

Calendar No. 172.

68TH CONGRESS,
1st Session.

SENATE.

REPORT
No. 168.

AUTHORIZING THE GRANTING OF WAR RISK INSURANCE TO CAPT. EARL L. NAIDEN, AIR SERVICE, UNITED STATES ARMY.

FEBRUARY 16 (calendar day, FEBRUARY 21), 1924.—Ordered to be printed.

Mr. REED of Pennsylvania, from the Committee on Finance, submitted the following

REPORT.

[To accompany S. 1370.]

The Committee on Finance, to whom was referred the bill (S. 1370) authorizing the granting of war-risk insurance to Capt. Earl L. Naiden, Air Service, United States Army, having considered the same, report thereon with the recommendation that it do pass with the following amendments:

In line 3 strike out the words "War Risk Insurance Division" and insert instead the word "Director."

In line 6, after the word "Naiden," insert the words "now on active duty in the."

At the end of line 14 strike out the period and insert a semicolon and the words "*Provided, That* application for such insurance be made within 60 days after the approval of this act: *And provided further, That* this act shall have no retroactive effect and shall confer no right to insurance against injuries or disability heretofore suffered by Captain Naiden."

This officer was sent to Italy on a confidential mission in the fall of 1917 and was not attached to any organization in the American Army. As a result he was not notified of his privilege of taking war-risk insurance until after the expiration of the 120-day period fixed by section 401 of the act of October 6, 1917. On Captain Naiden's return to duty in France he learned about the insurance, and at once applied therefor, but his application was rejected as the time limit had expired.

He is still on active duty in the Air Service and is required constantly to participate in aerial flights and because of the dangerous nature of his work is unable to obtain insurance from a private company at reasonable rates. He is in good health and has suffered no service injury up to this time.

2 GRANTING WAR RISK INSURANCE TO CAPT. HAKL L. NAIDEN.

This is not an attempt to reinstate lapsed insurance or to get a retroactive privilege to cover a past injury, but is simply an attempt by Captain Naiden to secure that protection for his family which he would receive as a matter of course if he were now entering the Army for the first time.

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