

News from the Insurance Field

ONE WAY TO STOP REBATING

President N. Z. Snell Believes He Has System to Stop Abuses.

AGENT IS NEVER BENEFITED

Purchaser of the Policy is the Man that Gets the Long End of a Practice that is Cheapening.

"One of the abuses which the new insurance code does not wholly provide against is that of rebating," writes N. Z. Snell, president of the Midwest Life. "The code defines rebating as:

"The penalty inflicted for rebating consists in revoking the license of the insurance company or agent found guilty of such an act, but no penalty is imposed upon the one accepting a rebate.

"Among the evils to which rebating contributes are:

"First—it fosters deceit. The premium actually paid is not the one expressed in the policy, but another and a secret one. Even where there are no penalties inflicted for rebating, the practice is never indulged in openly. Modern business methods are along the line of publicity.

"Second—it discriminates against policy holders. This discrimination applies to both policy holders in the same company and to policy holders in different companies. No defense can be made to rebating in insurance which would not equally apply to rebating by railroads, street car, telephone and other public or quasi-public corporations. The large policy holder and the one who is the best able to pay the full premium is the one who always gets the benefit of a rebate. It is the banker, the successful business or professional man who is favored in this respect. Usually there is no real competition in the sale of an insurance policy. The agent sells or does not sell his prospect either because he does or does not interest him sufficiently in the proposition. Whenever a man lets it be known that he is in the market for a large policy, it can be put down that in nine cases out of ten he is looking for the agent who will give him the biggest rebate.

"Third—it demoralizes the agent. There is no doubt that at times it is a big temptation to the agent either to offer a reluctant prospect a part of his commission in order to close the transaction, or to accede to the suggestion or demand of the prospect that a rebate be given. Whenever he does, however, he lowers his efficiency as a salesman. It is a tacit admission on his part that his policy is not worth 100 cents on the dollar, or that he is not capable of selling it for its full value. A rebate once given makes it all the harder to resist giving another, and then another. The agent simply comes to follow along the line of the least resistance.

Penalty is Severe.

In depriving an agent or a company of a license to do business a severe enough penalty is inflicted. In my judgment, without attempting to impose a fine or imprisonment, so in these cases the present code fully covers the ground. The question, however, remains as to how to deal with the one who accepts a rebate. Making such a party guilty of a misdemeanor and either fining or imprisoning him has in practice proved to be a dead letter. The remedy I would propose is to reduce the amount of the recovery on a rebated policy to the amount the premium actually paid would purchase. This could be accomplished by the addition to our insurance code of the following, or some similar section:

The amount of insurance wherein the insured has received or accepted, either directly or indirectly, any rebate of the premium or agent's or broker's commission, shall be reduced in such proportion as the amount or value of such rebate, commission or other consideration so received by or for the insured bears to the total premium payable on such policy according to its terms at or prior to the time the same becomes a claim. The amount of which any policy is so reduced shall be paid by the company to the state treasurer for the use and benefit of the school fund of the state of Nebraska.

Gain Nothing.

"The objection urged by some to such a plan that an innocent beneficiary ought not to be deprived of receiving the full face of the policy, is completely answered when it is recalled that it is the act of the one who takes out the policy in not paying the full premium that has reduced the amount to which the beneficiary is entitled. The beneficiary gets all the insurance that the insured paid for and no beneficiary should be entitled to receive any more.

The insurance company which has given a rebate, either directly or through an agent, could gain nothing by the transaction under such a law, because the amount of the face of the policy which was withheld from the beneficiary is paid to the state for the use and benefit of the school fund.

Insurance Notes and Personalities.

Detroit has appropriated \$50,000 for school dental inspection and clinics in 1914.

In Wisconsin seventy-two towns have entered a state-wide social center organization.

The cargo on the burned steamer Volturno was insured by London underwriters for \$400,000.

