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UNITED STATES DEPARTMENT OF AGRICULTURE

Bureau of Agricultural Economics



Agricultural Economics Bibliography No. 67

CROP AND LIVESTOCK INSURANCE

A Selected List of References to Literature
Issued Since 1898

Compiled by
Esther M. Colvin and Margaret T. Olcott
Under the Direction of Mary G. Lacy, Librarian
Bureau of Agricultural Economics

Washington, D. C.
November 1936

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FOREWORD

Although a suggestion for a system of general crop insurance came from Benjamin Franklin as early as 1788, it was not until 1899 that the first experiment in this type of insurance was made in the United States. This bibliography, therefore, is designed to cover the years 1899 to date. However, the student interested in publications issued before 1899, will find valuable material in P. Mayet's "Agricultural Insurance in Organic Connection with Savings-Banks, Land-Credit, and the Commutation of Debts," translated from the German by Arthur Lloyd, and published in London by Swan Sonnenschein and Co. in 1893.

The bibliography includes, as well as a section dealing with crop insurance, that is, all-risk crop insurance, material relating to other forms of agricultural insurance. These forms are: Hail insurance, which is extensively written both in the United States and in foreign countries; livestock insurance, perhaps the oldest type of agricultural insurance; frost insurance which is a development of recent years; and forest fire insurance.

References to material relating to the insurance of agricultural labor have been omitted. Material dealing with fire insurance has been included only when it related to growing crops or to standing timber.

Only the references relating to material published in foreign languages for which English summaries could be readily obtained, have been included. The need for a comprehensive bibliography dealing with foreign material is recognized and it is hoped that some agency may undertake it in the near future.

The bibliography is classified under broad subject headings, with references arranged alphabetically under country in each section. There is of necessity a large general section followed by sections dealing with crop, forest fire, frost, hail, and livestock insurance. Under these broad subject headings may be found references to material relating to the history of these different types of insurance; experiments which have been made in the past; plans presented within recent months; legislation, both proposed and actual, and comment and opinion as to the feasibility of such insurance.

A detailed subject and author index is appended.

This bibliography has been hurriedly compiled to meet a present demand and it is recognized that there may be other material which should have been included. It will be appreciated if such material is called to our attention.

The advice of the members of the staff of the Division of Agricultural Finance of this Bureau, who are working with the subject of crop insurance is gratefully acknowledged.

Mary G. Lacy, Librarian
Bureau of Agricultural Economics,
U. S. Department of Agriculture

November 1936.

SOURCES CONSULTED

Card catalogues of the following libraries:

- U. S. Department of agriculture
- U. S. Department of agriculture, Bureau of agricultural economics
- U. S. Department of agriculture, Forest service
- U. S. Department of agriculture, Weather bureau
- U. S. Department of commerce
- U. S. Library of Congress

Indexes and Periodical Sets:

Agricultural Economics Literature; issued by U. S. Department of agriculture, Bureau of agricultural economics, Washington, D. C. v. 1, 1927 to v. 10, no. 9, November 1936.

Agricultural Index; issued by the H. W. Wilson Co., 960 Univ. Ave., New York. v. 1, 1916 to v. 21, no. 9, September 1936.

Congressional Record, Washington, D. C. v. 32, 55th Cong., 3d sess. 1898/1899 to v. 80, 74th Cong., 2d sess., 1936.

Experiment Station Record; issued by U. S. Department of agriculture, Office of experiment stations, Washington, D. C. v. 10, 1898-1899 to v. 75, no. 2, September 1936.

Gt. Britain. Board of agriculture and fisheries. Journal. London. v. 7, 1900-1901 to v. 41, 1934-35. 10 G79J

International institute of agriculture. Monthly bulletin of economic and social intelligence. Rome. v. 1, September 1910 to v. 17, no. 8, August 1936. 280.29 In83
Title varies.

International institute of agriculture, Bureau of agricultural legislation. International yearbook of agricultural legislation. Rome. v. 1, 1911 to v. 25, 1935. 30.5 In82

Public Affairs Information Service. Bulletin; issued by Public affairs information service, 11 W. 40th St., New York. v. 1, 1915 to v. 23, no. 2, Oct. 10, 1936.

Social Science Abstracts; issued in New York. F. Stuart Chapin, Editor-in-chief. v. 1, 1929 to v. 4, 1932.

U. S. Superintendent of documents. Catalog of public documents. Washington, D. C. v. 4, 55th Cong., 1897/99 to v. 21, 72d Cong., 1931/33.

Bibliographies:

Bercaw, Louise O. List of references on live stock insurance.* 7pp., typewritten. [Washington, U. S. Dept. Agr., Bur. Agr. Econ.] 1928.
*This list is intended to supplement the List of References on Insurance of Live Stock, compiled by the Library of Congress, April 1, 1915.

Bercaw, Louise O. A list of references on the organization and functioning of farmers' mutual fire insurance companies. 6pp., typewritten. [Washington, D. C., U. S. Dept. Agr., Bur. Agr. Econ.] 1926.

Crobaugh, C. J. Select bibliography on insurance. 29pp., mimeogr. [Babson Park, Mass., 1932]

- Crop insurance; a few references taken from the Catalogue of the Bureau of Agricultural Economics Library, the Agricultural Index, Agricultural Economics Literature and Public Affairs Information Service Bulletin for the years 1935 and January-May 1936. 2pp., typewritten. [Washington, D. C., U. S. Bur. Agr. Econ., 1936]
- Hutchins, Margaret, and Shaw, Hazel Y. List of references to the literature of hail insurance in France and Germany. 12pp., typewritten. Urbana, Univ. of Illinois. 1919.
- U. S. Library of congress, Division of bibliography. List of references on insurance of live stock. 11pp., typewritten. [Washington, D. C.] 1915.
- Wills, W. J. Bibliography [on crop insurance] 2pp., typewritten. [Urbana, Ill., University of Illinois, 1936]
- A two-page typewritten list, compiled by W. H. Rowe, U. S. Bureau of Agricultural Economics, is appended.

CROP AND LIVESTOCK INSURANCE

A Selected List of References to Literature Issued Since 1898

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Under the Direction of Mary G. Lacy, Librarian
Bureau of Agricultural Economics

GENERAL

General

1. Barou, N. Agricultural co-operative insurance. Horace Plunkett Found. Year Book Agr. Co-op. 1936: 45-173. London. 280.29 H78
Agricultural cooperative insurance as it is in force in the different countries of the world is described. Hail, livestock, forest fire insurance, etc., are included. A chronology of co-operative insurance is given on pp. 169-173. It begins in 1812 with mutual live stock insurance societies in Denmark.
2. International institute of agriculture. The Central Algerian and Tunisian fund for agricultural reinsurance in 1915. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(3): 43-44. March 1917. 280.29 In83
Statistics showing progress of the fund in 1915 are given including hail and livestock insurance.
3. International institute of agriculture. Insurance against floods, especially in regard to agriculture. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(3): 145-157. March 1911. 280.29 In83
New interest in this question has been aroused by the terrible floods which have ravished Europe during the past few years. Statistical data as to floods in various countries are included; the attempts made thus far in insurance against such damage are listed; and projects and discussions are set forth.
The first known attempt to undertake insurance against floods was made in Austria in 1846 through the "Azienda Assicuratrice." In France in 1865 after the terrible floods of that year, several local mutual societies were formed but did not succeed because for a few years the country was free from floods. An unhappy attempt was made in America after the disastrous risings of the Mississippi and the Missouri in 1895 and 1896. At the beginning of 1897, a limited liability company was founded for insurance against the damage caused by floods to buildings, furniture, cattle, etc. Fresh floods caused the downfall of the company.
4. International institute of agriculture. Summary of the present condition of agricultural insurance in certain countries. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(1): 125-170. January 1911. 280.29 In83

Brief resumés are given of agricultural fire insurance, insurance against hail, and fire insurance. Provisions in common and provisions unique in the various countries are described.

