AMONG THE INSURANCE MEN

Progress of Fire Underwriting as Viewed Through a Veteran's Glasses.

CAPTAIN PALMER GIVES A FEW POINTERS

Indemnity Contracts and Risks—Evil Result of Competition During the Past Twenty-Five Years—Events of the Week in Insurance Circles.

Captain Palmer of this city was interviewed yesterday upon the subject of fire underwriting, and expressed himself exhaustively, as follows:

"To insure against loss by fire means the making of a contract by a party, company or corporation that has, first, the legal right to make such contract, and, second, but not least, the cash to make good the indemnity promised. No such contract would be valid without a consideration, and no party seeking such protection would consider insurance good if no premium was demanded or paid, as there is a hazard insured against, a possibility of loss. It stands to reason that there must be a cost price for an insurance policy. I mean, of course, a contract that gives what is bargained for in case of loss. To find the cost price is the essence of underwriting. Perfect and correct underwriting comes when the underwriter learns to charge a fair paying rate for every risk insured and learns to draw up the contract or policy properly; to fix the proper cost for the indemnity promise is the first duty of the underwriter. To sell goods at a profit the successful merchant fixes the price by the pound, yard or gallon, finding the cost price and fixing the selling price after adding cost, expense, etc. The underwriter must fix his price on the same basis. Cost is shown by experience tables, covering in fire underwriting more than 160 different classifications of risks. Fire losses and receipts for a given number of years show remarkable averages, proportionate with the growth and wealth of the country—as wonderful as birth and death averages, which can be figured as correctly for the future as can be the next eclipse of the sun. Competition in fire underwriting during the past quarter of a century has wrecked experience tables, caused companies to disregard cost figures, and as a result has brought the business of insurance on the verge of ruin, and in disreputs with their patrons and the public in general. A desperate struggle is being made by the better companies left to return to good practices in fire underwriting. One move is the 80 per cent clause—the first step toward a better and safer clause for the companies and the country in general, three-fourths clause, no more, no less. Take no risk beyond three-fourths the actual cash value of the property at the time of the fire, and write no risk for less than three-fourths of its value, basing the premium upon the value of the property insured and on the hazard of the particular classification to which the risk belongs, relying upon experience tables for the cost price of the hazard, giving credit for superior construction, location, fire protection, and, I would go farther, even to the financial standing of the owner, general reputation, character, prosperity of the business, the town, the country.

"For obvious reasons the last items, which enter very materially in the hazard, must be secretly charged for—for the first items every insurer should be permitted to see the figures. No good business man would insure in a company that he knew was charging too little for its indemnity contracts. Insurance is not a question of friendship. The business of the country demands that the many shall contribute to the losses of the few—as good government demands taxes and loyal support, even to rallying the people to arms, otherwise the fabric must fall. If the idea of insurance is good, it must be kept good in the full sense of the word; if it is bad, it is wholly wrong and should be done away with. As a business it has kept pace with the commercial progress of the world for 2,700 years, growing stronger every year, until now it represents absolutely the business life of the commercial world. Without its protecting influence—the combination that lessens the hazard of loss—there would be sore disaster in every fire loss, in every death. If rates are too high the business interests of the world will reduce the same by healthy competition, by reducing the hazard insured against, by stopping, by the aid of wholesome laws, a fire waste that is fast bankrupting the whole country. The 80 per cent clause before mentioned is a scheme to fix the cost price of insurance. A 1 per cent rate on 50 per cent of the hazard is much less profitable than a 1 per cent rate on 80 per cent of the hazard, as $500 is to $800.

"The cost of doing the business for the $500 premium is more, too, because with only 50 per cent insurance there is a greater chance of total loss. A loss with 80 per cent insurance gives the underwriter a chance for salvage on which a premium has been paid. Twenty per cent is a safe margin against moral hazard. An insurer carrying 80 per cent insurance is entitled to a better rate than one carrying only 50 per cent insurance, thus: 'Tis true that an intelligent and equitable rate cannot be charged unless the amount of indemnity contracted for is known. Every risk should stand on its own bottom, as the idea is commonly expressed, start with a basis rate, charging for every deficiency in construction for exposure, occupancy and so forth. This business of insurance must be economically and honestly conducted by honest, intelligent agents and managers. To that end the business public should be protected by good laws, for the most stringent supervision of companies, as their ability to meet their obligations to fulfill to the letter their contract. Both insurer and the insured should be compelled by the courts to stand true to the contract made. More light should be given to the business of insurance than to any other business, for it is a business in which the entire public is interested. The commissions and salaries paid to agents and officers, the actual cost of doing business are items of interest to the general public, nearly as much so as the reserve for reinsurance, net surplus, etc."

Going to the Wall.

