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carefully searched, and not a single instance has been found of any man having been found to be alive in respect of whom an official certificate of death has been issued, and that therefore the precautions being taken by the said companies appear to be unnecessary; that it is undesirable to modify by legislation or regulation the provisions of existing contracts even to the extent of prescribing the form of proof which the companies shall accept as satisfactory without some provision for compensation in the event of unwarranted payments being made; and that for these reasons it is desirable that ~~the~~ regulation should be made by the Governor in Council under the provisions of the War Measures Act, 1914, providing that all insurance companies transacting business of life insurance in Canada shall accept as satisfactory proof of death the official certificates of death or presumption of death as the case may be, issued by the Department of Militia and Defence, and shall, on the production of such certificate, pay to the beneficiary under any policy of life insurance on the life of an enlisted soldier resident in Canada at the time of the issue of the policy or at the time of enlistment, the amount to which such beneficiary is entitled thereunder, and that in the event of such policyholder subsequently proving to be alive and the amount of the said payment not being refunded by the said beneficiary, there may be paid to such company out of the Consolidated Revenue Fund under the provisions of the War Appropriation Act, 1916, the amount by which the payment so made to the

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said beneficiary exceed the actuarial reserve maintained by the company in respect of the said policy at the date on which the said payment is made.

The Minister concurs in the report and recommendations of the Superintendent of Insurance and submits the same for favourable consideration.

The Committee advise that the foregoing be approved accordingly.

*George E. Foster*

*approved.*

*DeWombina*

*15. March 17*