5. Jones, Arthur. Agricultural insurance. Scot. Jour. Agr. 11: 168-176. 1928. 10 Sco82So

"Apart from a number of small and special societies, the most important development in mutual agricultural insurance in this country is that of the National Farmers' Union Mutual Insurance Society. This movement, started by a few Warwickshire farmers nearly twenty years ago, has now developed into a society of considerable importance..."

United States and Continental experience in hail, crop and livestock insurance are mentioned; and the measurement and selection of risks and the problems of organization are discussed.

6. Kassner, C. Meteorology and crop insurance. Jour. Insurance and Financ. Statis. 3(5): 77-80. November 1923. 284.68 J82

Mr. Kassner, writing from Berlin, sets forth the relation between weather conditions and crop insurance. Technical insurance data need to be extracted from the vast amount of material available at meteorological stations, etc.

7. Rohrbeck, W. Agricultural insurance in relation to international action. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 24(12): 498E-510E. December 1933. 280.29 In83

"The question of agricultural insurance has as a rule been considered either incidentally in its relation to general agricultural science or agrarian policy, or else as a specific branch of insurance. It is characteristic of agricultural insurances that on the technical side they are in very simple form, and that in the past, as still also at the present day the methods of carrying out propaganda and the action taken for the extension of business have been, more strongly than in any other branches of insurance, influenced by considerations of policy - in this case either general or purely agricultural policy. Herein lies the explanation of the fact that technical considerations have been reduced to a minimum, and also that the first care was to adapt premiums to the paying capacity and income of the farmer. In the case of hail insurance, the attempt to make an exact calculation of the annual premiums has encountered the difficulty of the varying character of the losses sustained over a series of favourable and unfavourable years. Similarly for live stock insurance, the possibility of actuarial calculation of the amount of the premium has been seriously compromised by the part played personally by the individual owner in determining the extent of the risk, even in countries well provided with sound veterinary service and an extensive machinery for dealing with epidemic diseases.

"In most countries agricultural insurance was already in vogue before the development of modern technique and the growth of business had brought about a true science of insurance. It is a matter of common knowledge, for example, that live stock insurance is one of the oldest types known. In the field of insurance, the agricultural branch has always occupied a place apart, because, as already

stated, the principles on which it is based are not completely in accord with the rules of scientific insurance. In many countries too, it takes a form very different from normal insurance business. It would however be a mistake to say that intrinsically agricultural insurance does not lend itself to an international examination, or organisation, of its principles..."

These principles are discussed, hail and live stock insurance being treated separately.

8. Rudloff, H. L. Die landwirtschaftlichen versicherungsgesetzgebungen in systematischer und vergleichender darstellung. Fühling's Landwirtschaftliche Zeitung 59: 344-353. 1910. 18 F95
"This article presents a study of the different societies and institutions for the free and compulsory insurance of crops against loss by hail and the insurance of livestock in the chief countries of continental Europe, including information on the organization of mutual societies and other insurance institutions, their management and governmental supervision, insurance rates, adjustment of claims, methods of indemnification, and establishment and use of reserve funds." - Expt. Sta. Rec. 23: 594. 1910.
9. Stone, Gilbert, and Groves, K. G. Stone's insurance cases, including all English, Scotch, Irish, Canadian, and Indian, and many Australian and New Zealand decisions relating to all insurance risks other than marine...v. 2, 1448pp. London, The Reports and Digest Syndicate, Ltd. 1914. L.C. Law.
Part XXIV, Special Risks: II. Live stock insurance, pp. 794-796; IX. Hail insurance, p. 801.
10. T., M. Agricultural insurance in certain countries. Internatl. Inst. Agr. Monthly Bull. Agr. Econ. and Sociol. 20(9): 378-381. September 1929. 230.29 In83
This article includes a discussion of insurance in the rural districts of certain countries which are: Bulgaria (hail and livestock); Finland (forest fire and livestock); Greece (hail and frost, in force since 1920 only); Hungary (hail and livestock); and Czechoslovakia (hail and livestock)
11. U. S. Department of commerce, Bureau of foreign and domestic commerce. Cooperative agricultural insurance. U. S. Dept. Com., Bur. For. and Dom. Com. Com. Repts, 1917, no. 5, pp.71-79. 157.7 C76D
Discussion is included of Cooperative agricultural insurance in Germany (hail and livestock) by J. G. Lay; and Switzerland (hail and livestock), by F. B. Keene.
12. U. S. Department of commerce and labor, Bureau of manufactures. Insurance in foreign countries. 253pp. Washington, Govt. print. off., 1905. (Special consular reports, v. XXXVIII) 157.7 C76S no. 38
Pt. II Special forms of insurance, contains scattered references to livestock, hail and other agricultural insurance. The longest of these references, pp.183-184, describes the provisions of the Commercial Code of 1904 of Venezuela regulating "insurance against

risks to which agricultural properties are exposed." Other references, some of which merely state that there is such a form of insurance in operation, are the following: Hail and livestock France, p. 153; Germany, p. 155; Bavaria, p. 158; Prussia, pp. 159-160; Italy, p. 162; Russia, p. 165; United Kingdom, pp. 174 and 175. Mutual societies in Sweden operate in the field of livestock insurance (p. 166). There is insurance against hail storms in Argentina (p. 184). "The insurance of vines against phylloxera is confined to the province of Bessarabia," (Russia) p. 166.

13. Wolff, H. W. Co-operation in agriculture. 378pp. London, P. S. King and son, 1912. 280.2 W83

Co-operative insurance, pp. 222-250, includes discussion of hail and livestock insurance in various countries as practised by mutual or cooperative companies.

Argentina

14. Bórea, Domingo. Los seguros rurales en la República Argentina. Argentina Min. Agr. Bol. 26: 216-249. 1921. 9 B633

"Various types of insurance necessary in promoting agricultural industries are described, with examples of each and notes on its development in Argentina. A forecast of future development is said to involve the necessity of exact information as to risks incurred in agriculture." - Expt. Sta. Rec. 46: 592. 1922.

Australia

15. Cummings, A. C. Novel scheme of drought insurance. New South Wales devises a comprehensive plan for dealing with fodder conservation. Grain Growers' Guide 15: 255. 1922. 7 G76

"In the last drought a few years ago the state of New South Wales lost 10,000,000 sheep. The loss at the lowest value ran into \$75,000,000. To prevent a recurrence - for sections of New South Wales are always more or less subject to droughts - the pastoralists, with the aid of the labor government, have just devised a novel scheme of fodder conservation based on a system of drought insurance. The scheme has some novel features worthy of the considerations of farmers everywhere...

"The chief points may be summarized in this fashion: a board of six members is to be created, five representing the pastoral industry, the financial interests and the chamber of commerce, and one the nominee of the government. Power to control the whole of the drought insurance will be given this body by act of the state legislature. The state will be divided into 10 or 12 districts and local committees set up in each, working in co-operation with the central board.

"The central board's chief work will be the conservation of fodder. To carry out this work it will establish storage depots wherever it thinks them necessary, and will purchase and store in these depots from time to time. Farmers will be guaranteed a price for their fodder and will be encouraged to grow crops of various kinds and sell to the board. When the fodder is needed it will be

sold at a price - plus handling and interest charges and a fair rate of profit - which is intended ultimately to make the scheme self-supporting. In five years it is assumed it will be on a sound financial basis."

16. Dodging drought. Pastoral Rev. 45(8): 847, 848. Aug. 16, 1935. 23 Au75

A discussion of the proposed drought mitigation scheme in Queensland.

17. Drought insurance. Pastoral Rev. 45(8): 810. Aug. 16, 1935. 23 Au75
"The scheme propounded by the Minister for Agriculture and Stock in Queensland - to mitigate the effects of long spells of dry weather by fodder conservation - has the disadvantage of most schemes by Governments to assist industry in that it contemplates the industry itself supplying all the funds necessary. The proposal is that a levy of 3d. a sheep, payable annually with the stock return, shall be the basis of a fund to be used to buy stock feed, which will be stored in pastoral areas. The management will be by a central board acting on recommendations by local boards composed of graziers' nominees."