A special committee of the Boston Chamber of Commerce which investigated fire insurance rates, reported that the

last lines and went through with their closing scenes; at both the procession of ushers carrying flowers to be presented across the footlights was imposing, and at both speeches, tearful and sincere, expressing the regrets of the popular leading women at leaving, were listened to by gatherings that shared both in the tears and the sincerity.

Miss Lang and Miss Stone Get Many Flowers and Make Short Speeches Full of Tears.

"Getaway night" was celebrated at the Boyd and American theaters Saturday night as it was never before. It is the first time in Omaha's history that two clever women were pitted one against the other as leaders of resident stock companies, and the situation has been interesting from the first. One of its features has been the friendship that has existed between Miss Lang and Miss Stone. This has not been perfunctory, but real. However, the sequence of deals that resulted in both companies being practically disbanded at the same time has made the situation one for a comic writer.

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Casualty Insurance and Workmen's Compensation Acts

As the year draws to a close it becomes increasingly evident to students of the present situation in the casualty business, that at least one if not more companies will strive to withdraw with honor from the liability field.

"It has become clear," says the New York Commercial, "that the legal limit in claim and loss reserves is insufficient in a number of instances to meet the accumulated claims. The experience of more than one company has been embarrassing and it is believed that the stockholders must be called on for additional funds before these companies can make a statement which does not show an impairment of capital.

"On the other hand, the certainty that workmen's compensation laws will eventually crystallize into an experience which will enable the underwriters to determine adequate rates for employers' workmen's compensation has encouraged the liability business has encouraged the contemplated entrance of considerable new capital in the business after the beginning of the new year."

Reinhold R. Koch, president of the Detroit conference, announces that organization is giving active consideration to efforts to modify existing and proposed workmen's compensation acts so that the industrial accident and health companies will be enabled to participate in the business. Loss of existing business is feared.

Compensation indemnity is really accident insurance, although it must be now issued under liability forms because payment under an accident policy does not relieve the employer of liability whether he pays the premium for the insured or not.

The conference is also prepared to work with the companies doing a liability business to prevent the enactment in various states of compulsory state insurance laws. Other plans, says Mr. Koch, are ready to effect the following ends:

Oppose laws which increase the tax on our premium income.

Introduce laws which will decrease tax on our premium income.

Abolish publication of annual reports in local newspapers.

Abolish municipal licenses.

Co-operate with insurance superintendents in passage of proper laws and prevention of vicious laws.

Educate members of state legislatures on insurance questions.

Educate the public generally on the subject of health and accident insurance.

Secure standard provisions and conditions in all states.

Eliminate so-called "frills."

Prevent further stock promotion schemes.

Reduce our letter postage to 1 cent.

Develop a uniform classification of risks.

Develop a uniform schedule of medical fees.

Prevent the "twisting" of agents and business.

Secure proper licensing of all agents.

Protect the companies against loss from undesirable agents.

Secure real co-operation between companies in settlement of claims.

Mr. Koch is conducting an active campaign to increase the membership of the association. He calls attention to the fact that there are now enrolled seventy-three companies writing 95 per cent of the industrial accident and health business in the United States.

BUYING DIVIDENDS

The Midwest Life issues only stock or low premium policies. It does not charge more than every insurance company knows is necessary, and then attempt to justify the act by promising to return the overcharge in the guise of a dividend.

A dividend on a life insurance policy is in no sense a profit. It is only the return of that part of the amount necessary to enable the company to pay all expenses and losses and set aside the required reserve. In other words, it is the change the company returns after retaining the actual cost of the insurance. Remember, the rate charged by them. The excess over the rate charged by other old life companies is the price of the security in

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Arkansas People Lose \$800 to Band that Get Half Million in Chicago.

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Arrested in Columbus, Ohio, by Chicago Officers and Funds Perpetrated Here Brought to Light.

