

and emphasizing the arguments which he employed successfully when the application was first taken. Make a man feel that he *needs* insurance, and he will have it, even though it be on less favourable terms than he hoped for.

ANALYSIS OF COMPANIES' REPORTS

It is very important for the life insurance solicitor to be able to analyze the annual returns of his own and other companies, and to be able to point out if required what reasons he has for maintaining the superiority of his company over its competitors. In the following paragraphs, we give a number of hints that may assist the agent in this connection. It is impossible, of course, to treat the subject in full detail in a work of this kind.

In any comparisons which he may attempt of different companies, the agent should be careful to be absolutely fair. It is easy to manipulate figures so as to give results which, although apparently fair are in reality grossly deceptive. The agent who wants to preserve his own and his client's respect must never be a party to such trickery, no matter how strong the temptation may be.

SECURITY—The first of the points to be brought to your client's attention is the security offered by the company whose returns are being examined. When a sensible man insures his life (as all sensible men do) his utmost care is exercised in the selection of a company that is *safe*. Security is the prime requisite. A company that is not safe violates the first and fundamental principle of insurance, *for it does not insure*. Therefore, the man who is wise seeks, first and foremost, a company on which he can rely.