

INSURANCE SALESMANSHIP

This article is written with a view to assisting the agent in the field to increase his premium income and retain his clients good will.

It appears to the writer that there are four main points to be considered in building up a new connector or in retaining an old one and may be grouped as under, viz:—

1. Company.—Know all about your Company, its finances, stability, officials, ability and willingness to settle claims justly and promptly.

2. Policy Contracts.—It is of vital importance that the agent should know his policy contract from A to Z so that he is in a position to describe it concisely and intelligently to a possible client. Recognize that the man you are trying to sell Personal Accident, Automobile, or Fire Insurance to is a busy man and wishes to know the nature of the insurance protection he is to have and lack of ability in explaining your contract may lose you many a good risk.

3. Service.—I am afraid this is a much abused term but if the agent would impress his clientele with the fact that he is therefor the sole purpose of giving expert insurance advice I think his clientele would not be long in recognizing it. After all when a policy is placed and the premium paid the client should not be forgotten until renewal date. There are numerous ways you can assist him and by doing this he would fall into the habit of coming to you not only for information but to place additional insurance.

4. Premium.—This is a very necessary portion of the business but it will be noticed that I have placed it last and I think that is just where it belongs. The average person seeking insurance

desires to know how much *protection* he is going to have rather than how much premium he is expected to pay. Too many agents talk premium first and other things (of greater importance) after, thereby educating the insuring public to *cheap* insurance, which is just what the name implies. If you have not already tried this system do so and you will be surprised at the results.

S. G. WRIGHT.

CANADIAN FIRE RECORD

Fire at Ottawa.—On the 18th inst. a fire broke out in the store of A. J. Alexander, 67 Sparks St. Practically all the loss was in valuable furs destroyed, stored on the premises for safe keeping during the summer. The following Companies are interested:—National of Hartford, \$5,000; Union of Paris, \$5,000; Nova Scotia, \$2,500; General, \$3,000; New York Ind., \$5,500; Union of Canton, \$11,000; Springfield, \$5,000; Rochester, \$5,000; Alliance, \$3,000, total \$45,000. Loss about 50 per cent.

Fire at Digby, N.S.—On the 14th instant, Gravel's Garage, one of the largest in Western Nova Scotia was destroyed by fire together with thirty-eight cars. Loss about \$75,000.

Fire at Lewis, P.Q.—On the 16th instant a fire occurred in two storage buildings of the Canadian National Railways. Loss about \$2,000.

Fire at Picton, Ont.—On the 17th instant the planing mill of Allen & Cline was destroyed by fire. Loss about \$15,000. Insurance stated to be \$2,000.

Fire at Matagami Lake, Ont.—On the 5th inst. a fire destroyed a saw mill, the property of Sam McCheney. Loss about \$7,500.

THE ROMANS SAY:

a good citizen is a friend to the state. A public spirited organization is a good citizen magnified a thousandfold. The Continental, continually offering sound indemnity to policyholders, superior service to agents and satisfaction to both, is a power for the advancement of Canadian interests, a good friend to the state.

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CANADIAN HEAD OFFICE: 17 ST. JOHN STREET, MONTREAL.

W. E. BALDWIN, Manager