## INTRODUCTION.

THE intention of this volume is to fill, so far as it may, "a long-felt want" among many of the junior members of the Guild especially, by furnishing a VADE MECUM, or "TEXT BOOK, for daily reference," in matters more or less intimately connected with office routine, in the form of an

## ANNOTATED DICTIONARY

embracing the various terms, phrases, usages, and forms in use among fire underwriters, with their several technical meanings, legal construction and general application to the business. Including, also, a collection of suggestive, practical skeletons, or models, upon which to formulate policies to cover any of the hazards usually written upon by fire underwriters, preceded by a few brief suggestions upon Policy Writing. The whole being interchangeably connected by means of cross reference numbers, whereby any phrase or expression usually used in fire insurance practice can be readily comprehended by the Tyro.