

CONDUCTING POLICY LAWSUITS.

Some interesting pointers regarding home office duties when an insurance company is unfortunate enough to get into the law courts were given by Mr. H. P. Dunham, of the Aetna Life, in a recent address before the Insurance Institute of Hartford. Mr. Dunham pointed out that, considering the vast extent of the business of the insurance companies of this continent, the number of suits against them is very small. An important element at the home office in the preparation of a case for defense, Mr. Dunham pointed out, is proper office equipment, or the tools with which the person in charge has to work. Much time and energy is wasted unless this equipment is efficient in every respect. Requirements vary so with the different fire, life and accident offices that it is impossible to schedule standard equipment that can be said to be ideal, but the following is a general list of some of the things which are necessary to an office defending personal accident suits, a great deal of which equipment is necessary to the other class of companies:

(1) An up-to-date atlas; (2) an unabridged dictionary; (3) a medical dictionary; (4) a lawyer's directory; (5) a medical examiner's directory; (6) an encyclopedia; (7) a working insurance law library; (8) manuals of company rates; (9) manuals of company instructions to agents, etc.; (10) book of legal forms, such as assignments, releases, etc.; (11) list of company's agents by State and town; (12) list of company's attorneys by State and town; (13) list of company's medical examiners by State and town; (14) a calendar that gives the best results with least effort; (15) card record of all suits in process; (16) card record of all suits previously decided; (17) chart for computing weekly indemnity; (18) chart for pro-rating a claim for change of occupation; (19) file of company's forms, riders, etc.; (20) file of all printed briefs used by the company on appeal; (21) file of briefs on policy construction, etc.; (22) file of pleadings in every suit brought against the company arranged according to subject; (23) file of court decisions in company cases; (24) file of miscellaneous court decisions; (25) file of releases taken when suits are settled.

A SUSPICIOUS FIRE.

Prolonged investigation is being made by the Montreal fire commissioner this week into the circumstances of a fire early last Monday morning on the premises at 2531 Papineau Avenue, a store and dwelling owned by Max Rudnicoff. After hearing evidence, which *inter alia* alleged that the goods in Rudnicoff's store were not worth more than \$75, although the stock was insured for \$1,400, with the building for \$4,000 and the furniture for \$500 and allegations that Rudnicoff was seen checking up his goods the evening before the fire occurred and that witnesses at the enquiry had been alternately threatened and cajoled, Commissioner Latulippe declared his belief that a criminal hand had set the blaze. Rudnicoff states that he was out at a wedding when the fire took place, that his stock was worth \$2,000, and denied his alleged conduct towards witnesses. The enquiry is proceeding.

HINTS FOR ADJUSTERS.

A paper prepared by the late Mr. Donald C. Brown, read before a meeting of the Insurance Society of New York, and now published by that Society, under the caption of the adjustment of stock losses, contains much matter of interest, particularly to young adjusters. In regard to what may be described as the preliminaries of the adjuster's work, Mr. Brown recommended that the loss should be examined as early as possible, the sooner after the fire the adjuster is on the spot, the better—sometimes it would be to his advantage to be there when the alarm is turned in. Mr. Brown recommended the adoption of a system that embraces the noting of location, height, construction and occupancy of the building, property covered by the policies, a careful reading of the policy form, date, how and cause of fire, length of time the assured has been in business, and in the building, cultivation of the habit of taking mental photographs of the premises and the contents. Note also, he says, the correct name of the insured, be it individual, co-partnership or corporation; and ascertain the full names of partners, officers of corporations, date of incorporation and capital. Memoranda should be brief, concise and confined to the limits of an adjuster's card or file envelope. Early ascertain the whole amount of insurance, examine the policies and compare same with policy form already obtained. The ability to correctly read a policy form and quickly digest its interpretation in application to the loss is of the utmost importance. Keep a sharp lookout for non-concurrencies, and be sure that all the property included in the claim is covered by the form. See that all warranties have been complied with, and that the privileges and permits have not been exceeded.

It is generally expedient to ask the insured a few simple questions as to his business record, and previous fire claims (if any); care should be taken not to antagonize him; instead, endeavor to put him at his ease and avoid giving him the impression that he cannot recover for some reason, technical or otherwise. It is usually advisable to follow along the line of least resistance in the early stages of the adjustment and let the other fellow do most of the talking. In the event there is no public adjuster or broker with adjustment facilities advising the insured, it is the duty, as it is the privilege of the Company's man, to instruct the insured as to his rights and obligations under the policies.

PHOENIX ASSURANCE COMPANY OF LONDON.

We are officially informed that the total subscription of the Phoenix Assurance Company of London, England, to the new British 4½ per cent. war loan was \$1,760,000 (£352,000), including conversions.

Canadian policyholders of the Phoenix of London will note with much satisfaction the great scale of the assistance thus given by the Company to the British Government at this time. The length of time over which its Canadian associations have now extended, one hundred and eleven years, give the Phoenix a unique position among British companies operating in Canada and its developments and prestige are a matter of keen interest to Canadians who have always been treated by the Company and its successive local managers with the utmost consideration and courtesy.

The taxation on all branches of insurance in the United States is now estimated to aggregate fully \$20,000,000 per annum. And it's still advancing.