

**PUBLIC ADJUSTING THIEVES.**

In a recent number of the New York "Commercial Bulletin" we find the following somewhat startling statements of what that journal calls "Interesting Facts about some Notorious Criminal Practices on the part of public adjusters in the United States." Without desiring by our surprise at the revelations to give our neighbours to understand that we think that Canadians are "not as other men are," we yet venture to claim that such practices as the "Bulletin" exposes, are not known in the Dominion.

The "C. B." says:—"Some of the disreputable little public adjusters are going to dangerous lengths in the practice well known to the craft as 'trimming the assured.' Every public adjuster understands what this means, but many underwriters will need to have it explained. 'Trimming' in this case means swindling or robbing the loss claimant. Of course, the thieves understand the nature of the crime, but prefer to call the act 'trimming' instead of larceny or embezzlement, which it is. The scheme is to agree upon a figure for settlement with the company adjusters, and then make a different and lower arrangement with their principal, the assured, without permitting him to know that the amount has been determined. This is done by getting the assured to the office of the thief who informs his victim that he is unable to get from the company's adjuster any more than a fraction, usually about fifty per cent. of the sum really already agreed on.

If the assured complains, he is told that the company's adjuster would 'want his bit' if the award was raised to more nearly the amount of the claim. When the claimant is in sympathy with this latter idea his public adjuster usually promises to get him the agreed upon figure provided he allows a sum to be deducted finally for that purpose. If he objects his claim is permitted to lay dormant, or, as the slang term used by this type of thieves puts it, they 'let him sweat.' After a few days, the assured has wearied of the delay and comes around and gets another dose of the sympathetic remarks and the blackguarding of the company adjusters, which have been bestowed on him so plentifully by his adjuster since the loss. He is then likely to tell his representative to go ahead and do the best he can. Then the public adjuster passes in the loss papers to the company as settled, and a check is given in due course to the public adjuster. The latter sends for the assured and has the check endorsed, sending it out to some friend of his own to be cashed and hands the assured what is left after deducting the amount of his embezzlement. As a rule the assured does not see the face of the check, and, in some cases, particularly on the East Side, where X marks are fashionable, the check is not shown him and the indorsements, including the X, are entirely forged.

Entire names have been forged, but this is not as common a practice as the other. It is not unlikely

that some specific instances of these swindles may become public ere long. The large and well-known adjusters for the assured, who get losses to handle for prominent and reputable firms, hold such criminalities in quite as much abhorrence as do the underwriters, but three of the little concerns are becoming quite notorious in adjusting circles for these rascalities. This criminal system results in increasing the hard feeling of property owners against insurance companies and also damages the reputation of honest and loyal company adjusters. It would seem to be the duty of the latter to get the evidence against the scoundrels in concrete form and make a stern example of somebody."

**BURGLARY INSURANCE.**

Under the heading "Insurance Topics of the Day," the "Financial News" of the 13th inst. treats of burglary, and incidentally says that the best and most effective antidote is insurance. In leading up to a discussion of the forms, plans and rates of underwriting such risks, the "News" after stating that the first burglary insurance policy in London is but ten years old, gives the following description of the methods adopted by the enterprising burglar when a burgling:—

Crime will never be stamped out. It offers in most of its forms an opportunity for immediate money-making (infamous, certainly, but adventurous withal) which provides an overwhelming attraction to certain sections of society. This season of the year, with the dark, long nights, is the burglar's harvest time. The modern burglar is the prince of thieves; he does not juggle with the law; he is content to sail with the wind, and be a pure criminal. Houses increase, and with this increase, according to the statistics of Scotland-yard, the number of burglars increase quite proportionately. Shops and villa property (that mushroom growth which spreads itself over the country) provide an always-increasing field for the burglar's enterprise, and it is a criminal avocation in which the risks of detection are not by any means great. Like many other risks in a community, it imposes a heavy burden upon the single sufferer, but which if spread throughout the many would be of the lightest character. Insurance companies in the past few years have undertaken the risk of those responsibilities. The astuteness and intelligence of burglars are notorious; therefore burglary is certainly a risk which clearly needs to be covered. In the early part of the year, a case occurred in Glasgow of an entrance into a draper's shop. Ingress was made through a skylight, and thence, by crawling along the roofs a great height from the ground, the men lowered each other by a rope on to the warehouse, the last of the three leaving the rope swinging.

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Having gained admission to the warehouse through the roof, the three set to work on the safe, and at