18. New South Wales. Bureau of statistics and economics. Statistical register. 1919/20-date. Sydney. 271.1 St2S

In Pt. II of each volume Finance and Local Government, the general insurance business (revenue and expenditure) is shown. This includes the hail and livestock insurance business.

Belgium

19. Belgium. Ministère de l'agriculture. Exposé statistique de la situation des associations d'intérêt agricole pendant l'année 1907. Belgium. Min. Agr. Bull. 2: 15-64. 1909. 13 B873 Bu

This is a statistical report of agricultural cooperative associations in Belgium in 1907. Societies for insuring livestock are reported, pp. 40-64.

A tabulation shows the type of insurance by societies. Statistics are given by societies and by provinces. A brief statement shows the extent to which societies insure against damage from hail.(p.64)

20. International institute of agriculture. The work of the "Insurance department" of the Boerenbond (Peasants' League), in 1912. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(11): 53-56. November 1913. 280.29 In83

The Boerenbond has a department for fire, livestock, hail and life insurance. Livestock insurance is especially important in Belgium. Mutual insurance societies, originating in rural communes, usually unite in provincial reinsurance federations.

Hail insurance in Belgium is still at its commencement. The Boerenbond entered into agreement with the limited liability society 'La Confiance', which agreed to give it special terms.

21. International institute of agriculture. The work of the Insurance section of the Boerenbond (Peasants' League) in 1913 [Belgium] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(7): 72-76. July 1915. 280.29 In83

Brief accounts are given of livestock and hail insurance under the Insurance section of the Boerenbond. Insurance of livestock is carried on by mutual societies regulated by the act of June 23rd, 1894. Hail insurance, however, is still in its infancy. An arrangement was made with a limited liability company, "La Confiance" from which special rates were secured.

Bulgaria

22. Arcoleo, F. Agricultural insurance in Bulgaria. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Social. 23(6): 168E-173E. June 1932. 280.29 In83

Hail insurance in Bulgaria is effected exclusively by the insurance section of the Central Co-operative Bank of Bulgaria at Sofia. This bank was established in 1910. Except in cases expressly regulated by the law in accordance with which the bank was established, the institution itself, subject to the approval of the Ministry of Agriculture, fixes the conditions of insurance, the methods of taking up insurances and of estimating losses, the amount of the entrance fee, the annual premium to be calculated on the basis of hail risk as affected by geographical considerations and the type of crop, and the limits within which compensation is paid.

Livestock insurance is organized on the basis of the Law of December 26, 1910 as amended by the Law of February 27, 1935. This insurance is optional and dependent on the principle of mutual assistance. Membership is open to any livestock insurance association constituted in accordance with the provisions of the law. Control over the local associations is exercised by the livestock insurance section. The associations are represented at the Bank by the council of the Section. The insurance premium is fixed by the insurance section, approved by the Ministry of Agriculture.

23. Sabbeff, Athanasius. The Insurance department of the Central bank of Bulgaria. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(1): 36-39. January 1914. 280.29 In83

The Central Co-operative Bank of Bulgaria was founded in 1910. The Insurance department of this bank has two divisions: one for hail insurance and one for insurance of horned cattle. The hail insurance division is the more important. Damages from hail are estimated by valuers chosen from among the farmers. All kinds of crops are insured, although cereals are insured in greatest quantities and after them vineyards.

The horned cattle insurance is a matter not of individual but of collective insurance. The Bank only insures societies founded for insurance of livestock in general.

Canada

24. Arcolec, F. Agricultural insurance in Canada. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 23(7): 198E-206E. July 1932. 280.29 In83
"In Canada, hail insurance is effected by two types of institutions: by share companies and by municipal insurance associations... Share companies are divided into companies with a Dominion license, and companies holding provincial licenses...
"The Insurance Act 1917...contains a provision referring to hail insurance companies in accordance with which every Canadian company licensed to transact the business of hail insurance in Canada must set aside as a hail insurance surplus fund at least fifty per cent of the profit realised from such business during the year and shall continue to do so each year until or so that the said surplus fund shall be never less than fifty per cent of the net hail premiums received during the preceding calendar year. As regards British and foreign companies which are licensed to transact hail insurance in Canada, they are required to maintain assets in Canada in excess of the amount required to be maintained for the other branches of insurance and equal to an amount of at least 50 per cent of the net total of hail insurance premiums received during the preceding calendar year."
The provincial legislation for the regulation of hail insurance is described.
"Live stock insurance is effected in Canada almost exclusively by companies." In 1929 there were four such companies.
25. Canada. Dominion bureau of statistics. The Canada year book. 1905-date. Ottawa. 253 Ag8Yc
Statistics of livestock insurance societies are given from 1908 to date; and of societies for insurance against damage by hail from 1911 to date.
26. International institute of agriculture. Agricultural insurance in Alberta in 1916. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(10): 29-30. October 1917. 280.29 In83
Summarized from Canad. Finance v. 8, no. 16. Aug. 15, 1917. (not seen)
Premiums and liabilities are given and companies listed for live stock, tornado, and hail insurance.
27. International institute of agriculture. Agricultural insurance in Saskatchewan in 1916. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(8): 24-26. August 1917. 280.29 In83
Summarized from Canad. Finance, 8(12): 466-467. June 20, 1917. (not seen)
Mutual insurance companies for live stock insurance and against hail and tornadoes are listed together with premiums and liabilities.
28. International institute of agriculture. Agricultural insurance in Saskatchewan in 1917. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(7): 556-557. July 1918. 280.29 In83
Summarized from Canad. Finance v. 9, no. 12, June 19, 1918. (not seen)

Premiums and indemnities of the various hail and livestock insurance societies are shown.

29. Lavery, F. J. The insurance law of Canada. Life, fire, marine, accident, guarantee, hail, burglary, employers' liability, etc., etc. 1300pp. Montreal, J. Lovell & Son, Ltd. 1911. L.C. Law.

Hail insurance, pp. 794-795; Ontario. Insurance of live stock (R.S.O. 1897, Ch. 204), pp. 996-1008; An act respecting weather insurance (4 Edward VII, Ch. 16 (Ont.)) Assented to 26th April, 1904, pp. 1008-1013; Manitoba. Municipal hail insurance act. Rev. Statutes of Manitoba, 1909. Ch. 84, pp. 1160-1163; Alberta. Hail insurance. (Consolidated ordinances of the North West Territories, Ch. 110), pp. 1179-1182; Saskatchewan. Hail insurance (1908-09, Ch. 12), p. 1183.

China

30. Yu, Peo. Associations de crédit mutuel rural et associations similaires en Chine (Ts'ing-Houei) Ouvrage honoré d'une subvention de l'Institut des hautes études chinoises de l'Université de Paris. 157pp. Paris, Domat-Montchrestien, 1936. 284.2 Y9

Bibliography, pp. 143-148. Pp. 132-134 consist of comparison of the mutual agricultural insurance associations in France with those in China.

The associations in China are private and include insurance against flood, drought, locusts, destruction of bridges, dams, roads, etc.

Czechoslovakia

31. Czechoslovakia. Laws, statutes, etc. Gesetz vom 4. Juli 1923 betreffend die Errichtung eines Fonds für die Zwecke der öffentlichen Elementarversicherung. Czechoslovakia Sammlung der Gesetze und Verordnungen 1923: 647. L.C. Law Div.

Cited in Internat'l. Yearbook Agr. Legis. 13: 729. 1923.
30.5 In82

Concerns appropriation of a fund for provision for public insurance against natural calamities.

32. Ondrak, Jindrich. De l'assurance en général et de l'assurance particulière à l'agriculture. L'Est Européen Agricole 4(13): 103-108. April 1935. 281.8 Ag82

This article deals with insurance in Czechoslovakia with special reference to agriculture. This includes hail, fire and live stock insurance.