The Columbian Fire Insurance Company of Louisville made an assignment last week. This company had about $5,000 in premiums in Omaha. Brennan, Love & Co. and Barnard and Giles handled the local business of this company.

The Anchor of London has gone out of business.

The Burlington of Burlington, Ia., has assigned. The company did a large business in Kansas, about $70,000 in premiums being received annually. Most of this was term business, upon which a reinsurance reserve of 90 per cent of the premium for the first year is charged.

So far as known there has been no statement of the Burlington's condition made public since December 31, 1892, a careful perusal of which develops many interesting features. This statement was as follows: Capital stock paid up, $200,000; total assets, $393,167; reinsurance reserve, $136,232; gross liabilities, $172,347; premium receipts, $218,997; total receipts, $234,260; losses paid, $154,548; total expenses, $280,471. In the item for reinsurance reserve rather a "juggling" process appears, whereby it is reduced from $240,902 to $136,232 by the reinsurance of $230,853 in premiums during the year 1892. This reinsurance, while a considerable deal, had never before been noticed and was not made public at the time it was consummated. The statement, however, was accepted and no questions were asked.

Even Massachusetts is in the wave of depression. Depreciation in the value of real estate and heavy marine losses have decided the stockholders of the Wellfleet Marine Insurance company to wind up the affairs of the company. It has been in existence the past twenty-five years. The assets will probably be sufficient to pay nearly 100 per cent to stockholders.

Attorney General Hastings' Decision.

Fire underwriters in Nebraska are somewhat jubilant over the action taken by Attorney General Hastings with relation to the Lloyd's companies in this state.

For some months vehement protests have been pouring into the office of the insurance department of the auditor's office, all directed against the insurance company known as "Lloyds." It seems that this company is a foreign company that adopts unusual methods in transacting its business. It has no agents, or, if it has, the fact is studiously concealed from the knowledge of the insurance department and from the general public. It does most of its business by mail and seems to have headquarters in New York, Philadelphia and other eastern cities. It has been writing a great many risks in the larger cities of Nebraska, doing an especially large business in Omaha. Other companies that are required to live up to the Nebraska law complain that "Lloyds" is permitted to run without any interference upon the part of the state authorities. Finally, on January 13, Auditor Moore referred the whole matter to the attorney general. After a careful investigation, Attorney General Hastings has addressed a reply to the inquiry of Auditor Moore, setting forth the provisions of the Nebraska statutes in the premises, and saying that unless "Lloyds" lived up to all the requirements, its promoters were liable to criminal prosecution.

Insurance Items.

The salvage corps idea has drifted into a trance.

There is much trouble at Albany, N. Y., on account of the deficient water supply.

The New York Life will hereafter print in red ink on the margin of its applications a notice concerning the law against rebating.

out saying, but the utility of such a system as a private enterprise has yet to be determined.

"The Unwisdom of Anonymous and Misleading Literature" is the topic for discussion by life underwriters associations this month.

Natural premium companies have distributed in the past twenty years half a billion dollars, to widows and orphans. They pay at the rate of $1,000,000 weekly.

The bill exempting railway ticket agents who sell accident insurance tickets from paying the regular insurance license fee was defeated in the Georgia legislature.

The Boston Store fire losses have not been paid as yet, but a basis of settlement has been reached and it is said losses will be fixed up within the next week.

Advices from Fargo, N. D., state that the recommendations of the inspector regarding the defective electric wiring in the city are being carried out as fast as possible.

Steel hull vessels have not proved profitable for marine underwriters, and it is asserted that they intend putting them on a par with or lower even than wooden hulls.

Underwriters at Hagerstown, Md., demand that the city council provide a fire-alarm system, shut-off nozzles for hose, a paid fire department, additional hydrants, increase in the water supply, etc.

The electric light fires in the south have caused companies to cancel out on many plants where the inspector has reported defects. The wiring in some North Carolina towns is so bad that rates have been increased.

The fire insurance rumpus at Louisville seems to be growing. About a half dozen strong companies are out of the board and are writing at old rates, while board companies are trying to hold business on the new and higher rates.

A bill is to be introduced in the Ohio legislature requiring accident insurance companies to deposit with the insurance commissioner bonds or securities to the amount of $100,000 before receiving a license to transact business in the state.

At the February meeting of the Louisiana Sugar Planters' association it was suggested by A. A. Woods of New Orleans that a mutual insurance company for sugar houses be formed. The planters are dissatisfied with present rates and clauses. The matter was discussed at considerable length.

Recognition of the act of Superintendent Snider of the insurance department of Kansas has at last been taken by officers of the Home Insurance company of New York, and within a few days agents in the state will receive notification to suspend business until the dispute is settled and the Home restored to its rights.

