

IN THE CASE OF ADAM SCHAMELZLE vs. LANCASHIRE and thirty-three other insurance companies, says the "Insurance Field," the Supreme Judicial Court of Connecticut handed down a decision of great importance to fire insurance companies regarding the liability pro rata of blanket and specific insurance policies when both are represented on a loss. Schamelzle was a technical plaintiff. His brewery was burned down. It was insured by thirty-four companies for \$60,000. Thirty-one companies had blanket and three specific policies, the latter amounting to \$5,000. The total loss was about \$42,000. The specific policies covered the same property as the blanket policies, but the sums were distributed to separate items, such as stock, machinery and buildings. The Supreme Court finds that the total amount of blanket insurance should be estimated on each item, less the amount subtracted to meet the loss of any other item, and that each blanket policy shall bear the amount of its pro rata determined on this basis.

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