Denmark

33. Denmark. Statistiske departement. Statistisk aarbog. 1896-date.. København. 257.1 St2

Statistics showing the business done by hail and livestock insurance societies are included.

34. International institute of agriculture. Agricultural insurance in Denmark. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(4): 75-102. April 1912. 280.29 In83
Storm, hail and livestock insurance are treated here. Names of societies dealing in these various forms of insurance are given together with date of founding, number of contracts and amount insured.

Finland

35. Finland. Försäkringsinspektören. Berättelse angående försäkringsväsendet i Finland...Compte rendu de l'état de l'assurance en Finlande, 1907-1909, 1911, 1913-1914, 1919-1920, 1927-1928. Helsinki. (Bidrag till Finlands officiella statistik. XXII. Försäkringsväsendet. A 16-18, 20, 22-23, 27, 33-34) HG 8616 F5 A2 Dept. Com.
Reports the insurance business accomplished during the year.

36. Finland. Statistiska centralbyrån. Statistisk årsbok för Finland. 1893- date. 267.5 St2S
Statistics showing the position of livestock and forest fire insurance societies are included.

37. International institute of agriculture. The business done by Finnish mutual societies for insurance against fire and mortality among livestock. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(7): 33-40. July 1917. 280.29 In83
Summarized from Rapport sur l'état des associations de baillage et de paroisses pour l'assurance contre l'incendie et contre la mortalité des bestiaux dans l'année 1914. Helsingfors. 1916. (Finlands Officielle Statistik)
This Report on the state of leasing and parochial associations for insurance against fire and mortality among live stock in 1914 lists 125 mutual societies for the insurance of live stock in Finland at the end of 1914 which had a sphere of activity less than the territory of a government; and 4 societies operating over the whole country. Statistics are given for a period of years.

38. Spangler, F. LeR. Farmers' insurance company in Finland. U. S. Dept. Com., Bur. Foreign and Dom. Com. Com. Repts. 7:165. Jan. 9, 1920. 157.7 C76D
A statement of the formation of an insurance company under the name of Maanviljelijain Vakuutusosakeyhtiö Terra Jordbrukarnas Försäkringsaktiebolag which "will carry not only accident, old-age, and life insurance for farm laborers, but also livestock insurance, forest-fire insurance, and all kinds of insurance in connection with agriculture and the secondary trades, as well as reinsurance of risks involved in such trades."

France

39. American commission to investigate and study agricultural credit and cooperation. Agricultural cooperation and rural credit in Europe. U. S. Cong. 63d, 1st sess. Senate Doc. 214 [pt. 1] 916pp. 1913. 284.2 P41

The section on France contains the following: Organization of agricultural insurance, by René Worms, pp. 649-650; Mutual cooperative insurance societies, by Tourman, pp. 650-651; Reinsurance associations, by Albert Viger, p. 651; Mutual insurance associations against death of animals, statement of officials of Farmers' Syndicate of Sarthe, pp. 739-742; Insurance for horses in Sarthe, statement by officials of Farmers' Syndicate of Sarthe, pp. 743-746.

"Agricultural insurance in France recognizes three principles, which are: First, the farmers' need of insurance; second, that the needed insurance should be on a mutual plan, and third, that there must be a system of reinsurance...

"There are...four well-defined classes of agricultural insurance: insurance of cattle, insurance of farm buildings, insurance against hail, and insurance of agricultural laborers."

These classes of agricultural insurance are described. The two statements on insurance in the Department of the Sarthe contain specimen by-laws for mutual cattle insurance society; by-laws of the Federation of Mutual Cattle Insurance Companies; and, by-laws of mutual horse insurance society in Sarthe.

40. Blanchoin, Albert. L'assurance mutuelle agricole; essai sur l'assurance corporative. Préface de J. M. Gatheron. 450pp. Paris, Librairie technique et économique, 1935. 284.6 B59

"The theme is mutual agricultural insurance, its origin, history, principles and its relation to the modern idea of collectivization."-A.E. Lit. 10: 108. February 1936.

Livestock and hail insurance are discussed in detail.

41. Rouffard, Fernand. La loi sur les calamités agricoles. La Vie Agricole et Rurale 21: 389-391. 1932. 14 V67

"A short discussion of the French law on agricultural disasters, which covers hail insurance and compensation to sufferers from disasters."-A. E. Lit. 6: 568. 1932.

42. A committee for enquiry into insurance against farm risks. [France] Journal Officiel Nov. 14, 1922. (not seen)

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 13(11): 752. November 1922. 280.29 In83'

"By a decree dated 13 November 1922 an Interministerial Committee has been set up in the Ministry of Agriculture for the purpose of making a study of the problem of insurance against the risks to which agriculture is subject, and more particularly into insurance against disasters and storms."

43. Damecour, Emile. Étude sur les origines, l'action et les oeuvres des syndicats agricoles. 37pp. Coutances, France, J. Bellée, 1918. 284.2 D18

The functions of French syndical societies for purchase and sale, education, credit, insurance against livestock loss, fire, and accident, and establishment of pension funds are described. - Expt. Sta. Rec. v. 41, p. 793. 1919.

44. France. Laws, statutes, etc. Décret fixant les conditions d'application des articles 129 à 141 de la loi de finances du 31 mars 1932 relatifs à l'assurance contre la grêle et à la caisse de solidarité contre les calamités agricoles.-22 octobre 1932. France. Gazette du Palais July-December 1932, pp. 1028-1029. L.C. Law Div.
Cited in Internatl. Yearbook Agr. Legis. 22: 980. 1932.
30.5 In82
This is a decree fixing the conditions of application of articles 129 to 141 of the law of finances relative to insurance against hail and the insurance fund against agricultural calamities.
45. France. Laws, statutes, etc. Décret instituant une commission consultative pour l'étude des questions soulevées par la mise en application des dispositions législatives et réglementaires concernant les assurances mutuelles agricoles, suivi d'un arrêté nommant les membres de cette commission. (Decree instituting an advisory commission for investigation of the questions raised by the enforcement of the legislative enactments and regulations concerning agricultural mutual assurance, followed by an order appointing the members of such commission). - 20 December 1923. - Journal Officiel, France No. 351 (28 December 1923) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 13: 729. 1923.
30.5 In82
46. France. Laws, statutes, etc. Décret modifiant la composition de la commission chargée de la répartition des subventions aux sociétés d'assurances mutuelles agricoles. (Decree to modify the membership of the commission responsible for the grants to mutual agricultural insurance societies). 31 May 1924. - Journal Officiel, France, No. 151 (3 June 1924). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 14: 868. 1924. 30.5 In82
47. France. Laws, statutes, etc. Décret modifiant la composition de la commission de répartition des subventions aux sociétés d'assurances et de réassurances mutuelles agricoles. - 12 mai 1931. - Gazette du Palais, January-June 1931, p.1034. L.C. Law Div.
Cited in Internatl. Yearbook Agr. Legis. 21: 804. 1931. 30.5 In82
Decree modifying the composition of the commission for distributing subsidies to the mutual agricultural insurance and reinsurance societies.
48. France. Laws, statutes, etc. Décret modifiant la composition et le fonctionnement de la commission de répartition des subventions aux assurances mutuelles agricoles. - 26 juin 1922. - Journal Officiel, France n. 211 (6 août 1922) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 12: 614. 1922.
30.5 In82
Decree modifying the composition and the duties of the commission for distributing subsidies to the mutual agricultural insurance societies.

49. France. Laws, statutes, etc. Décret relatif à la constitution et au fonctionnement des sociétés d'assurances mutuelles agricoles qui sollicitent les subventions de l'État. (Decree relating to the constitution and operation of agricultural mutual insurance societies applying for State subsidies). - 2 August 1923. - Journal Officiel, No. 210 (5 August 1923), for Errata, see Journal Officiel, No. 213 (8 August 1923) (not seen) France. Gazette du Palais. July-December 1923, pp. 868-870. L.C. Law Div.

