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Notes from the Insurance Field

AROUND INSURANCE FIELD

Questions Under Consideration By Life Company President.

BETTERMENT OF THE SERVICE

Warnings on Christmas Fire Risk—Projected Reforms By Legislation—General and Personal Notes.

The sixth annual meeting of life insurance presidents will be held in New York, Thursday and Friday of this week. Betterment of life insurance will be the leading feature of the discussion by the chiefs of companies representing at least 75 per cent of the \$160,000,000 of old line life insurance in force in this country.

An effort to bring about greater care in writing life insurance and in adjusting it to the needs of the individual is promised in the subject entitled "Fitting the Policy to the Policyholder," which is on the program for consideration. State insurance commissioners, company executives and agents will contribute suggestions in the hope of finding some standardization of insurance requirements from the viewpoint of the policyholder, both as to the kind of policies and the amounts.

"The present-day question regarding money-making and service is 'Which shall be regarded as the product, and which the by-product of human activities?'" said Robert Lynn Cox, general counsel of the Association of Life Insurance Presidents, quoted by the New York Evening Post. "This doctrine, applied to life insurance, leads to the consideration of what kind of insurance is best fitted for the needs of the particular policyholder. Many of them are under-insured. Some are insured in whole or in part with the wrong kind of policies."

"The question arises as to whether life insurance cannot materially increase its service to the public by leading companies and their agents to give more thought to 'fitting the policy to the policyholder.' It is hoped that the discussion will show that agents should not specialize in a certain form of policy, but should offer a policy in each case that will best suit the needs of the policyholder, considering his income, financial ability, character of his business, size of family, his own age, and also the ages of those dependent upon him.

"The need for expert study along this line is indicated by the answer: you will get from ninety-nine out of every 100 men when you inquire as to what method they followed in selecting the life insurance they now have. Even the most systematic business men, exact in everything else, often acquire their insurance on a hodge-podge plan."

In connection with the association's campaign to prolong the lives of policyholders, sanitary authorities will make recommendations to the convention. Dr. Allan J. McLaughlin of Washington, D. C., the federal government's expert on typhoid fever prevention, will speak on "The Effect of Safe Water Supplies on the Typhoid Fever Rate." The convention will have the benefit of Dr. McLaughlin's recent exhaustive investigation on sewage pollution of interstate and international waters, with special reference to the spread of typhoid fever. He began this investigation in December, 1910, and is still engaged upon some phases of it. He has completed a sanitary survey of the entire Great Lakes' urban population on the American side, from Duluth, Minn., to Ogdensburg, N. Y. He has also completed a sanitary survey of the lower Missouri river from Sioux City, Ia., to its mouth.

CHRISTMAS FIRE HAZARD.

Decorations Increase Risk and Impair Insurance Contract.

The National Fire Protection association has issued a "Holiday Fire Bulletin" that ought to be widely circulated and read in homes and stores as a Christmas time safeguard. Here are some of the fire warnings:

"Holiday fires in these white-filled with people are usually holocausts."

"Light, inflammable decorations make fires easy to start and easy to spread. A match, a gas flame or an electrical defect may do it."

"Watch gas jets! Decorations may be carried against them by air currents."

"Watch smokers! Do not permit them to light cigars inside buildings."

"Do not make the slightest change in electric wiring without consulting electrical inspectors."

The above board appeal is further reinforced on the practical side by the following bit of advice and warning:

"Before attempting any heavy or ill-advised decorations which may cause fire, examine your insurance contracts and see if the policies contain anything like this:

"This entire policy, unless otherwise provided by agreement insured hereon or added hereto, shall be void, etc., if the hazard be increased by any means within the control or knowledge of the insured."

"If you burn, you want your indemnity due nothing therefore to impair your contract."

Here is an element in fire insurance policies that ought to be emphasized by the companies when occasion offers: Most people assume when they have taken out an insurance policy that they are covered by it to the extent of the face of the policy, without realizing that the party insured has agreed not to increase the hazard upon his property.

The "Holiday Fire Bulletin" very properly passes from mercantile establishments to a page devoted to warnings for the home. Beginning with the statement that "every year in America many children are burned to death by fire from Christmas candles," there follow these very vital don'ts:

"Do not decorate your Christmas tree with paper, cotton or any other inflammable material. Use metallic tinsel and

other non-inflammable decorations only, and set the tree securely so that the children in reaching for things cannot tip it over."

"Do not use cotton to represent snow. If you must have snow use asbestos fiber."

