

CATCH UP ON WAR RISK WORK

Period of Congestion and Vexatious Delays is Virtually at an End.

ANSWER WITH REAL LETTERS

Strides of Great Importance Made in Bringing Insurance Business of Bureau to an Absolutely Current Basis.

Washington. — Announcement is made by Director R. G. Cholmeley-Jones of the bureau of war risk insurance that the insurance division of the bureau is virtually at the end of its period of congestion and consequent dissatisfaction and vexatious delays, resulting from the great volume of work suddenly thrown upon it by the demobilization of the armed forces during the past year.

Former service men are assured that they will be answered promptly from now on with real letters, instead of with form paragraphs or unsatisfactory form letters, in all cases which require detailed and specific answers. This is the first time that the bureau has been in a position to give this assurance.

Strides of great importance to the millions of former service men and their relatives and beneficiaries, have been made toward bringing the insurance business of the bureau to an absolutely current basis in the prompt answering of mail and acknowledgment of premiums paid. The records of accumulated work disposed of show conclusively such an enormous and distinctive improvement in the expediting of the business that it is confidently believed that within the next month the insurance division will be giving as rapid and accurate service as do any efficiently managed organizations in commercial life.

Catch Up on Mail.
For example, the number of unpost-paid premiums, which last October was approximately 88,000 has just been reduced to an average of 10,000 or less than one day's work. With other necessary operations in the handling of remittances, a receipt will be sent out in a few days from the date of the original receipt of the remittance.

Unanswered mail in the insurance division shows a reduction of approximately 60 per cent from the daily balance of five months ago. Probably it will be two or three weeks before it will be possible to answer all the letters as quickly as it is now possible to mail out receipts for premiums. It is a matter of only a few weeks, however, before the answering of all letters in reference to insurance within four days of their receipt in the bureau will be the regular practice.

In the meantime, it is inevitable that there will be some impatience on the part of those service men who in the past have experienced difficulty in adjusting their insurance matters with the bureau, as a result of delay or unsatisfactory information, but the progress now being made indicates conclusively that these vexatious cases will be cleared up speedily, and that thereafter, although there will always of necessity, as in any large organization, be occasional errors and delays in the business in the bureau of war risk insurance, these difficulties will be reduced to a relatively insignificant minimum.

In order to cope with the great flood of mail which came to the bureau coincident with demobilization of the armed forces, each of the letters requiring searching of the records, which in many cases was done by inexperienced personnel, it was necessary to resort to form and paragraph letters in answering inquiries. In struggling with the volume of excess mail which piled up in the bureau, there is no question but that a large percentage of it was answered improperly and frequently delayed.

Many Letters Returned.
In a large proportion of the cases, the service men themselves, being unfamiliar with the necessity of giving full information about their cases, certificate numbers, full names, dates of discharge, etc., rendered it impossible to answer properly their inquiries. Others failed to give proper addresses, with the result that today numbers of letters addressed to former service men by the bureau, are being returned by postmasters from all parts of the country, accompanied by statements that it is impossible to find the addressee. Fragmentary or insufficient information also inevitably resulted in the miscrediting of premiums, due to lack of identification.

Some idea of the enormity of the job may be gained from the fact that the most recent figures show that the total number of applications for insurance received by the bureau was 4,610,388, totaling \$40,141,233,500, the premiums to March, 1920, totaling approximately \$325,000,000.

For a long period, it was necessary for the bureau to typewrite all of its addresses. This meant reference to a record in each case, multiplying the chances of errors and entailing an enormous amount of labor. With such an unprecedented business as came in, the bureau was flooded with applications, inquiries, remittances, etc., and it was a physical impossibility for the bureau to mail to each

of the 4,610,388 men on its list, information relative to the changes in rulings, etc., as rapidly as they were issued. To make even one complete mailing to each of the millions of addresses and at the same time to cope with the work of the bureau was an almost insuperable task. Naturally, much complaint developed on the ground that service men were unable to get information about what the bureau of war risk insurance was offering or was doing.

