

THE INSPECTOR AND THE INSURED

(By F. M. Gristwold.)

In considering the duties of an inspector as related to his contact with the insured, let me give you an outline of my conception of the necessary mental equipment to fit him for success in that line of endeavor: Primarily it may be conceded that the man who has had a technical education holds an advantage which should enable him to more rapidly advance in comprehension and accomplishment than usually falls to the lot of one not so endowed, but experience has demonstrated that such foundation is not absolutely essential, as some have succeeded without it; however, when technical knowledge and scientific attainments are secured through the process of abrasion and attrition in the hard school of experience, the graduate has paid dearly for his lack of earlier training.

Whatever the method of technical accomplishment—whether it be founded on training in a technical school or be the result of later effort, the aspirant for success as an insurance inspector should be somewhat familiar with insurance practice and be endowed with a broad complement of common sense; have an inquisitive and observant mind coupled with a desire to investigate the "why and how" of every problem; a constantly receptive brain, a retentive memory, an insatiable thirst for knowledge, and be possessed of that higher faculty which will enable him to be an imparter of knowledge, a teacher of those less thoughtful or less informed, and finally, to be imbued with such resourceful ingenuity and capacity as will fit him to plan and carry out the details of technical propositions to a successful issue.

Assuming that the inspector is "charged with knowledge" as well as with the other attributes indicated, it seems well to discover what is meant to be included in the interpretation of the word "inspect." The dictionary defines it to be "a critical examination; close or careful survey or investigation of something of special moment; to ascertain by examination the quality of work;" hence, an inspector is "one whose duty it is to secure by supervision proper performance of work, in order to make a formal report."

Elaborating these definitions for application to the duties of the insurance inspector, let us broaden the word "work" to include in its meaning "condition," in the sense that the latter word represents the result of work performed, including the method and process which produces the condition creating and controlling the hazards to be investigated. Then, in order to comply with this broader interpretation of the definition, the formal report to be made by the inspector must be based upon the facts developed after a critical survey and examination of the nature and condition of all matters subject to his investigation.

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Assuming for the purpose of illustration that the subject of inspection is that of a manufacturing plant or special hazard, it will then become necessary to closely scrutinize all matters which in any manner serve to create or to promote the fire hazard including the character and nature of the raw stock or material to be used, following it through all processes of its manipulation, from its reception at the plant, its handling and storage, to the completion of the operations necessary to produce the finished goods or article, and to carefully note and define the hazards incident to

each stage of progress where physical or other changes affecting the conditions may take place, and in addition to these purely technical investigations and conclusions, to closely observe and study "shop practice" or management, including supervision and discipline of employees, as related to cleanliness and care of hazards which from the basis of "good house-keeping," which is one of the most important essentials in securing safety from fire in all classes of property.

The nature, means and method of fire prevention practices should be carefully investigated; the apparatus and appliances for fire protection or fire defence should be very critically examined and described; and when the assent and co-operation of the insured can be secured, tests for efficiency of such devices should be undertaken, but the inspector is cautioned not to make such tests on his own initiative without permission and co-operation. The nature and conditions of the structures forming the plant or risk require careful consideration and full description, and finally, the information gained should be embodied in a written report of such lucidity as to convey a mental photograph of the hazards and conditions to the minds of those who have to decide upon the acceptability of the risk from an underwriting viewpoint.

I doubt not that to some of those present even this much abridged summary of the

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will appear arduous and difficult of accomplishment, because of the breadth of technical and general knowledge necessarily to be attained in order to comprehend even the salient points of the applied sciences which serve to create, promote or control the hazards of fire incident to business practices in this age of progress, which gives to us each day some new and unknown problem of our study and solution as to its fire or life hazard.

However, none who aspires to success need be discouraged through contemplation of these seeming difficulties, for it should be remembered that all of the teachings of the past serve to admonish us that the fruition of hope for advancement in knowledge or estate is the result of difficulties overcome and obstacles surmounted, and that the road to success still remains open and free to him who persistently strives to reach the goal, and he should therefore be encouraged to persevere, for, when fully qualified, the inspector stands on a high plane of usefulness as a conservator of public welfare in matters effecting the hazards of life and property, through his fitness to act both as mentor and guide to those who have not included the science of fire prevention and protection as an essential in mental and business training.

Holding this conviction as to the high station of the competent inspector, let us consider what should be his attitude in relation to his contact with the insured in matters connected with his inspection work. Primarily, the inspector should fully realize the fact that "every man's house is his castle," and therefore may not be invaded save at the pleasure of its owner; the mere fact that an insurance company has assumed a contingent liability on the property in the form of an insurance policy, and therefore has a business interest in the risk, does not carry with it any right of entry save at the courtesy of its owner; and when such entry is gained, an investigation of conditions becomes a matter of sufferance, which may be rescinded at the pleasure or caprice of the owner.