Cited in Internatl. Yearbook Agr. Legis. 13: 707-714. 1929.
30.5 In82

These societies have for their object the insurance of agricultural risks of all kinds, particularly the risks of cattle mortality, accidents, fire, hail and other meteorological losses. The provisions of this decree relative to the law of July 4, 1900, relating to the formation of these societies deal with local societies, reinsurance companies, mutual insurance societies against cattle mortality, state subsidies, etc.

50. France. Laws, statutes, etc. Décret relatif au recrutement du personnel de l'inspection des sociétés d'assurances mutuelles agricoles - 2 août 1912. Journal Officiel, France N. 258 (22 septembre 1912) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 2: 571. 1912. 30.5 In82

Deals with the recruiting of inspection personnel of the mutual agricultural insurance societies.

51. France. Laws, statutes, etc. Loi rendant obligatoire la perception par voie d'abonnement des droits de timbre et d'enregistrement sur les contrats d'assurances contre les risques agricoles. - 14 juin 1919. France. Gazette du Palais January 1918-June 1919, p. 931. L.C. Law Div.

Cited in Internatl. Yearbook Agr. Legis. 9: 643. 1919. 30.5 In82

Deals with stamping and registering contracts of insurance against agricultural risks.

52. France. Ministère de l'agriculture. Rapport...sur le développement des sociétés d'assurances mutuelles agricoles. (Journal officiel du 1^{er} janvier 1911) Bull. Mensuel de l'Office de renseignements agricoles. 10(1): 5-25. January 1911. 14 P218

This is the report of the Minister of agriculture, giving annual statistics and showing the development of mutual agricultural insurance societies in France for the period, 1897-1910.

"The total number of societies reported for 1897 was 1,484 and for 1910, 10,731. The live stock organizations numbered 1,469 in 1897 and had a membership of 87,072 with insurance valued at 59,168,334 francs; in 1910 they numbered 8,428 with a membership of 438,216 and an insurance valuation of 532,807,990 francs. The number of fire insurance societies increased from 1208 on December 31, 1907, to 2,187 on September 30, 1910; the membership increased from 29,218 to 53,110 and the value of property insured from 254,755,365 to 508,374,563 francs within the same period. The number of mutual societies insuring crops against hail increased from 12 to 25 from 1898 to 1910. The membership increased from 16,812 to 44,677, but the capital representing the amount insured decreased from 28,499,456

to 28,159,854 francs. There were also 7 societies in 1910 against agricultural accidents, and 84 reinsurance societies. The state government contributed toward the formation and maintenance of the various societies 172,550 francs in 1898 and 7,896,450 francs in 1909." - Expt. Sta. Rec. 26: 388-389. 1912.

Report for 1911 in Bull. Mens. 11(9): 1314-1355. September 1912.

For earlier reports see subject index of each volume under Assurances Mutuelles.

The reports for 1920 and 1921 are summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(12): 665-668. December 1921; (n.s.) 1(4): 581-582. October-December 1923. 280.29 In83

53. International institute of agriculture. Agricultural mutual insurance from 1914 to 1919 [France] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(12): 863-882. December 1920. 280.29 In83

These mutual insurance societies suffered heavily from the war. Subsidies were reduced. Managers and treasurers were mobilized and those left could not carry on their work.

By a Decree of March 16, 1920 subsidies are granted on the advice of a permanent distribution committee, composed of representatives of Parliament, of constituted bodies and great administrations of the State, as well as of the associations directly interested. This committee may also be consulted as to various questions of a general character concerning the organization and working of agricultural mutual insurance and re-insurance institutions.

54. International institute of agriculture. The agricultural societies and the agricultural estimates. [France] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(1): 49-66. January 1911. 280.29 In83

The Ruau Bill for the foundation of a Central Agricultural Mutual Reinsurance Society was the theme of discussion in the French Chamber of Deputies. This discussion is reported here. The French agricultural world is divided into two camps. One wants the work of reinsurance to be kept within the sphere of the free and professional mutual societies and considers that direct State intervention is useless as well as dangerous to the future of the mutual societies. The other group considers the reinsurance administered by the mutual societies to be insufficient and full of disadvantages and dangers for the insured, and sees no other system capable of providing farmers with a satisfactory insurance machinery than the creation of a superior State organization.

55. International institute of agriculture. The Mutuelle-labour insurance society [France] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(10): 703-704. October 1920. 280.29 In83

Summarized from La Main-d'Oeuvre Agricole, July 1920. (not seen)

This is a mutual insurance society against mortality among live stock, accidents during work, hail and fire, in which instead of paying premiums, the members do a certain amount of work.

The conditions under which this work is done are given.

56. International institute of agriculture. A new company for agricultural insurance. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(2): 149. February 1911. 280.29 In83
"Summarised from the Argus of Jan. 22, 1911." (not seen)
This company "La Mutuelle Nationale Française" has been floated for the purpose of mutually insuring its members against fire, accidents, hailstorms, and the death of animals as well as for agricultural insurance of all kinds.
57. Malnoury, Louis. La mutualité agricole et l'assurance contre l'incendie. 318pp. Paris, Marcel Rivière, 1910. 280.2 M29
Livestock and hail insurance are included.
58. Le Moniteur des assurances; revue mensuelle...1906-date. Paris, 1906-date. HG8015.M7
Contains statistical material on Live stock and hail insurance.
59. Morris, Richard. Insurance conditions in France. Jour. Amer. Insurance 5(8): 23-24, 29-30. August 1928. 284.68 J822
Comparison of different methods of handling farm hazards, using hail insurance in France, 1926 as an example to show that mutual companies are preferable to stock companies.
60. New reform laws planned by Blum [in France] Jour. Com. [N. Y.] 169: 2. Sept. 22, 1936. 286.8 J82
"Paris, Sept. 21 (UP) - A second group of French new deal legislation is being prepared by Premier Leon Blum's Popular Front Government, pursuing the bloodless transformation policy of France's social and economic structure, it was learned tonight...
Mr. Blum plans to send three important messages to Parliament. The first will deal with reorganization of the tax system, the second with measures to combat unemployment and the third with a national insurance plan designed to protect farmers against drouth, floods, cyclones and other disasters...
"The bill involving national insurance to protect farmers against calamities is expected to go a long way toward calming unrest among peasants."
61. Sagnier, Henry. Union du Sud - Est des syndicats agricoles. Jour. d'Agr. Pratique (n.s.) 18: 733-734. 1909. 14 J82
"This is a summarized account of the proceedings of the organization at its twentieth annual meeting held at Lyon, France, November 23 and 24, 1909.
"The business transacted in 1908 included...live stock insurance through 76 banks 1,600,000 francs; fire insurance by 340 banks with 15,000 members totaling 88,000,000 francs..." - Expt. Sta. Rec. 22: 795. 1910.
62. Société des agriculteurs de France. Mutualité. Société des Agriculteurs France. Bull. Mar. 1, 1911, p. 552. 14 P21
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(3): 177. March 1911. 280.29 In83
This Department has for its object to instigate the foundation of agricultural mutual insurance societies of every kind (fire, cattle, hail, etc.) to advise them, to assist them and to facilitate the reinsurance of their risks.

63. Watel, M. Le projet d'assurances contre les calamités agricoles. Econ. Nouv. 28(298): 18-38. January 1931. HF15.F421

"Ever since 1857 the government of France has given consideration to legislation aimed at protection of the farmers against such risks as inundations, avalanches, tornadoes and hailstorms of such magnitude as to create general calamities. The present article describes past efforts and also the bill at present under consideration. A careful distinction is necessarily made between risks which are regarded as uninsurable and those which are insurable." - Social Sci. Abstracts 4: 11646. 1932.