The Weekly Underwriter discredits the story that an organization of fire insurance managers is being formed to supersede the New England Insurance exchange and Southeastern Tariff association. "It is not likely," says the Underwriter, "that fire underwriters will, at this time, abandon any aids to a successful prosecution of business, least of all that they will destroy the two eastern associations upon which they have heretofore so fully relied."

The insurance commissioners of Pennsylvania says: "While I regard life insurance purely as a business, and not as a charity, yet in every thread of its warp and woof I can see the golden tints of the sweetest and rarest charity in the world. It is one of the ladders reaching from heaven to earth, adown which comes the answer to the prayer of the widows and orphans as they humbly list, 'Give us this day our daily bread.'"

The thirty-fifth annual report of the New York State Insurance department gives official figures showing how the fire underwriting institutions fared in 1893. The fire premiums received were $21,690,373.45; fire losses paid, $15,143,836.72; fire losses incurred, $15,106,601.55. The estimated amount of expense for the transaction of this business is now taken by the superintendent to be 33 1-3 per cent instead of 30 per cent, which latter amount has been the percentage assumed in the case of this item heretofore. It is $7,230,199.49, which, if added to the incurred losses, makes a total of $22,336,726.04; showing, as compared with the premium receipts, an apparent net loss of $646,352.59.

BOOKS AND PERIODICALS.

"What Are Rules Made For?" is the principal theme discussed in the January Architects' Electrical Bulletin. Published at New York city.

The Omaha Druggist for February is out on its usual pilgrimage. It very appropriately heads its news items as "pellets." Omaha Druggist, Omaha.

"Harold's Valentine Bush" is a timely short story for children very appropriate for February's Our Little Ones and The Nursery. The Russell Publishing Company, 196 Summer street, Boston.

A splendid portrait of Elizabeth Palmer Peabody with a review of her eventful career opens the February number of The Kindergarten News. Milton Bradley Company, Springfield, Mass.

"There's Nothing Too Rich for the Baby" is the catching title to some new music that has already achieved fame in the old world. It is composed by H. W. Petries. Phelps Music Company, 52-54 Lafayette place, New York.

Goldthwaite's Geographical Magazine for January discusses the prospects of future polar expeditions, showing the great advantages they will have over those of the past. The article is by Robert Stein, United States geological survey, and is entitled "The Proposed Exploration of Ellesmere." Goldthwaite's Geographical Magazine, 27 East Twenty-first street, New York city.

"Francis Fletcher, Explorer and Priest," is the title of an interesting article by the bishop of Iowa appearing in the quarterly edition of the Sewanee Review. The subject of the article accompanied Sir Francis Drake in his voyages, and illustrates the religious side of the grim buccaneers, who prayed and fought with equal zest. The University Press, Sewanee, Tenn.

The Anaconda Standard displays its enterprise by the issue of an almanac for 1894 in which facts and figures relating to the city of Anaconda and the state of Montana are collected. It is a valuable addition to the statistics of the west. Among the facts revealed it shows that the total mineral product of Montana from 1862 to 1892 was $360,441,341. Anaconda Standard, Anaconda, Mont.

The Value of Cereals and Vegetables as food stuffs is discussed by James Wood, M. D., in the February number of The Dietetic and Hygienic Gazette. The writer argues that "nutrition depends upon digestibility. It would make no difference how rich a foodstuff were in nutritive elements if they were in such relation to other elements as precluded their being appropriated to the use of the system." The Gazette Publishing Company, 1218 Broadway, New York.

A very learned disquisition entitled "Fabian Economics" is contributed by W. H. Mallock in the February number of The Fortnightly Review. The author shows the drift of English socialistic thought and then replies to its claims. Herbert Spencer contributes to this number a brief outline of the characteristics of his distinguished friend, the late Prof. Tyndall. Leonard Scott Publishing Company, 231 Broadway, New York.

Beds and Bedrooms is a theme made very interesting in the February edition of The Sanitarian. The couch of the sleeper and the invalid, the infant and the decrepit and aged, and their sleeping apartments as found in all lands and in past ages, as well as many historical records and incidents relating to effects upon health are reviewed, making a most interesting article. The Sanitarian, Brooklyn, N. Y.

Extracts from "96; A Romance of Utopia," by Frank Rosewater, now in press, contains an account of the platform of an imaginary political party called the Free Labor party, supposed to have sprung up in 1896. In this platform the main issue is between capital and labor, and their relations are presented in a novel and striking manner that will be of great interest to the labor world. Financiers and economists will also find in it much to ponder over. The work is being published in Omaha.

Richard H. Edmonds in the February issue of The Southern States contributes a valuable essay on "The Increase of Cotton Production." The writer says "the cultivation of the cotton plants, the manufacture of its fibre and the distribution of its product afford employment to a much larger amount of capital and labor than any other branch of mechanical industry, and yet so far as Europe and America are concerned this vast agricultural and manufacturing system has been built up almost within the limits of the past century." Manufacturer's Record Publishing Company, Baltimore, Md.

