

THE INSURANCE CHRONICLE.

December 12, 1908.

MINORS AND THEIR PREMIUMS.

The decision given on Monday by Judge Reynolds, of Brockville, regarding the action of J. O. Hutton, Kingston, district inspector of the Canada Life Assurance Company, is important. He brought suit against a cheesemaker for the amount of a promissory note given as first premium.

The defendant was eighteen years of age at the time of giving the note, and repudiated the claim on the ground that the Gananoque agent had agreed that if his financial position did not warrant its payment no action would be taken. He also pleaded infancy, he being under twenty-one years of age, and that by the loss of \$120 through a cut in the cheese which he made he was unable to pay the note. Judge Reynolds originally found against the defendant on the facts, but reserved judgment on the question of law. After due consideration he has handed out his decision in favor of the plaintiff, with costs.

Probably several hundreds of similar notes have been given by minors for insurance throughout Ontario. Defences similar to that made by the cheesemaker may be made again. If so, the life companies now know that such a defence cuts neither ice nor cheese.

ARE MORE FIRE INQUESTS NECESSARY?

The two fire inquests held in this country during the past few weeks have at least justified the measures taken to protect the interests of the insurance companies. Contradictory evidence was much to the fore. These two cases are sub judice; only the principles can be discussed now.

Playing with fire is a habit which begins with childhood. In criminals it develops into intentional incendiarism. In lunatics, it takes the form of insane incendiarism. Fire insurance companies have long been the unhappy object of the scalawag's enterprise. For some reason, it is thought often that the underwriters lack business acumen and recognition of the dishonest. Some glaring attempts to defraud insurance interests are on record.

Perhaps the chief aid to incendiarism is the immense area a fire will cover in a short period. Plans for a fire may be carefully laid and the match applied. The incendiary looks on with well-feigned horror and the insurance companies are asked to put their hands into the treasury box. It cannot be said that the judicial spirit leans towards the companies whenever a case comes into the courts. It is often difficult to collect evidence against the alleged fire swindler.

The fault in the past may have been that we have not had a sufficient number of fire inquests. If it is known that the companies do not intend to settle claims without the most thorough investigation, the operations of the man who makes his living with the aid of the flames and the money of the underwriters, will be considerably curtailed.

LIFE, ACCIDENT, AND CASUALTY NOTES.

The Assize Court at Milton, Ont., has awarded the widow of S. Moorhead \$1,000 damages. The man was killed while at labor in the Toronto Brick Company's works.

The High Court at Sandwich, Ont., have awarded \$1,500 damages against Tilbury North township to Mr. Bernas,

who claimed \$5,000 damages for the death of his son who drove into a creek beside a public highway.

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Application will be made at the next session of Parliament for an act to incorporate the London and Lancashire Plate Glass and Indemnity Company of Canada. Smith, Rae and Greer, of Toronto, are solicitors for the applicants.

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Mr. R. R. Brough, who has been with the Dominion Bank for the last three or four years, has taken a position with Messrs. Allan, Lang, Killam & McKay, of Winnipeg. Mr. Brough will be in the life, accident and bonding department of the company.

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In the paragraph published in last week's issue relating to the premiums of various life insurance companies of Manitoba, it was stated that the amount thus received by the Excelsior Life Insurance Company in 1906 was \$78,367. This figure is incorrect, the right amount being \$39,572, which shows the satisfactory increase over 1907, when the premiums were \$42,083, of \$2,511. The figure \$78,367 represents the total premium receipts from the three western provinces.

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The Hooper-Holmes Bureau of New York, to which most of the accident companies report their claims, shows in its annual report that 5.10 per cent of the claims last year were made by persons who have had two or more previous claims. There were 4,400 who claimed indemnity for the third time, 984 for the fourth time, 654 for the fifth time, and so on. There was one man who had made ten claims on the same company. The accident, like the fire habit, seems to be growing.

FIELD WORK.

Mr. Boreham Gives Some Valuable Pointers in Paper Read Before Nova Scotia Underwriters.

Men like to be canvassed. This was the statement of Mr. G. E. Boreham, in a valuable paper read before the Nova Scotia Life Underwriters Association at Halifax. I do not mean, he continued, that business men sit in their offices waiting for an insurance man to come along and canvass them, but none of us are averse to having a bright, hustling salesman come into our office and present his case. I know that I always listen with a good deal of interest to the story of a book agent, and, while it is true that I do not always give him an order, yet I often get information from him that is valuable. So that instead of having to make an effort to go and see men, we can easily make it a pleasure.

Should Study Prospects Well.

A common fault with us all is our method of presenting our case. Everybody knows that we should find out as far as possible all about our prospects, circumstances and connections, and yet how many of us take the trouble to really do so? Is it not a fact that we go on the spur of the moment, trusting to our knowledge of insurance to get us an application? It is really wonderful that we get as much business as we do, because we do not study our prospects beforehand at all. In almost every other profession men have to spend years in preparatory work before they go before the public, and it would be time well spent for us if we took a little while before going to see our man, and prepare our case, just as, for instance, a lawyer has to do before going into Court.

Imagine the lawyer's predicament if he went into Court and trusted to whatever circumstances might arise to win him his case. Does he not have all the arguments prepared beforehand to meet the conditions of that special case?

It is not "now much we say"—it is "what we say." What is it that makes one man so much more interesting than another? Is it not the way he has of saying things? He seems to say the right thing at the right moment, and we like to talk to him because he is interesting. Nearly every man you go to now-a-days will admit at once the value of insurance and the wisdom of carrying it, but it is up to the agent to so present the case that it will be interesting, and will arrest the attention of his hearer.

Originality Tells.

Be original. Make every word count. Do not talk generalities. Have a definite proposition, and stick to it.