Germany

64. Englert, von. Crop and live-stock insurance in Bavaria. In Amer. Commission to Investigate and Study Agr. Credit and Coop. Agr. Coop. and Rural Credit in Europe (U. S. 63d Cong. 1st sess. S. Doc. 214 [pt. 1] 1913) pp. 279-281. 284.2 P41

Describes the public insurance institutions of Bavaria which provide fire, hail and livestock insurance.

65. Fratzscher, Alfred. Landwirtschaftliche versicherung (hagel- und viehversicherung) 167pp. Berlin, E. S. Mittler & Son, 1914. (Added t.-p.: Versicherungs-bibliothek, hrsg, von Prof. dr. Alfred Manes) 284.6 F86

Literaturverzeichnis, pp. 163-164.

"This one of a series of works on insurance, edited by A. Manes, covers various phases of the subject, such as the historical development of hail insurance in Germany since the end of the eighteenth century to the present time, the several forms and the principles of organization, the legal basis, and technical features of operation, such as the selection of risks, the determination of premiums, and estimation of losses, together with brief notes on the status of hail insurance in foreign countries. The question of insurance against losses of live stock and animals intended for slaughter is developed under similar headings." - Expt. Sta. Rec. 44: 593. 1919.

Summarized also in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(8): 79. August 1914. 280.29 In83

66. International institute of agriculture. The operations of insurance institutions. [Germany] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(2): 129-137. February 1911. 280.29 In83

Includes: Private German enterprises for the insurance of cattle during 1909, summarized from the Veröffentlichungen des Kaiserlichen Aufsichtsamts für Privatversicherung, no. 3, Aug. 1910 and the Zeitschrift für Versicherungswesen, June 29, 1910; Union of private insurance companies in Germany, summarized from the Finanzielle und Assekuranz-Revue, Nov. 5, 1910; Saski'sche Zeitschrift f.d. Versicherungswesen, Dec. 23, 1910; Zeitschrift für die gesamte versicherungswissenschaft, Jan. 1, 1911; Annalen des gesamten versicherungswesen, Feb. 2, 1911; The 57th General Meeting of the "Union Allgemeine Deutsche Hagelversicherungsgesellschaft in Weimar, summarized from the Zeitschrift für Versicherungswesen, Feb. 15, 1911; the Saski'sche zeitschrift für das versicherungs-wesen, Feb. 17th; the Allgemeine versicherungspresse, Feb. 19, 1911,

Berlin; Four new mutual insurance companies for cattle, summarized from the Säschi'sche Zeitschrift, Leipzig, Jan. 20, 1911; The Dresden Cooperative Society for agricultural fire insurance, summarized from the Annalen des Gesanten versicherungswesen, no. 4, Jan. 26, 1911; Associations and federations of associations for the insurance of cattle in East Prussia and Silesia, summarized from the Finanzielle und Assecuranz Revue, Feb. 3, 1911.

67. International institute of agriculture. Progress made by the German agricultural insurance societies in 1910. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(12): 63-78. December 1912. 280.29 In83

Livestock and hail insurance societies are discussed.

68. R., F. J. Establishment by co-operative societies of their own insurance societies. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 2(2): 283-284. April-June 1924. 280.29 In83

"The establishment of an insurance society in close connection with the Co-operative Bank was one of the ideas of Raiffeisen. His intention was to establish a permanent capital by the accumulation of the insurance premiums, thereby releasing the whole system of co-operative loans from the uncertainties attaching to financing by outside agencies, such independence being the more desirable when large sums were wanted in times of crisis.

"This idea of grafting an insurance scheme on the co-operative system was again taken up in 1923 and was carried out."

69. Sieveking, Alfred. The German law on private insurance. A translation of The Act relating to the control of private insurance business of 12th May, 1901...276pp. London, Stevens and Sons, Ltd. 1927. HG8616 S57

Section III of Part II. Insurance against damage done by hail, pp. 84-86.

Section IV of Part II. Live stock insurance, pp. 86-89.

70. Zartman, L. W., ed. Yale readings in insurance. Fire insurance. 446pp. New Haven, Conn., Yale university press, 1909. HG9665.Z3

Chapter 21, Government Insurance, by Henry W. Farnam contains a brief statement of government livestock and hail insurance in Germany.

Great Britain

71. Gt. Britain. Board of agriculture and fisheries. Agricultural credit and co-operation in England and Wales. Gt. Brit. Bd. Agr. Jour. 19: 43-50. 1912. 10 G79J

II. Insurance, pp. 46-48, describes the small village societies which have existed in England for almost a century, for the insurance of livestock against death or disease. There are cattle, pig and horse societies. Damage done to crops by hail is negligible so that there are no hail insurance societies in England.

In 1908, under the auspices of the Agricultural Organisation Society there was formed an Agricultural and General Co-operative Insurance Society with limited liability for the purpose of insuring

on a mutual basis the agricultural and other risks of its members, who consist of persons holding not less than one £ 1 share and a policy of insurance from the society.

72. Gt. Britain. Board of agriculture and fisheries. Insurance of agricultural produce against fire. Gt. Brit. Bd. Agr. Jour. 11: 565-566. 1904. 10 G79J

"The Board of Agriculture and Fisheries think it desirable to direct the attention of the farmers to the importance of ascertaining whether the property insured by them against loss by fire includes or excludes growing crops. In a recent case of the destruction by fire of hay and straw in the stack, it was claimed by the company, and decided in their favour, that the insurance included growing crops, and that, consequently, under the operation of the 'average clause,' it was necessary, in order to obtain payment to the full value insured, that these crops, together with the whole of the other produce, should have been insured to at least three-fourths of their value...

"The practice of insurance companies may possibly differ as to the insurance of growing crops, but if it is desired that they should be excluded from the agricultural produce to be insured, care should be taken to see that the fact is clearly stated in the policy."

73. International institute of agriculture. The agricultural and general co-operative insurance society. [Great Britain] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(8): 124-125. August 1912. 286.29 In83

"Summarised from the Reports of the Agricultural Organisation Society for the years 1907, 1908, 1909 and 1910, and Co-operation in Agriculture, March 1912." (not seen)

"This society was formed in 1908 under the auspices of the Agricultural Organisation Society. It affects all classes of farm insurance...acting for the most part through the medium of Local Committees, which assist it in valuing the risks and in estimating the compensation."

74. Orwin, C. S. Insurance and the farmer. Gt. Brit. Bd. Agr. Jour. 31: 452-458. 1924. 10 G79J

Includes discussion of hail and live stock insurance, especially of insurance against diseases of live stock and of mutual insurance abroad.

Greece

75. Greece. Laws, statutes, etc. Decree law with respect to the organization of agricultural insurance. - 10 September 1924. - Gazette of the Government of the Kingdom of Greece, No. 225 (15 September 1924) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 15: 812. 1925. 30.5 In82

76. Greece. Laws, statutes, etc. Décret concernant la codification des lois nos 3394, 3622 et 5274 sur l'assurance agricole et les gardes agricoles de Crète. - 13 novembre 1931. - Journal Officiel, Greece,

