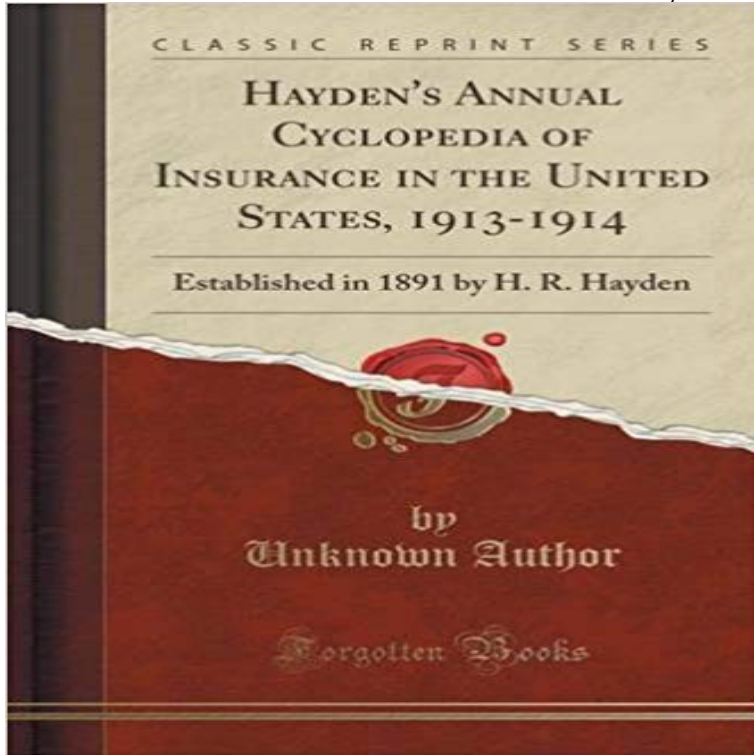


Haydens Annual Cyclopedia of Insurance in the United States, 1913-1914: Established in 1891 by H. R. Hayden (Classic Reprint)



Excerpt from Haydens Annual Cyclopedia of Insurance in the United States, 1913-1914: Established in 1891 by H. R. Hayden

Aachen And Munich Fire Insurance Company of Aix-la-Chapelle, Germany. Joseph A. Kelsey, manager for the United States, with headquarters at New York; S. H. Quackenbush, superintendent of agencies. Admitted assets, December 31, 1913, \$2,589,572; liabilities, \$1,414,719; net surplus, \$1,174,853. Abeille Fire Insurance Company, Paris, France. Starkweather Shepley, Inc., United States managers. Geo. L. Shepley, president; Emil G. Pieper, superintendent of agencies. Assets, December 31, 1913, \$594,718.90; liabilities (except capital), \$173,411.93.

Abandonment. In marine insurance the relinquishment of an insured ship or cargo to the underwriters when the same is damaged and the claim is for a total loss. There is no abandonment in fire underwriting.

Adjuster. The business of an adjuster as known in American fire insurance is to examine into losses and settle upon the amounts due. He is a regular employee of the company, usually, although there are some independent adjusters who work for any company employing them, temporarily, or on particular losses. In most cases, also, the adjuster acts as appraiser except where an official or technical appraisement is to be had. There have been at various times adjusting bureaus and adjusting companies, as well as adjusters for the insured, but as a rule the policy-holder is satisfied with the companys adjuster.

Adjustment. In fire insurance practice in the United States this work covers the act of the adjuster in settling a loss as well as its apportionment between different insurers. The latter is sometimes difficult and puzzling in the case of non-concurrent policies, and these difficulties have given rise to a number of rules for such apportionment. Among these are the Finn, the Albany, which is similar;

the National Board, Griswold, and Kinne. About the Publisher Forgotten Books publishes hundreds of thousands of rare and classic books. Find more at www.forgottenbooks.com This book is a reproduction of an important historical work. Forgotten Books uses state-of-the-art technology to digitally reconstruct the work, preserving the original format whilst repairing imperfections present in the aged copy. In rare cases, an imperfection in the original, such as a blemish or missing page, may be replicated in our edition. We do, however, repair the vast majority of imperfections successfully; any imperfections that remain are intentionally left to preserve the state of such historical works.

Welcome to the blog of Joan le Grande. I'm changing the blog to english so forgive me the dutch articles before. I already translated a few, keeping it up! Anyway, stay tuned for lifestyle articles and reviews about games or other nerdy stuff. Enjoy! Categories Comics Games Playstation 4 Wii U Lifestyle Posted by Joan le Grande in Games, Playstation 4 Leave a comment Tagsexperience, first look, Games, Playstation 4, Playstation VR review, ps4 VR review, virtual reality YES YES YES. I'm super hyped about the VR, but you obviously knew that already because of my last blogpost. There were a few hiccups because I ordered it online and I was working during the time it came. I stressed, freaked, jumped and finally gave up on the thought I got to play on the day it came out. But luck was on my side and when I got home, 20 minutes later the VR glasses arrived! In this post I will take you with me on my first experience with virtual reality. Was it as awesome as I hoped? Or is nauseating and not really my cup of tea? Read and find out!

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