Handicaps Overcome.
Very serious handicaps in the addressing of the men have just been overcome. Through a special appropriation made by congress, the bureau has been enabled to put its entire list of former service men on addressograph plates, a task which has required several months and which has completely monopolized the plate-making section of a great factory. In the bureau of war risk insurance itself, over nine hundred people have been employed in putting the names and addresses on the plates.

In addition to enabling the bureau to make full mailings of its most important information to former service men and women, the sending out of premium notices has been enormously facilitated. The new system of printing both the premium notice and the premium receipt at the same time from the addressograph plate and by filing the returned addressograph notice in place of the premium receipt to credit the individual account with the remittance, reduces to a minimum the possibility of misapplication of premiums received. Additional safeguard rests in the fact that each addressograph plate carries the certificate or policy number, and the amount of premium regularly due from the service man. This prevents the errors that previously occurred, through repeated copying with a typewriter. In a great business where there are more than thirty million records, including the names of more than fifty thousand Johnstons, Johnsons, etc., and proportionately large numbers of Smiths, and Browns, occasional errors and misunderstandings were bound to develop, but the ironing-out process is now so well under way that even such discrepancies will be rapidly corrected.

Difficulties Reduced.
The promptness with which premium notices can now be mailed, is expected to obviate largely the difficulties and vexations which hitherto have been occasioned by premium notices being mailed where the payments had already been made. Prompt receipting for premiums, which now is possible and will be carried out, will largely do away with this difficulty, except, of course, where notices sent out in a previous month, are forwarded before the current payments could be credited.

Issuance of the insurance policies for the permanent (converted) government life insurance, which are desired by all the men who are insured, has been delayed pending the completion, which now has been passed.

The new policies are now being completed by the actuarial and legal experts and sent to the government printing office, and it is expected that they will be mailed out before June 1.

With the insurance business of the bureau on a current basis, it is now anticipated that former service men who have been deterred from keeping up their insurance by reason of the delays which they had experienced in the handling of their accounts, will take advantage of the very liberal provisions for the reinstatement of war risk insurance by the payment of two monthly premiums and a satisfactory statement of health and will get back on the books.

The new law has made the insurance very attractive by enlarging the list of permitted beneficiaries to include parent, grandparent, step-parent, parent through adoption, wife or husband, child, grandchild, stepchild, adopted child, brother, sister, half-brother, half-sister, brother through adoption, sister through adoption, stepbrother, stepsister, uncle, aunt, nephew, niece, brother-in-law, sister-in-law, a person who has stood in the relation of a parent to the insured for a period of one year or more prior to the insured's enlistment or induction, the children of such person; parent, grandparent, step-parent or parent through adoption of the insured's wife or husband.

Want Permanent Forms.
It is also anticipated that the provision of the new law which permits lump-sum payments, at the option of the insured on converted policies, (ordinary life, twenty-payment life, thirty-payment life, 20-year endowment, 30-year endowment, and endowment at age sixty-two) will greatly increase the number of conversions into the permanent form of government life insurance.

More than 105,000 applications for the conversion of war risk policies into permanent forms already have been received.

Former service men desiring to re-instate war risk insurance which has lapsed or been canceled, or to convert their insurance in cases where it is now in force, should apply to any post of the American Legion, the Veterans of Foreign Wars, or other organizations of former service men. Army Navy and Marine Corps recruiting stations, State Insurance Commissioners, any home service section of the American Red Cross, Salvation Army, Knights of Columbus, Jewish Welfare board, Y. M. C. A., or to other fraternal or welfare organizations which are in a position to furnish blanks and necessary information.

Mrs. E. F. McCoy of the Oswego section was in this city Tuesday afternoon and brought the news that the Harmony school house was destroyed by

fire that morning. The fire was caused by a defective flue, and the house, together with its furniture was destroyed.—Sumter Herald.

Grover Cleveland Bergdoll, a young millionaire of Philadelphia, has been sentenced to five years at hard labor for evading the draft act.

The town of Marion is arranging to have a great May day celebration on May 4, the feature of it being a "bat of flowers" which is to be in the nature of a beauty show. It is to be a great social event.

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