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Sees Compensation Carriers Covering All Diseases

Ashley St. Clair, counsel for Liberty Mutual, told the insurance section of American Bar Assn., that insurance companies are now giving serious consideration to offering employers protection against all types of disease, occupational or non-occupational contracted by employees while at work. They may also decide to cover the employer's liability to an employee whose injurious exposure to disease occurs during the policy period, but whose disability is delayed for several years after expiration of the policy. Mr. St. Clair said these moves would close the two gaps in workmen's compensation policies. He agreed that in order to do this, the companies have to determine the additional hazard and premium which must be collected. He stated that the collective experience of the last 20 years and the knowledge now available of the risks to workers from radiation and other obscure hazards make such evaluation possible.

Failure of private insurance to make available to employers complete pro-

tection will lend weight to the arguments for government insurance which are constantly being advanced, Mr. St. Clair said. It has already been urged that private insurance cannot and is not fitted to assume the risk of underwriting a compensation program for workers exposed to radiation hazards. He referred to the recent report by Schiff, Terhune & Co., that it is difficult to get insurance against certain types of losses from atomic explosions or the accidental release of dangerous radioactivity. The insurance industry is studying these hazards and will no doubt in the future offer industry an adequate insurance program. He does not agree with the persons who say that only the federal government can underwrite such hazards. Short of war destruction, private insurance has the capacity and the ability to provide better protection at less cost than the federal government can.

Radiation Cases Not New

Mr. St. Clair predicted that the increasing use of atomic energy for American industry will bring diseases and hazards which are not yet appreciated. However, radiation injuries are not new to compensation attorneys, but have been common in cases due to over-exposure to x-rays or radium rays.

Among other recent developments in the occupational disease field which emphasize the need for broadening protection, Mr. St. Clair listed exposure to chromium over long periods, resulting in lung cancer and the respiratory ailments resulting from exposure to certain beryllium compounds. As in the case of many other occupational diseases, the onset is long delayed after exposure to these dangers.

Mr. St. Clair commented that in the case of research on diseases inherent in chromate plants, it was significant that medical men from Metropolitan Life, which carries group life policies on several such plants, assisted the doctors retained by the industry in the study. He termed it a natural development for the group life carrier, the group disability carrier and the compensation insurer to work out cooperative research programs to benefit themselves, the industry and its workers. He predicted that statistics prepared from the experience of life and disability companies will disclose other occupational diseases which are now unsuspected.

Mr. St. Clair termed it certain that the legislatures of a number of states will shortly give consideration to problems arising through the introduction of new materials and new chemical compounds causing new occupational diseases. Undoubtedly members of the insurance bar will be called upon for advice by industry, by the state labor departments and the legislatures and they should receive full cooperation from counsel and their companies, he declared.

Surety Assn. Has Booklet on Public Official Bonds

The Surety Assn. of America has issued a booklet on "The Public Official and His Surety Bond" which sets out the bond's purposes, hazards, etc.

In a foreword, Miner B. Phillips, executive director of the Municipal Finance Offices Assn., emphasizes the need of a thorough understanding by officials of their personal liabilities and responsibilities when in public office. Public officers should be familiar with the nature and purposes of the bond and how it protects the public body which they serve.

The rapid expansion of the national economy has been reflected in a corresponding growth of government, whose functions have increased in number, size, and complexity, the booklet notes.

Courses Start Sept. 13

Fall semester courses of the Insurance Institute conducted by Fire Underwriters Assn. of the Pacific start in San Francisco Sept. 13. Co-sponsor is the extension division of University of California, where the classes are held. The division maintains a large building in the heart of the city's financial and insurance district to facilitate courses for those employed in that section.

The courses are general principles of insurance and suretyship, fire engineering—advanced rating and underwriting, tariff rules and rating, inland marine, loss adjustments and office loss procedure, practical insurance accounting, and casualty insurance II.

Van Horn Named at Oakland

R. A. Van Horn has been appointed superintendent of the fidelity and surety department of Hartford Accident at Oakland, Calif. He has been with the company since 1935, except for war service. On his return he was appointed assistant superintendent of the bonding department in Pacific Coast headquarters at San Francisco.

William Tilton, formerly in the automobile underwriting department of United Pacific at Seattle, has joined the underwriting department of Gould & Gould, Seattle general agency.

Truck Liabilities Set U

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