

RAILWAY AND OTHER ACCIDENTS.—Statistics show that the number of persons injured on railroads is very small compared to the number who use that means of conveyance, and cuts but a small figure in the total number of accidents the insurance companies are called upon to pay for. The summer months bring the largest crop of personal injuries, for, added to the perils incident to ordinary conditions, there are all those extra ones that go with outdoor sports, summer bathing, etc. Automobile tourists are chargeable with many so-called accidents, but which are really the result of recklessness and indifference to the rights and safety of others. The daily journals every morning contain accounts of accidents so numerous as to make it apparent that life is one of the cheapest commodities in the market, and that the infliction of injuries to individuals furnishes occupation for a large number of persons. Every report of such accidental happenings carries the moral so plainly written that no one should neglect it: "Insure against accidents."

Apportionment. n. 1.—From "Rough Notes."—A term, common in loss settlements, where two or more companies are involved, meaning the proper division of the amount to be paid in settlement among the companies interested. 2. In such cases the companies exhibit their good training by strenuously refusing to accept more than their share. 3. The apportionment of a loss when a large number of companies is interested and a difference in policy forms is discovered is no holiday pastime. "There is more than one way to kill a cat," or words to that or some other effect, as Caesar or some other humourist once feelingly remarked upon some occasion or other, and there is also more than one rule for arriving at an apportionment. Consequently when five and twenty different adjusters for different companies each use a different rule and naturally arrive at different conclusions, none of which is to be considered for a moment by any individual adjuster, except the one which he obtained, there is a great demand for patience, diplomacy, cracked ice and its communications, besides other things internal, external and infernal—all of which goes to prove that there should be but one standard rule of apportionment.

Compare Contribution.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

TORONTO LETTER.

New Schedules and Ratings—Professional Adjusters—Accident Companies of America to meet—Extra Electrical Hazards—Our Home-Comers' Festival.

Dear Editor:—The Toronto Board Rates for the King Edward Hotel have at last been fixed, and they are very moderate indeed as rates go. Annual figures are 40c on building, 75c on hotel contents, with 8 per cent. co-insurance clause; store tenancies to pay on their stocks, 1 per cent.

The long delayed readjustment of the City of Toronto insurance list has at last crystallized, and a new and more comprehensive schedule is the result. In this new list, all city properties are included, notably the City Hall. The Schedule total will be increased in this way by some \$800,000. Thus, including the City Hall building, which is a low rated risk, affects the general average rate of premium per cent. which has been reduced from 2.75 to 2.25. The companies generally will find this rearrange-

ment very much more satisfactory and reasonable, because now the City Hall, etc., being brought into the general scheme plan, no favoured interests appear.

As time goes on, it is becoming more and more the fashion to employ professional adjusters almost exclusively to appraise and estimate losses. The old way was for the inspectors, so called, or special adjusters of companies, to do the work, each for his particular company. I have heard these matters discussed, one side holding that there was a danger of too much liberality or free handedness, and consequent over-payment, occasionally made to sufferers when the professional adjuster had charge. That minor losses did not always receive the close attention deserved, especially on occasions when a quick service had to be rendered owing to pressure of engagements and work on larger matters calling for the services of the adjuster in the case. The natural desire to serve and please all clients, it was argued, was likely to induce sometimes snap settlements which in the old way would have been avoided, more time being then taken to investigate, sift, and perhaps "dicker." On the other hand and in favour of the professional, appears the valuable services of an expert if he be the right man, whose training and ever-growing experience count for much in the adjusting field. In considering the pros and cons in the matter, seeing that the companies make use of the professional adjuster more and more, one must conclude that all things considered, the professional adjusting taken all round, is most satisfactory and preferable to keeping a salaried gentleman for personal and particular use. The matter of quick payments after adjustments is something wholly within the control of the offices themselves. With some of them the completed award and the loss cheque follow each other as the report follows the flash of a fired-off gun. It is a marvel how some of them do it. It is a custom agreeable, no doubt, to the insured, and if the companies find it profitable, well and good, nevertheless, danger lurks sometimes in hasty adjustments and lightning payments.

I observe the Accident Underwriters of America are to hold their annual conclave this year at the Thousand Islands. I suppose the Canadian companies will be of the number, and take part in the proceedings. Accident insurance in Canada goes apace.

Word comes that the Armour Institute of Chicago is arranging to have well educated and well qualified young men take up the new profession of Insurance Engineering. I think it is called. With annual fire losses in the U. S. of \$150,000,000, and an annual expenditure of some \$200,000,000 by cities and corporations, for the maintenance and support of Fire Departments in that wide domain, we know as the U. S. it is urged very forcefully that room exists for professionals specially educated, specially trained, to aid in the reduction by scientific methods and operations of these vast expenditures. The training, it is promised, will be somewhat severe and exacting, and the term of four years is named as the period of study required before graduation will be possible. The graduate will emerge from the class, skilled as an electrician, architect, builder and chemist. Also, he will be competent to run a fire engine, and instal an electric plant, and an automatic sprinkler system, and so on. The field affords prospects of good pay, and the profession will not likely be crowded when such a stiff probation is imperative.

In connection with the festivities, public and private, incident to Dominion Day, and the Home-Comers' Festival in this city, many permits for the use of special electric lighting purposes have been applied for. The officials of the Toronto Board of Fire Underwriters are