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Williamson says he represents several persons in his town who were fleeced out of \$500 here by W. R. Ferguson, alias "Alva Brown," alias Prof. W. Stone, alias Prof. S. P. McElree, and Mrs. Louise Russell, who were arrested in Columbus. He wrote to Maloney offering to spend additional money to aid in the prosecution and to offer the services of his clients as complaining witnesses.

According to the letter now in the hands of Maloney, Ferguson, as he is generally known, organized "The Oak Ridge Investment company" and "The Invisible Brick Lifter company" here.

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News dispatches from Chicago and Columbus state that the couple under arrest are the leaders of a gang that has been operating all over the country for several years.

Persistent Advertising is the Road to Big Returns

Elsasser Family to Hold Reunion Here November 1

The Elsasser family, of which there are about 200, will hold its first annual reunion November 1 at Miller's hall at Seventeenth and Vinton streets. All of the 200, with the exception of two or three families, reside in Omaha.

The family is one of the oldest as well as one of the largest families in Omaha as it was established here by Jacob Elsasser forty years ago when he married Miss Amelia Thum. The Elsassers are of German descent, and like all Germans, are good, home-loving citizens and are well known as honest, frugal and thrifty.

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National Life Insurance Company

The National Life, chartered by the State of Vermont in 1859, supplies a continuous record of sixty-four years' work. It is particularly strong in its asset and insurance composition, purely mutual and impartially, scientifically managed upon the doctrine of ownership by the insured and of an unsurpassed service to its members. It grants the best form of LIFE, ENDOWMENT, TERM, ANNUITY and INCOME insurance at the lowest net cost, impressively demonstrated by the fact that it has set aside, for payment of dividends to policyholders during the current year, over one million dollars. The public is notified that the Supreme Court of the United States has handed down the decision that our company is the only one entitled to the name of National Life Insurance Company and to all mail so addressed.

Correspondence without prejudice to the writer is invited and will have prompt attention.

J. V. STARRETT, State Agent

401-2-3 Paxton Bldg. Douglas 126.

Guarantee Fund Life Association

OMAHA, NEBRASKA.

Organized January 2, 1902.

Assets, Oct. 1, 1913. \$1,212,304.70

Reserve Fund Oct. 1, 1913. 885,299.54

Securities with State Department, Oct. 1, 1913. 583,387.50

Policies provide death, disability and old age benefits, and are incontestable after two years from their date.

Unselfish men desire life insurance for protection—for the family. That is the only kind of a policy we issue. Men only, 21 to 50 years, are eligible.

Since death insurance is life insurance mainly for protection, why not buy a policy that will best serve your needs?

Guaranteed rate per \$1,000 insurance, age 35 years, \$13.30. Other ages in same proportion.

Home Office : : Brandeis Bldg.

Phone Douglas 7021.

See TOM KELLY "The Insurance Man."

LIFE INSURANCE

ACCIDENT INSURANCE

Eighty-five Millions Assets.

PHONE DOUGLAS 661.

Record for Nine Months

(1913)

Total Paid to Policy Holders, Including Death Losses:

\$280,759.10

Income from all sources:

\$1,015,227.87

Total gain in assets:

\$503,426.67

Liberal Dividends Paid to Policy Holders.

THE BANKERS RESERVE LIFE COMPANY

Bascom H. Robinson, Pres. R. C. Wagner, Sec'y.

R. L. Robinson, Vice-Pres. W. G. Preston, Treas.

HOME OFFICE, OMAHA, NEBRASKA.

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Ak-Sar-Ben Accident Policies

The largest measure of protection for the smallest cost.

Patronize a home company that merits your support.

National Fidelity & Casualty Company

Accident, Fidelity and Surety Bonds, Plate Glass, Burglary, Liability.

Savings Bank Life Policy Have You Seen It?

G. W. NOBLE

General Agent

CHARLES L. KOFFER, Special Agent.

J. C. RITCHMAN, Special Agent.

OFFICES:

639-643 Brandeis Bldg., Omaha.