

**GRANT LEGITIMATE FIRE INSURANCE ONLY**

**Thus Will the Incendiary, the Commission Seeker and  
Much Fire Waste Be Eliminated**

Thousands of dollars have been expended by the states in running down the incendiary, and in the endeavor to improve conditions and induce the erection of fire resistive buildings, and many more thousands have been expended in the purchase of motor equipped and improved fire-fighting apparatus, for increase in the number of fire companies and men, special high-pressure water mains and pumping stations, for the establishment of fire zones, all with a view to reducing the fire waste. Yet it continues to increase to an alarming extent, said Mr. J. L. Baldwin, state fire marshal of Pennsylvania. Governors of states have issued proclamations calling for clean-up days and weeks. Fire protective and fire preventive associations abound throughout the country, lecturing and addressing literature to the public, endeavoring to arouse civic pride among the residents of communities, all pounding on the subject of prevention and protection against fire.

**Compels Application Form.**

This does not affect the rates of insurance premiums. They continue to increase and will probably continue to do so until the states enact laws compelling a form of application to be filed when application is made for insurance and establishing a National Bureau of Record where the name and description of all persons who have had suspicious fires can be recorded and from there sent to all companies doing business in the various states. The method of application is in vogue in Europe, and you are all probably familiar with this, and also with the difference in the per capita loss in the old country with that in the United States. Does it not speak for itself? Does it not explain why the companies of Europe come to this country engaging all sorts of agents, taking all kinds of risks, which they positively could not assume under their own country's laws?

If you will but stop and think, you will readily agree with me that in localities where the rates of insurance are prohibitive, the fire loss is exceedingly small and an incendiary fire rare. To bear this out, the annual report of the chief engineer of Atlantic City, N.J., states that the property valuation is \$90,000,000 and the total fire loss for the past year \$15,848. Of this loss fire insurance companies paid \$10,150, leaving a net loss to the city of \$5,478. The value of the buildings involved in the fires amounted to \$2,842,850, and contents \$1,185,960. In this case the majority of the buildings are of wooden construction and the rate is so high as to be almost absolutely prohibitive, showing conclusively that the obtaining of insurance is not a prevention of fire.

**Certified Applications.**

We must concede that fire insurance is necessary to the conduct of business, it being the basis of commercial credit and security back of all bonds and mortgages. This being so, it should be so surrounded by such safeguards as to absolutely prohibit its use for other than legitimate purposes, and prevent it from being the means of livelihood of the incendiary, who bands himself with others for the sole purpose of carrying on his nefarious trade, he not only defrauding the insurance companies, but taking from every policyholder through increased premium rates necessary to pay for these illegitimate losses.

I believe and advocate the reducing of incendiarism and fire waste, which also means the reduction of premium rates; that there be enacted in every state laws making it obligatory upon insurance companies to require applications to be certified to by agents as to the value of property, character and standing of applicant, and that all agents, brokers and adjusters be licensed. Such laws should be of such restrictive nature as to positively prohibit the obtaining of insurance for the sole purpose of obtaining commissions and the position of adjuster should be made of such a public character that both the insured and the company would receive fair and honest treatment. Severe penalties should be provided for failure of either agent, broker or adjuster to comply with the law, and the insurance commissioner or the state fire marshal should be empowered to cancel policies in suspicious cases, or where the insurance is above the actual value of property insured. He should also be empowered to revoke licenses of dishonest agents, brokers or adjusters;

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