"Do not permit children to light or relight the candles while parents are not present. They frequently set fire to their clothing instead. The tree itself will burn when needles have become dry."

"Do not leave matches within reach of children at holiday time. Candles are meant to be lighted and if the children can get matches they will experiment with them. They imitate their elders."

"A house of merriment is better than a house of mourning."

FIRE RISKS IN WISCONSIN.

Provisions of Bill to Be Recommended to the Legislature.

The fire insurance investigation committee appointed at the last session of the legislature has formulated its conclusions and report and has drafted a tentative bill covering rates and methods of fire insurance and inspection, which will be recommended to the legislature. The bill provides:

"That insurance companies that charge fixed rates establish voluntary inspection bureaus to fix rates on schedules and check rates written in policies."

Rates to be reviewable before the commissioner of insurance on questions of discrimination within the state.

Rates of entire state to be reviewable before special commission on question whether discriminatory or excessive as a whole.

For reports to and examination by the commissioner of insurance.

Excepting when there has been a change of hazards, the rates now charged shall be the maximum until different rates shall have been fixed through its inspection bureaus.

Subject to such maximum, and excepting changes in hazard, the present figures shall be the rates charged until the inspection bureau of which such insurer is a member shall fix the rate for the risk covered by such policy.

Before January, 1914, each inspection bureau shall fix a rate upon every risk insured or to be insured by any member of such bureau, provided, that the fixing of such rate need not be preceded by an inspection or rating or filing of a survey, except that any survey in the possession of, or under the control of such insurer or bureau shall be filed with such rate.

Immediately after its organization each inspection bureau shall as rapidly as possible proceed to make its inspection and survey as required.

Hoisting for Reform.

The educational bureau of the Detroit conference has issued the following notice: "The greatest evil of the business today is twisting, and therefore the bureau will undertake to support all insurance departments in their effort to have introduced and enacted into law the anti-twisting bill presented at the conference and approved by the insurance commissioners' association. That bill alone, if enacted into law, will dispose of more than 50 per cent of all the troubles and difficulties existing today owing to the lack of such a law. The educational bureau also approves of the standard provisions bill and will support the action of all departments where such bill is introduced. The educational bureau has further voted its approval of workmen's compensation and will support reasonable compensation bills wherever introduced."

What Insurance Men Delight In.

Mayor Stewart, at an insurance men's banquet in Saginaw, Mich., told an insurance story:

"A septuagenarian," he began, "said one evening at dinner to his fair young wife:

"My darling, I have just insured my life in your favor for \$100,000."

"Oh, you duck!" the beautiful girl cried, and, rising and passing round the table, she kissed her husband lightly on his bald head."

"Darling," he said, taking her slim white hand, "is there anything else I can do for you?"

"Nothing, on earth," she answered; and then, with a silvery little laugh, she added: "Nothing in this world; nothing under heaven."

Insurance Notes.

A. G. Dugan, chairman for five years general agent of the Equitable Life of Iowa at Davenport, has become general agent for the Equitable Life of New York, Illinois, for the Equitable Life of New York.

The insurance department of North Dakota claims that some of the fire insurance companies are not using the proper form of "fire schedule." It has submitted a form specifying style, rate of fire and conditions when the companies must use after January 1.

A. A. Clark, Iowa agent of the Fidelity-Phenix, who has been seriously ill for some time from pernicious anemia, died November 29 at his home in Des Moines. Mr. Clark was 52 years old and had been with the Fidelity-Phenix for thirty-one years. Prior to his fatal illness he had been in good health all that time.

The miners' union at Butte, one of the strongest organizations in the west, which has been paying sick and accident benefits, received from the Guardian Casualty and Surety company of Utah an offer to insure the members collectively through the union against accident and sickness. This offer has been refused. Last year the union paid out for such benefits \$1,160, which was \$4,000 more than was realized by the specific amount included in the dues for such benefits.

Insurance Personalities.

Jay Foster returned Monday from a business trip to Chicago.

C. F. Tuttle, secretary of the Continental insurance company of New York, stopped off in Omaha on his way east after a tour of the western territory.

W. R. Howard, state auditor-elect, left last week to attend the executive meeting of the national insurance commissioners to be held in New York City, December 3. He will be met at Des Moines by Commissioner Howard of Illinois, who will accompany him to New York.

WILL NOT ADOPT OHIO LAW

Steel Trust, Through Its Attorney, Declares System Unsound.

OPPOSES STATE INSURANCE

Denies Emphatically that Corporation's Employees in Ohio Are to Be Put Under the Compensation Feature.

