## SERVICE AND SALESMANSHIP.

(*E. J. Clark, President National Life Underwriters, at Halifax*).

The people in Canada and the United States carry more than twice as much life insurance as all the rest of the world combined. They have good insurance companies, the highest grade agency force, and no profession or business has ever attained such remarkable growth and usefulness in the same space of time, and yet, the $22,108,264,144 of legal reserve life insurance is estimated to cover less than 7 per cent. of the life values of our insurable risks; whereas, it is estimated that the combustible property of Canada and the United States is protected against the possible destruction by fire to the extent of 82 per cent. of its actual value.

### SERVE THE POLICYHOLDER.

Do not these facts reveal not only an unlimited field of activity, but greater responsibility than before appreciated? There is no evidence of any abatement whatsoever in the growth of life insurance. On the contrary, its field of operations is constantly broadening.

To be a mere salesman of life insurance does not meet the demand and does not constitute a full measure of service to policyholders. The ability to put a certain volume of life insurance on the books of a company as though it were so much merchandise, does not spell success; but the ability to advise, guide and serve the interests or welfare of the applicant or policyholder in the selection of the proper form and amount of insurance adjusted to the particular needs or requirements of himself, his family or his business, constitutes life underwriting and proper service to one's clients.

Not only may a form of policy best suited to one man be entirely unsuited to another, but different forms of contract are often required by the same man for different purposes at different times of his life and under different conditions of his family relationship or business affairs. It must not be left to the applicant to know what policy or policies will best serve his means, no more than the client in need of legal services should prescribe the form of legal advice to be given him by his attorney, or the patient should dictate to his physician the course of medical treatment which should be administered for his particular malady. New and important branches of life insurance have opened up in which special knowledge and training are required on the part of the agent—income insurance: providing fixed incomes for wives and children payable during their lives in monthly, quarterly, semi-annual or annual instalments. Corporation or business insurance: to protect corporations or partnerships against the death of valuable members, maintaining an equilibrium of commercial credit, retiring stock, discharging outstanding liabilities made restive by death, or adjusting the interest of deceased partners, all of which involves on the part of the agent a knowledge of commercial law.

### A PERMANENT CLIENT.

An agent's service to his policyholder does not end with the writing and placing of a policy. On the contrary, he should keep in touch with the insured; regard him as a permanent client whose insurance interests he is under obligation to conserve and care for whenever the opportunity presents and to be ever ready to give proper and necessary attention to securing a prompt renewal of premiums if there should develop any tendency towards slowness in payment or lapsation. Changes in the policy may be required on account of subsequent changes in the family or business of the insured. Assignments and changes of beneficiary may be required; loans against the policy requested, but to be discouraged wherever possible, and additional insurance to be placed from time to time as the circumstances and requirements of the insured permit.

The life insurance profession is now being controlled by specialists who have been trained either through the medium of regular educational courses, or practical training in the field and who appreciate the responsibilities and requirements of the service to policyholders which is now being demanded. We can never grant to our policyholders the right kind of service until we occupy the same position in our community that is occupied by the skilled physician and the leading attorney whose advice is sought after and seldom questioned.

The agent of the future, therefore, must be an insurance adviser or counsellor in all that the term implies—one whom any prospective insurer or policyholder may consult with perfect confidence of receiving intelligent, honest and conscientious advice and service. The agent should at all times so regard it, appreciating the responsibilities that devolve upon him as an insurance counsellor first and a scientific salesman second, never permitting his pecuniary interest in any transaction involved to influence his advice or service rendered.

### NOT ENOUGH INSURANCE.

We are dealing with the most serious and important problems in all the world, namely, those questions which pertain to death and its influence, endeavoring so far as it lies within our power to alleviate poverty and distress which usually follow in consequence with all that poverty means in its effect on disease, vice, illiteracy and even crime. Do you know that according to carefully compiled statistics 85 men out of every hundred at death leave no income producing estate and that only three men out of one hundred at death leave an estate of $10,000 or over, exclusive of life insurance? That 35 per cent. of all widows are left in absolute want and 90 per cent. of the widows lack the comforts of life?

Notwithstanding the enormous volume of insurance already in force, it is so inadequate in comparison to the life values of this country, that the benefits of maturing policy contracts are overshadowed by the poverty and distress caused through either the entire absence of insurance or an amount entirely at variance with the life values destroyed.

It should be the duty of every life insurance agent in order to retain the confidence and patronage of his policyholders to systematically call on each policyholder at least once every year and let that call be timed immediately preceding the change of age and rating of the policyholder, whether he continues to be an insurable risk or not. This call more than any and all others during the year constitutes the psychological opportunity of serving the policyholder with increased insurance and with the fewest opposing forces to overcome.

The call is appreciated and as a rule the policyholder is willing on request to furnish the agent