

Insurance - W. Compensator

January 2, 1918.

Mr. E. R. Cleyton, Secretary,
Harlan County Coal Operators' Ass'n,
Harlan, Ky.

Dear Sir:

I had a letter from Mr. H. W. Wilson some two weeks ago relative to his inspector in this field and in answering his letter I gave him some of the facts in the matter. On December 31st I received another letter from Mr. Wilson and I quote from his letter as follows:

"If it is the wish of the Harlan County Operators to employ an inspector to teach First Aid and help cut down the insurance rate, I would be glad to recommend a competent man for such work as I know of several such.

On the other hand, it seems to me that any expenditures on the part of the members for such a purpose is unnecessary if they are insured with us as it is the duty of our inspectors to give just such service to our assured. I know that it has generally not been done in the past and unfortunately our agents do not always know just what privileges our assured have. They have, therefore, often failed to tell the assured that if the latter will request it we will be glad to have an inspector visit his mine and give him safety service and assistance in improving his mine so as to get the lowest insurance rating. We will also be glad to have our inspector train men in First Aid and Mine Rescue Work.

I will appreciate it as a favor if you will bring this statement to the attention of the members of the Harlan County Operators' Association and assure them that I will be glad to do what I can either in the way of aiding them to employ their own safety engineer, or in giving them what I believe should be equally good service through our inspection organization providing they will request such service of their own insurance agent."

I have given you the gist of Mr. Wilson's letter and if you see fit you can bring it up at your next meeting or write the operators direct. Would say that Mr. Wilson is a personal friend of mine and I felt that he was willing to give the operators better service than they are now getting from the present Safety Inspector and it seems to me from what Mr. Wilson says that the operators can get about all they want and need without going to any extra expense.

Yours very truly,

SUPERINTENDENT.