- n. 390 (18 novembre 1931) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 21: 805. 1931.
30.5 In82
Concerns the codification of the Agricultural insurance law of Crète.
77. Greece. Laws, statutes, etc. Décret concernant les modalités de perception, de restitution et de distribution en faveur de la Caisse des assurances agricoles. - 5 janvier 1932. - Journal Officiel, Greece n. 11 (13 janvier 1932) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 981. 1932.
30.5 In82
Relates to the agricultural insurance bank of Greece.
78. Greece. Laws, statutes, etc. Loi n. 3813, concernant les syndicats agricoles d'assurance mutuelle. - 19 janvier 1929. - Journal Officiel, Greece n. 29 (27 janvier 1929) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 824. 1929.
30.5 In82
Law 3813 concerning agricultural mutual insurance societies.
79. Greece. Laws, statutes, etc. Loi n. 4402, sur la ratification et modification du décret-loi du 13 novembre 1927, concernant la ratification du décret-loi du 2 juillet 1926 concernant l'institution d'une Caisse centrale d'assurance contre la grêle et la gelée. - 16 juillet 1929. - Journal Officiel, Greece n. 311 (27 août 1929) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 824. 1929.
30.5 In82
Relates to the establishment of a central hail and frost insurance bank.
80. Greece. Laws, statutes, etc. Loi n. 5219 complétant la loi n. 4402 portant la sanction du décret loi du 13 novembre 1927 sur l'institution d'une Caisse centrale d'assurance contre la grêle et la gelée. - 29 juillet 1931. - Journal Officiel, Greece n. 251 (1^{er} août 1931) (not seen)
Provisions of the law concerning the establishment of a central bank for hail and frost insurance are given in French in Internatl. Yearbook Agr. Legis. 21: 799-801. 1931. 30.5 In82
81. Greece. Laws, statutes, etc. Loi n. 5274 modifiant la loi n. 3394 concernant l'assurance agricole et les gardes agricoles de Crète, dans sa forme modifiée par la loi n. 3622. - 8 août 1931. - Journal Officiel, Greece n. 276 (14 août 1931) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 21: 805. 1931.
30.5 In82
Law modifying the agricultural insurance law of Crète.
82. Greece. Laws, statutes, etc. Loi n. 5708 modifiant et complétant les lois nos. 4402 et 5219 sur la Caisse d'assurances agricoles. - 19 septembre 1932. - Journal Officiel, Greece n. 333 (19 septembre 1932) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 981. 1932. 30.5 In82
Law modifying and completing the laws establishing the agricultural insurance bank of Greece.

Italy

83. American commission to investigate and study agricultural credit and cooperation. Agricultural cooperation and rural credit in Europe... U. S. Cong. 63d, 1st sess. Senate Doc. 214 [nt. 1] 916pp. 1913. 284.2 P41

The section on Italy contains the following:

Cooperative insurance, by Enea Cavalieri, p. 25; Cooperative insurance, by Dr. Casalini, pp. 30-31; Cooperative insurance [of farm workers] by Prof. Ferrari, pp. 45-46; and, Agricultural credit and cooperation in Italy, by Giulio Costanzo, pp. 90-103.

Section 5 of the statement by Dr. Costanzo deals with mutual insurance societies in Italy which cover fire, cattle, agricultural accident, and hail insurance.

84. Casalini, Mario. Università libera della mutualità agraria e della cooperazione. Il secondo anno scolastico. Rome, 1924 (not seen)
Summarized in Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ.(n.s.) 2(2): 274-276. April-June 1924, by G. C. under title "The University of Agricultural Mutual Insurance and Co-operation." 280.29 In83

This university was established through the initiative of the National Institute for Agricultural Mutual Insurance which, with other organizations, had long recognized the need for instruction in cooperation and agricultural mutual insurance in Italy.

85. International institute of agriculture. The "Comitato nazionale della mutualità agraria" and its regional offices. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(9): 47-50. September 1915. 280.9 In83

"This Committee...was founded in Rome four years ago, with the object of 'spreading mutual and thrift institutions in the country and bringing their action into harmony with the existing co-operative association (for credit, production, distribution, etc.)' For this purpose it distributes tracts, model rules, forms for the use of the boards of management of the societies, organizes lectures and visits of inspection and diffuses a knowledge of sanitary principles in relation to livestock improvement; in fact it takes all possible steps to reinforce and extend the work of the various forms of agricultural mutual societies."

It has instituted regional agricultural mutual offices which are concerned with the organization of peasants in small mutual livestock, fire, hail, etc., insurance societies.

86. International institute of agriculture. The constitution of the three regional offices of agricultural mutuality. [Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(7): 55. July 1914. 280.29 In83

"Summarised from a communication of the Comitato Nazionale della Mutualità Agraria."

These three regional offices have been established at Turin, Florence, and Reggio Calabria on the initiative of the Comitato Nazionale della Mutualità Agraria to assist farmers in the organization of mutual livestock, fire and hail insurance societies.

87. International institute of agriculture. Mutual agricultural insurance societies, in Italy. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(11): 782-784. November 1920. 280.29 In83
Summarized from Circular dated 30 April 1920 issued by the Ufficio Tecnico delle Assicurazioni Private of the Ministry of Labour and Social Insurance, Italy. (not seen)
Societies dealt with by the Decree-Law of September 2, 1919, no. 1752 must be mutual societies and must have strict regard to the principles of mutual insurance; each society must confine its operations to a commune or part of one; and must not be worked for a profit.
88. International institute of agriculture. "National committee for agricultural mutuality," [Italy] in the first year of its existence. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(5): 65-67. May 1912. 280.29 In83
"Founded in 1910 with its seat in Rome, this committee has for its aim an active propaganda for the diffusion of mutual Provident Associations of various kinds, the popularising of the rules of their constitution and working, the facilitation of their institution and practical organisation, the exercise of a strict control over them and the creation of federations of reinsurance, and finally the dissemination, especially among small proprietors and farmers, of a knowledge of the laws of hygiene in the raising of cattle."
89. International institute of agriculture. New organization of the Istituto nazionale per la mutualità agraria. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(10): 711-713. October 1920. 280.29 In83
Summarized from Cooperazione e Mutualità Agraria. Monthly Sup. to ,I Campi, July 1910 (1920?) (not seen)
Describes the Istituto Nazionale per la Mutualità Agraria which carries on mutual insurance in the country districts of Italy.
90. International institute of agriculture. The new regulations for agricultural mutual insurance societies. [Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(7): 476-484. July 1920. 280.29 In83
The principal provisions of the Decree of September 2, 1919, no. 1759, relating to mutual insurance societies are set forth. These societies must fulfil certain requirements. They must have for their object compensation of damage derived from specified agricultural risks; they must work within limits strictly local; they must determine the amount of the annual contributions; they must observe the principle of gratuitous services, exception being permitted only in the case of the secretary and the cashier; and they must exclude all speculation of every kind.
These societies provide for reinsurance in provincial federations which in turn reinsure in the Istituto Nazionale delle Assicurazioni.

91. International institute of agriculture. Progress of the insurance societies in Italy. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(2): 55-64. February 1915. 280.29 In83

"The degree of development reached by the insurance societies of a country may be considered not only as an indication of the more or less complete and perfect state of its economic business, but also as indicative of the national wealth. We, therefore, think it well to consider the development assumed by the insurance societies in Italy as revealed by official statistics. To give a complete idea of it, with special regard to agricultural insurance, we shall consider all the forms of thrift practised in Italy, summarising the statistics of the business done in 1912 by the insurance societies legally working in the Kingdom in accordance with the Commercial Code."

Hail and livestock insurance and losses through water and criminal injury to plants are shown.

92. International institute of agriculture. The rules for the district offices of agricultural mutuality. [Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(3): 50-51. March 1917. 280.29 In83

Summarized from *La Mutualità Agraria*, no. 2, Jan. 20, 1917. (not seen)

"The constitution of a district office of agricultural mutuality is first of all accordant with an agreement between the local administrations and the National Institute of Agricultural Mutuality [Istituto Nazionale per la Mutualità Agraria]...This agreement specifies the method of working. Its aim is: (a) to multiply mutual funds for insurance against mortality among live stock, to assist their administrative and technical installation, and to give them an impulse to federation and reinsurance; (b) to disseminate, especially among small farmers and small proprietors, knowledge of the hygiene of rearing live stock and the use of association with a view to zoo-technical improvement; (c) to popularize the rules for the constitution and the good working of co-operative and mutual institutions (mutual insurance against losses from hail, fire, accidents of labour, etc.), and to disseminate thrift and popular education in the country; (d) to organize carefully the collection of complete statistics as to mutual societies and data relative to their working..."

