

articles contained in the risk, cannot find one which would readily indicate to his client into what groups he is expected to divide his property, and the consequence is another list of special articles and property is, after much labor and "head-scratching," brought into existence and in due course (depending largely on the luck or ingenuity of the agent in getting the companies to accept it) it goes on his file of forms for reference in future cases. Perhaps the next time this form is used as being the nearest he has to the risk then before him, although it may seem to the agent not so very different, is from the point of view of tariff treated quite differently—the result being the re-usal of a company or companies to accept it, and then the usual ensuing trouble, and the agent and possibly assured also exceedingly dissatisfied over what they consider absurd technicalities on the part of the companies in passing one form as being O.K., and turning down another on a similar risk

AN EXAMPLE.

The following example will, I think illustrate the point I desire to make as to the lack of necessity for enumerating various articles:

"John Smith of 100 Yonge St., Toronto, Butcher."

Item 1: On tenant's fixtures, fittings, furniture and utensils in the assured's trade as aforesaid including office contents, the property of the insured or held by him in trust or on commission for which he is responsible. . . . \$

Item 2: On stock in trade as aforesaid including materials and supplies incidental thereto. . . . \$

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"In the retail store situate as aforesaid, occupied by the insured and forming part of a building of three storeys in height, brick built, and roofed with composition, and otherwise occupied as dwellings."

If the assured used a motor for working a sausage-making and grinding machine it would be as well to specially mention this in item one, as although the machines it drives would undoubtedly be considered "utensils in trade," the motor is doubtful, so that with the inclusion of "electric motor and apparatus connected therewith and machines driven thereby" it is suggested the wording is fairly complete in its cover under all ordinary conditions.

Now in the above wording, what is to be gained by mentioning the various fixtures, fittings and utensils, and saying counters, blocks, hangers, knives, choppers, scales, etc., etc.? The same with stock. Why say consisting chiefly of so and so? When the trade is fully given and the items refer to the property as being in the trade mentioned, I fail to see the reason for further elaboration. In the above example I have inserted the words "including materials and supplies" in deference to the agency point of view previously mentioned, although they are really included under "stock-in-trade."

BRIEF WORDINGS VS. TALKING POINTS.

The example given is, of course, a simple case, but the same principles, i.e., the lack of necessity for a list of articles, apply to any risk, whether store or factory, and also to "building" and "ma-

chinery" items. I am sorry to say companies themselves in their printed forms do not always set a good example in the matter of brevity. Take, for instance, any "household goods" wording, reading "on household and kitchen furniture, furnishings and utensils" and read on through line after line of articles specially mentioned of which there could be no doubt as to their inclusion in the opening words; and "personal property of every description" disposes of a large mass of the remainder. If it takes a company about 200 words to cover the contents of a dwelling, how many reams of paper would an agent be justified in using in covering the contents of a general dealer? Of course it may be advanced that these long wordings are good "talking points" in getting business. Very well, then, do not cry for brevity in wordings! You can't have it both ways! Companies and agents, I recognize, are best judges of their own "talking points," so I will refrain from abusing this one too much and will let the question of elaboration of the covering items go at that.

(To be continued.)

ESTIMATING INSURANCE AGENTS' NUMBERS.

An estimated total of 409,698 licensed insurance agents in United States and Canada has been compiled by the commission in charge of the World's Insurance Congress events of the Panama-Pacific International Exposition from data furnished by the insurance commissioners.

More than usual interest attaches to this compilation, since it is probably the first time that any serious attempt has been made to arrive at an accurate estimate of the number of licensed agents. All lines of business are included in the compilation, particularly since in a great majority of cases the commissioners listed the total number of agents licensed without differentiating between the fire, life, and miscellaneous lines.

Many of the reports obtained by the commission are very indefinite, and give only the total number of licenses issued. Many agents, of course, represent more than one company, this being especially true with regard to local fire insurance agents. For that reason and in an effort to make the estimate conservative and just, the totals in such cases have been cut in half, except in the event that the figures furnished by the state were definite as to the exact number of agents licensed and in the number of licenses issued. The great total shown of 409,698, it should be remembered, does not cover home office officials, adjusters, medical examiners, clerks, stenographers, other members of office force, etc.

The Canadian figures given are 2,000 agents in Alberta, 3,000 in Manitoba, 2,750 in Ontario, 20 in Prince Edward Island, 1,100 in Saskatchewan. No statistics are given for other provinces. The figures are probably the nearest approximations which can be got, but the totals of 3,000 for Manitoba and 2,750 for the more important insurance province of Ontario suggest either that the figures published are a very long way out, or that competition among agents in Manitoba is particularly "fierce". Moreover, we decline to believe that there are only a score of insurance agents in the flourishing little province that is the "garden of the gulf".