In view of the attention now being paid to a workmen's compensation law in Nebraska, the following item from the New York Journal of Commerce is of interest:

Rhinal C. Bolling, solicitor general for the United States Steel corporation, last night declared to a representative of the Journal of Commerce and Commercial Bulletin that the statements published in the Ohio newspapers to the effect that the steel corporation has agreed to bring its 30,000 employees in that state under the proposed law was entirely erroneous.

Mr. Bolling said that the steel corporation, even at the time of the proposal of the Ohio law, publicly announced its opposition to the provision embodied therein and its opinion has not changed since the law became operative.

"We believe in the principle of workmen's compensation generally," Mr. Bolling said, "and in four states, namely, Illinois, Wisconsin, Michigan and New Jersey, we have adopted the state laws passed on the subject and we have only lately come in under the Massachusetts law. But the Ohio law is unfair to both employer and employee as well as to the public. We were willing, however, to place our employees in the state of Ohio under the provisions of the Ohio law providing that the state authorities make a special provision by which we might do so. Up to the present time no such offer has been made, and we are thoroughly satisfied with our own compensation and insurance system in Ohio."

Mr. Bolling emphatically denied the circulated statements in Ohio to the effect that the steel corporation was only too willing to abandon its own system of adjusting damage cases arising out of injuries to employes because of the enormous cost of litigation resulting from the failure of the employes to accept the company's plan. He declared that Ohio was absolutely untrue and that the total cost of litigation in the state of Ohio was less than one-half of 1 per cent of the total claims paid under the corporation's method of adjustment.

In conclusion Mr. Bolling declared that he was at a loss to fix the origin of the stories circulated, because it was a fact of general knowledge that the steel corporation officials were opposed to the Ohio law on the ground that it was inadequate and suffered by comparison with the law in effect in the states of Illinois, Wisconsin, Michigan and New Jersey.

Objects on Several Grounds.

From other sources it is learned that the steel corporation objects to the Ohio law on several grounds. In the first place the law fails to protect employers, since it leaves them liable for unlimited damages as the result of a suit brought by an injured employe for any injury due—or which a jury wrongly believes to be due—to the failure of the employer or any of his officers or agents to comply with any statute or ordinance for the protection of life or safety of employes. In other words, if the employe alleges the injury resulted through failure to provide a safeguard required by law, the employe can elect whether he will accept the compensation benefits provided by the new law or bring suit in the courts for a much greater amount.

Although it is a so-called "state insurance" scheme, the state of Ohio assumes no liability to pay the compensation and does not insure its payment. The employe is subject to no personal liability to pay the compensation. Therefore, the fund alone is liable. Should it develop that the insurance rates named by the Ohio board are too low and employers drop out and discontinue their payments to the state fund, it would be a mooted question where the money would come from to pay the accrued liabilities and the continuing pensions.

The fact that Ohio leaves violations of factory laws as a basis of liability for damages will have a tendency to defeat one of the main objects of such a law, i. e., the prevention of accidents. Under the plan contemplated, it is feared that "flat rates" for insurance will be the outcome, which will result in employers in nonhazardous lines of business paying the cost of accidents in hazardous occupations. With a political rate-making board arbitrary discrimination in rates to different establishments either through favoritism or through lack of sufficient investigation and expert discrimination may be expected.

Another Kentucky Hearing.

A. G. Dugan, chairman of the Kentucky committee, and Thomas Butts, attorney for the companies that are objecting to the recent increase in rates, appeared before the Kentucky state-rating board in Frankfort last week to present evidence substantiating their protest against the increase in rates. Eighty-seven companies are now joined in the petition and objection. Forty-eight of these furnished their figures showing premiums received and losses paid on Kentucky dwellings and contents, exclusive of farm property, for five years ending December 31, 1911, with an average loss-ratio of 58.5 per cent. Thirteen of those companies were able to furnish figures showing premiums received and losses on dwellings and contents for ten years, with a loss ratio of about 51 per cent. Sixty-two companies give their loss ratio on all business written by them in Kentucky for the five years ending December 31, 1911, as 61 per cent.

The tabulation of the experience of all the companies doing business in Kentucky for thirty-two years shows a loss ratio of 55 per cent, while last year it was 68.8 per cent.

The expense ratio on farms and dwellings, the classes of property involved in the reduction, is higher than 50 per cent, since that figure applies to the general business of the companies, on which the commission expense is less than 30 per cent, while 20 per cent is paid on farm property and dwellings.

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