

# HAIL INSURANCE!

No, I don't need it. Never had any Hail loss in our district.

Every season thousands of Western Canadian Farmers say this and do not insure.

Hundreds of them lose their crops by hail and regret their dependance on what had been.

Some districts undoubtedly are less subject to hail loss than others, but the experience of each succeeding season proves the fallacy of believing that any district is hail-proof.

Our plan provides for a lower rate of premium where there has been little or no loss.

The value of one crop destroyed would have paid the premium on many years insurance.

Can you afford to leave the stable unlocked until after the horse is stolen?

It is a business proposition. Figure it out.

## What Have We To Offer ?

We will tell you briefly, and any one of our Agents will be pleased to give further information.

We originated the plan of a Classification of Risks and Graduated Rates of Premiums, introduced it in Western Canada 12 years ago, and with it blazed the trail to successful and satisfactory Hail Insurance. Like the prairie trails in unsettled districts, the going was bad in places and in certain seasons. We had to overcome a deep and widespread prejudice caused by the unsatisfactory results of other plans, but believing that we were headed in the right direction, we persistently followed the line laid out, made from time to time such improvements as our experience suggested, strengthened our organization and equipment to meet the demands of a constantly increasing patronage, and now have a broad smooth road, safe-guarded at all danger points on which we handled last year (1911) more hail insurance than was transacted by all our competitors combined.

Our competitors find the trail we have made comparatively easy to travel, but they do not know the danger points as we know them, and none have our record to commend them to the insuring public.

## OUR RECORD :

In 12 years we have not asked a claimant for indemnity to accept a settlement one dollar less than the amount at which his claim was adjusted, and have found it necessary to adjust by arbitration less than one in each thousand of claims paid

What we have said here can be verified by enquiry of those who are acquainted with the history of Hail Insurance in Western Canada, and the only reward we ask for what we may have done to put this much needed protection against loss on a sound business foundation is the continued confidence and patronage of our friends and their kind recommendation to others who may not know us.

We introduce this year some new features that will please our patrons.

THE CENTRAL CANADA INSURANCE CO. - Brandon, Manitoba  
 THE SASKATCHEWAN INSURANCE CO. - Regina, Saskatchewan  
 THE ALBERTA-CANADIAN INSURANCE CO. - Edmonton, Alberta

## INSURANCE AGENCIES, LIMITED

WINNIPEG and BRANDON, Man.  
 REGINA and SASKATOON, Sask.

GENERAL AGENTS

EDMONTON and CALGARY, Alta.  
 And more than 1000 Local Agents in the three Provinces

JOS. CORNELL, General Manager