, showing a loss ratio of ill per cent and an expense ratio of 37 per Directors of the Sovereign Fire of Toronto have decided to retire from the United States and to accept an offer from the Globe and Rutgers to reinsure cent, indicating that the business for the period had been done at a loss and that, therefore, it was not possible to stand The Wisconsin fire marshal's department reports on 604 fires in the state during the quarter ended with September 30, of which lightning was responsible for 217, with a loss of \$301,360, and defective chimneys for twenty-four, with a loss of \$40,000. any reduction on the business as a whole and still less on the classes which are generally regarded as the most profit able. A similiar petition was also presented from all the companies represented, asking for the same vacation of

Important changes in state supervisory officials will take place in the next few months as a result of the democ. and slide. In nearly all the western states the present incumbents are slated to retire, either because of the change in the political complexion of the state or because of plans made prior to the election.

A. A. King, an inspector for the Underwriters' Association of New York, has been appointed state agent for the Sterling Fire in New York, reporting to the eastern department at Baitimore. Mr. king has had a general experience covering the last twenty-three years, representing the last twenty-three years, representing the North River, New York Underwriters and other companies in that state.

Mrs. Louise Lindioff, on trial in Chisubmitted separately, had a premium in come of \$764,872 and a loss ratio of \$7.2 per cent. As the expense ratio in Kentucky is 40 per cent, this shows only small margin of profit, and that on th classes which have been selected by the state board as the most profitable.

The impressive showing of the companies caused a postponement of final action on the rates from November to December 1, the rating board desiring the additional for investigation of the statistics submitted. The members appeared surprised at the companies' claim that the reduction in dwellings would amount to 33% per cent from the present The Southern Casualty and Surety conference, at its annual meeting at Dallas, Tex., declined the proposition from the Detroit conference for a merger of the two organizations, which have to do largely with industrial business. A resolution was adopted approving the suggestion of a simultaneous mid-wixter meeting of the two bodies at Chatta-ucoga to promote further acquaintance and co-operation. rates, and at the narrow margin of profit on the class-less than 5 per cent-shown by their statistics. They explained, however, that they had been unable to get accurate figures, as the companies had not reported their experience on the class. It is believed they accepted the popular belief that the dwelling class is one of exceptional profit and assumed that it could stand cutting. It is understood they believed the profits on the class to be about 25 per cent, and expected that their reduction would amount 20 per cent, leaving the comtaking chances on being able to hold the pusiness if commissions are reduced and all companies are put on the same bass.

aid as the employers may become liable for, naturally the insurance companies are put on the same bass.

Emannuel H. A. Cerrea, vice president of the home Fire Insurance companies of whatsoever nature fluctuate in several to know in advance what the coctors will charge for their services in given cases. Some of the medical societies have taken the matter up, suggesting to their members that they do not sian the medical and surgical fee schodules. It is possible that the contracted blood poisoning through and insurance companies starting hospitals under their own management.

In any law of this kind, medical aid to a reasonable limit should be furnished at the expense of the employer, but it should not be to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to become an object of strife, nor to such an extent as to work a hardship upon the employer.

MUTUAL AGENTS MEET MUTUAL AGENTS MEET

TO DISCUSS BUSINESS

The Kansas supreme court has decided in favor of the fire insurance companies in the long-pending digation, begun by former Attorne, General Jackson, charging that the companies were engaged in an unlawful combination to maintain insurance policy becomes a nulawful combination of the anti-trust statute, and asking an injunction. The waste and maintain in sold, convertible into ready money. He court holds that the anti-trust law, so far as it relates to fire insurance, was it relates to fire insurance policy becomes a tangible estate, worth its face value in sold, convertible into ready money. He knows just what his wife and family will receive when bereft of the bread-winner; and he knows, too, that this money cannot, with rare exceptions, be seized by his creditors, if ever. The law surface companies from the long that the companies from the court of ap-

Henshaw hotel, after which followed the important part of the meeting.

L. L. Hall, a local attorney; A. A. Drew, superintendent of agencies of the company, and William Winton, assistant superintendent of agencies, were the principal speakers. Mr. Hall related some of his experiences as a salesman before entering the legal profession. He dwelf on the importance of a general knowledge to the insurance man.

The next speaker, Mr. Drew, generated a great deal of enthusiasm among the agents by his references to the retroactive principle established by the company. He said that stability, equity, and cost was the order recognized by the Mutual Benefit in the handling of its business.

He wand the meeting.

The United States circuit court of appeals has sustained the position of the insurance policy during the productive pears of his life when in health and strength. The annual premium covering a twenty-year period just about equals in amount of annual taxes upon real of an and that the insurance company should be liable for Eu.600 for each under the limit specified in its policy for an explosion. The circuit court of appeals has sustained the position of the litigation and that the insurance company should be considered as a separate explosion of the tine bollers of a number of annual taxes upon real of annual taxes upon real of a number of an and that the insurance company was liable for but one. The corporary of a value precisely what was barrely of a val

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