The second volume of "Orations and Addresses of George William Curtis," edited by Charles Eliot Norton, is now out, and is almost entirely devoted to the problem of civil service reform, which is treated in all its important phases and viewed in various aspects. This volume alone makes a book of over 500 pages, and the flood of words spent in support of the reform must impress the student very much like a vigorous but unsatisfactory treatment of symptoms, indicating clearly that the evil sought to be remedied has its source much deeper than the surface of experience. Harper & Brothers, New York. For sale by Megeath Stationery Company, Omaha.

Under the caption, "Free Trade in the United States," Chauncey M. Depew in the February issue of The Nineteenth Century enlightens the British readers of this periodical on the politics of our country. As a brief synopsis of our political movements and parties it is a very able presentation, giving to the reader a clear and correct idea of the causes leading to the present situation. In the course of his remarks he confides to his readers the statement made to him by the late Secretary Blaine, that while in President Harrison's cabinet he had 150 vacancies to fill and was obliged to deal with 4,000 applicants. Leonard Scott Publication Company, 231 Broadway, New York.

"The Dogs and the Fleas," by one of the dogs, as the author explains its anonymous source, is a satire upon the poor and the rich and may perhaps be likened to the barking of a dog who don't know how to get at his enemy but who seems to realize there must be an enemy where there is so much bite. The style of the work is in no sense instructive, but rather scurrilous, and is of a nature to bring the cause of labor into contempt. It is easy to get rid of the fleas by setting fire to the hair, but the problem is, do so without injury to hide or hair—to kill the fleas without also killing the dog, in other words to remove evils without creating greater evils in their place. Douglas McCallum, Chicago.

"London Money Power, the Great Red Dragon," by L. B. Woolfolk, is a conglomerate combination of fact and fancy epitomizing the struggle for truth and utterances of error with which the age is laboring. Following in line with a recognition of innate wrongs involved in the prevailing system of commerce, the writer here and there strikes a brilliant spark of truth, and then again soars in flights of imagination that sound as if coming from a victim of nightmare. In this strain he connects the London money power with prophecies of the scriptures showing that a flighty imagination can easily fall into deducing almost any sensational wonders. L. B. Woolfolk, 90 Fulton street, New York.

The Chicago Daily News Almanac and Political Register for 1894 has made its appearance. Being a standard authority on matters treated of in the best publications of this kind, it needs no extended notice. Briefly, therefore, it may be said that in addition to the usual statistical matter covering elections in every state, which has been compiled with great care, the present volume contains many articles of especial value to the American citizen who desires to keep posted on the leading political questions or events of the day. Among them are to be mentioned those of the Hawaiian difficulty, the Bering sea arbitration, the dispute between France and Siam; farms and farm mortgages, modes of assessing and collecting taxes in each state in the union, the national silver convention in Chicago, the repeal of the purchase clause of the Sherman act and the international monetary conference. The Wilson tariff bill, as framed by the house ways and means committee, is compared, item by item, with the McKinley law. As a handbook of reference this complete and yet compact almanac is unexcelled. Price 25 cents. The Daily News, Chicago.

We are under obligations to Commissioner Thomas J. Dowling for parts I and II each of the ninth and tenth annual reports of the Bureau of Statistics of Labor of the State of New York covering the years 1891 and 1892. The causes and effects of strikes and boycotts upon each of the many trades and occupations, particularly their relation to wages and to the subject of relative wages in various occupations, may be studied to great advantage from the numerous tables of statistics and facts presented in these volumes. The number of persons engaged in these occupations is also shown, and what makes the whole more valuable is an elaborate index through which its manifold information may be quickly reached. The subject of the eight-hour day, child labor, the workday of minors, meal hours, holidays, sanitary regulations, protection of life and limb, payment of wages, prison labor and labor organization are severally reviewed in summarizing the results of observation. All in all, it is a valuable acquisition to the world's knowledge relating to the regulation of labor. Bureau of Statistics of Labor, Albany, N. Y.

Two of the most valuable articles in the great American and English Encyclopaedia of Law now assuming such extensive proportions are contributed to the twenty-third volume by Mr. Charles S. Lobinger of the Omaha bar upon the subjects "Stock" and "Stockholders." Each of these articles constitutes a concise yet exhaustive treatment of the most important points of legal construction that have arisen in the many cases in our courts involving the rights and liabilities of members of incorporated companies. The material is admirably classified so that the reader may at a glance find the topics in which he is interested and the statements of law are amply supported by numerous citations of current reports and authoritative text books. Mr. Lobinger's contributions evince the expenditure of much time in careful research and the results fully meet the requirements of a ready and accurate work of reference.

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