

GENERAL ACCIDENT COMPANY'S AFFAIRS

At United States Branch Are Being Settled—Mr. F. Norie-Miller Gives an Assuring Interview.

Matters in connection with the affairs of the General Accident Fire and Life Assurance Corporation in its Philadelphia office are gradually being settled. As stated in The Monetary Times last week, Mr. Franklin J. Moore has been dismissed as manager of the American branch, together with certain subordinate officials. This was the first result of a report by the New York State Insurance Department on an examination of the company's American business.

Mr. John A. Kelly of the New York firm of Kelly & Fuller, and Claude Norie-Miller have been appointed joint general managers of the United States branch. Included among the officials at the head office in Philadelphia are Mr. F. Norie-Miller, the general manager; Mr. James Simpson, solicitor from the home office, and Mr. J. J. Watson, assistant secretary.

The Rt. Hon. Earl of Duhmore, chairman of the Board of Directors of the company at the home office at Perth, is also among the officials at the Philadelphia office engaged in making an investigation of its affairs.

With Equity and Justice.

"The General Accident," said Mr. F. Norie-Miller, the general manager of the company, in an interview, "can be relied upon to deal with all phases of this matter with equity and justice. The high standing which the company enjoys abroad and in other foreign lands has been founded on its determination to do that which is right and fair, and it intends to do the right thing here, although we do not feel we should make a complete surrender of all our rights in meeting the recommendations that have been made to us.

"The cancellation of the contract of our former manager, Franklin J. Moore, was in full accord with the terms of our agreement with him, and came as a logical result of circumstances covering a long period of time, disclosing that the United States branch under his management had not been conducted to our satisfaction.

Until Further Advised.

"There has, so far, been no definite action taken by the company upon the recommendations of the Insurance Commissioners in regard to Mr. and Mrs. Boyer, nor will there be until we are further advised by the commissioners that such recommendations are the statutory act of each commissioner acting for each individual State. Officials of the company have in the investigation found nothing to justify Mr. Boyer's being penalized to the extent recommended by the commissioners. Such abuses as have crept into the claim settlement methods and which are not unusual or unlikely with a business still in its evolutionary state, will be corrected.

"We are not unmindful of the fact, however, that criticism after a most exhaustive investigation has focused itself on comparatively few claims out of over 100,000 claim settlements, and considering the character of the insurance, and the fact that companies in turn are constantly harassed by many unfair claimants who seek to take advantage of the company, the showing disclosed here is not so glaring as would at first thought appear.

"But whatever the conditions are it can be depended on that the company will sift the facts to the bottom and apply the remedy effectually. Its patrons may rely upon being treated fairly in America, just as its clients are in every other part of the world, where the name of the "General" ranks high as the synonym of liberal and generous treatment of its assured."

Mr. Claude Norie-Miller, joint general manager, is the son of general manager F. Norie-Miller, and was manager of the Canadian branch of the General Accident Corporation, the headquarters of which are at Toronto. He was born in Scotland twenty-nine years ago, and completed his education at Glenalmond College near Perth. He started his business experience in Philadelphia with the head office of the company in the United States, where he remained a year, and was later transferred to the Paris office, devoting the next year and a half to the agencies of the company in France and Continental Europe.

He was appointed joint manager of the General Accident Corporation in Canada in 1906, and early in 1910 was made sole manager. Mr. W. G. Falconer, his associate having been appointed manager of the Melbourne branch.

Of the New Man.

Mr. John A. Kelly, the new joint general manager of the United States branch, is a member of the New York firm of Kelly & Fuller, and a widely known fire underwriter throughout the United States. He was born near Manchester, England, in 1861, and commenced his insurance career with the Northern Assurance Company in 1882 as special agent for the states of New Jersey and Pennsylvania, and later for the states of Ohio, Indiana, Kentucky, Ten-

nessee and West Virginia. A few years later he resigned to accept a similar position with the Queen, in which capacity he continued until 1891, when he joined the force of the Scottish Union and National, representing it as special agent in the states of Ohio, Indiana, Kentucky and Tennessee.

In 1893 he was called to Hartford, and appointed general agent of the company, and in 1900 was appointed superintendent of agents. In 1902 he removed to New York and was appointed manager of the Fire Association. Two years later he became associated with Samuel P. Blagden, organizing the firm of Blagden, Kelly & Co., and later Blagden, Kelly & Fuller, the firm being dissolved by the death of Mr. Blagden in 1907, and was thereafter continued under the name of Kelly & Fuller, representing the Fire Association, the Boston, and a number of other companies. Mr. Kelly is president of the Franklin Insurance Company of Washington, D.C., a director of the Old Colony of Boston, the Michigan Commercial of Lansing, the Potomac of Washington, and the Western Reserve of Cleveland.

Notes of the Suit.

In the meantime, the suit of Mr. J. C. Steinbach against Messrs. W. H. Hotchkiss, Superintendent of Insurance of New York State, L. S. Senior, his examiner, and Franklin J. Moore, former manager of the General Accident, charging



FRANKLIN J. MOORE,

Who has been dismissed as United States manager of the General Accident Assurance Company, by the home office officials, following a report of the New York State Insurance Department on the company's American affairs. Mr. Moore claims that the report praises rather than blames him. His salary was \$20,000 a year with about \$4,000 commissions.

conspiracy wrongly to deprive him of his position, is attracting attention. Mr. Steinbach was dismissed by the company as a result of the insurance commissioner's report. Mr. W. W. Smithers, the counsel in the case, has been instructed to inquire whether Steinbach cannot also recover damages against the Convention of Insurance Commissioners on the ground that they constitute a legal partnership and engage in an unlawful act contrary to the Federal law in demanding Steinbach's dismissal, as an employee, the case being somewhat parallel to that of the Danbury Hatters' Union case, in which the Union was held in heavy damages.

Mr. Steinbach, prior to filing his suit, sent the following telegram to Superintendent Hotchkiss: "I have been today dismissed from my employment by General Manager of General Accident Company. I am a cripple without fingers on one hand, suffered accidentally and unable to take a pick and shovel, have a wife and children. I am told that this is done by your demand. Is a born American citizen to suffer thus for no fault of his own and without a hearing on any charge? I appeal to you as a fellow man to recall your demand on the company."

What the Lawyer Says.

Mr. Alexander Simpson, Jr., another lawyer, has been retained to join with Mr. Smithers in pressing the suit, inasmuch as the latter will have to become a witness. Speaking of this case, Mr. Smithers says:—

"The laws of Pennsylvania give ample redress in cases of this kind, and the laws of New York are drastic also. Ordinarily, I would not discuss a client's case, but in this the wrong is so flagrant and has been so long in culmination that I feel I can discuss it freely. It is such a flagrant invasion of the rights of a man as an American citizen that I am happy to go into it. When a man is discharged from his position without cause by the pressure of outsiders, when not a thing has been found against him by his employer, then it is time something should be done."