93. International institute of agriculture. Rules to be followed in the formation of mutual agricultural insurance societies. [Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(6-7): 344-347. June-July 1921. 280.29 In83

Summarized from "Circolare n. 3, 18 gennaio 1921, relativa alle norme e direttive circa il funzionamento delle Commissioni per le mutue di assicurazione agraria (Decreto-legge 2 Settembre 1919, n. 1759)" (not seen)

"To meet the development of agricultural mutual insurance societies and better to regulate their organization, the provisions of the Law of 7 July 1907, No. 526, on small agricultural co-operative societies and mutual agricultural insurance societies

have been replaced, as far as the latter class of society is concerned, by the provisions of the Decree-Law of 2 September 1919, No. 1,759, and by the regulations, dated 26 February 1920, made under that law, which we outlined in our issue of July 1920. In view of the importance of the matter to agriculturists, we think it desirable to supplement the information given in that issue by indicating the fundamental principles which must be followed by the Provincial Commissions contemplated by Article 2 of the Law of 2 September 1919, in examining and approving the rules submitted to them by mutual agricultural insurance societies when applying for legal recognition."

94. International institute of agriculture. Work of the agricultural insurance institutions. [Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(1): 197-205. January 1911. 280.29 In83
Includes 1. Societies of insurance against hail in 1909, summarized from L'Assicurazione, Rome, no. 635, 1st-15th December, 1910 (not seen); 2. Notes upon some insurance societies against hail and fire, summarized from L'Assicurazione, Rome, nos. 615, 623, 628, 637, 639, 1910-11 (not seen); 3. The Milan Federation of Mutual Cattle Insurance Societies, summarized from L'Umanitaria per i lavoratori dei campi, Milan, no. 86, 15th January, 1911 (not seen).
95. International institute of agriculture. Work of the agricultural insurance institutions [Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(5): 157-163. May 1911. 280.29 In83
Results obtained by the hail and fire insurance societies for the financial year 1910 are given here.
96. Italy. Laws, statutes, etc. Decreto ministeriale. Approvazione delle tariffe pel corrente anno per l'assicurazione agricola. (Décret ministériel approuvant les tarifs établis pour l'année courante relatifs à l'assurance agricole). - 16 février 1927. - Gazzetta Ufficiale, n. 47 (26 février 1927). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 17: 235. 1927. 30.5 In82
Ministerial decree approving the rates for agricultural insurance, established for the current year.
97. Italy. Laws, statutes, etc. Regio decreto-legge 2 settembre 1919, [n. 1759] che stabilisce norme circa l'ordinamento delle associazioni agrarie di mutua assicurazione, recando inoltre altri provvedimenti a loro favore. n. 245 (Décret-loi royal n. 1759 fixant les modalités relatives à l'organisation des associations agricoles d'assurance mutuelle, et portant en outre d'autres mesures en leur faveur) - 2 settembre 1919. Italy. Laws, statutes, etc. Raccolta ufficiale delle Leggi e dei Decreti (1919) 4: 3722-3727. I.C. Law
Cited in Internatl. Yearbook Agr. Legis. 9: 619. 1919. 30.5 In82
Concerns the organization of mutual agricultural insurance associations.

98. Italy. Laws, statutes, etc. Regio decreto 26 febbraio 1920 [n. 271] che approva le norme per l'applicazione del decreto-legge 2 settembre 1919, n. 1759, recante provvedimenti a favore delle associazioni agrarie di mutua assicurazione. (Décret royal n. 271 approuvant les règles pour l'application du décret-loi du 2 septembre 1919, n. 1759, portant des mesures en faveur des associations agricoles d'assurance mutuelle). Italy. Laws, statutes, etc. Raccolta Ufficiale delle Leggi e dei Decreti (1920) 1: 830-840. L.C. Law
Cited in Internatl. Yearbook Agr. Legis. 10: 514. 1920. 30.5 In82
Concerns mutual agricultural insurance associations.

99. Walter, Karl. Co-operation in changing Italy; a survey. (The Horace Plunkett Foundation) 80pp. London, P. S. King & son, ltd., 1934. 280.2 WL72C

Bibliography, pp. 79-80.

Chapter X, Mutual Aid and Insurance, contains the following statement:

"There are some 1,200 societies which specialise in live stock insurance. These come under special legislative provisions and form also their own group, now recognised as a separate National Federation, thanks to the long fight put up by Co-operators to prevent them from being classed among the capitalist insurance societies. The National Federation, with the assistance of the Co-operative Union, is doing an extensive work of education and promotion, in which it now has a free and favoured hand, in order to bring every stock-owning farmer in Italy under the protection which such societies provide."

Some 30 hail societies are also federated.

Japan

100. Nagai, Shoichi. Nogyo seisakuron (Agricultural policy) 576pp. Tokyo [1932] J 281.183 M13
A discussion of agricultural insurance is included. The text is in Japanese.

Luxembourg

101. Luxembourg. Laws, statutes, etc. Arrêté grand-ducal modifiant les articles 2 et 6 de l'arrêté grand-ducal du 22 août 1922 sur les fixations et évaluations nécessitées par la mise à exécution de la loi sur l'assurance agricole et forestière. (Grand Ducal Orders amending Arts. 2 and 6 of the Grand-Ducal Order of 22 August 1922 with respect to assessments and valuations in connection with the enforcement of the Act on Agricultural and Forest Insurance). - 28 August 1924. - Mémorial du Grand-Duché de Luxembourg, No. 47 (20 September 1924). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 14: 871. 1924. 30.5 In82

102. Luxembourg. Laws, statutes, etc. Arrêté portant modification des coefficients des classes de risque en matière d'assurance agricole et forestière. - 10 janvier 1931. - Mémorial du Grand-Duché de

Luxembourg, n. 5 (17 janvier 1931). (not seen).

Cited in Internatl. Yearbook Agr. Legis. 21: 806. 1931. 30.5 In82
Agricultural and forest insurance.

Mauritius

103. Walter, A. The sugar industry of Mauritius; a study in correlation. Including a scheme of insurance of the cane crop against damage caused by cyclones. 228pp. London, A. L. Humphreys. 1910.
Cmal00 W231
Pt. II. Ch. I: Scheme of Insurance of the Crop against Damage Caused by High Wind Velocities in Cyclonic Storms, pp.139-153.

Morocco

104. France(Morocco). Laws, statutes, etc. Arrêté viziriel portant application du dahir du 30 octobre 1920, modifié le 21 mars 1934 sur les sociétés ou caisses d'assurances mutuelles agricoles. - 21 mars 1934. - Bulletin Officiel, Morocco n. 1117 (23 mars 1934). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 24: 668. 1934.
30.5 In82
Relates to mutual agricultural insurance societies or banks.
105. France(Morocco). Laws, statutes, etc. Dahir portant modification du dahir du 30 octobre 1920 sur les sociétés ou caisses d'assurances mutuelles agricoles. - 21 mars 1934. - Bulletin Officiel, Morocco n. 1117 (23 mars 1934). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 24: 668. 1934.
30.5 In82
Relates to mutual agricultural insurance societies or banks.
106. France(Morocco). Laws, statutes, etc. Dahir sur les sociétés ou caisses d'assurances mutuelles agricoles. - 30 octobre 1920. Bulletin Officiel, Morocco n. 421 (16 novembre 1920). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 10: 513. 1920.
30.5 In82
Relates to mutual agricultural insurance societies.

Netherlands

107. Netherlands. Departement van landbouw, nijverheid en handel. Veeverzekering. Netherlands. Departement van landbouw, nijverheid en handel. Verslagen en Mededeelingen. 1925, no. 3, pp. 170-172. S239 A21
Summarized in Internatl. Inst. Agr. Internatl. Rev. Agr. Econ. (n.s.) 4(1): 131-133. January-March 1926. 280.29 In83
A progress report showing live stock and hail insurance business in 1923.

Norway

108. Norway. Forsikringsrådet. Forsikringsselskaper. Beretning fra forsikringsrådet. 1912-date. Oslo (Norges officielle statistik) HG8665 A2 Dept. Com. Set incomplete
Includes statistics relating to livestock and hail insurance societies.

109. Norway. Laws, statutes, etc. Kongelig resolusjon som utsaetter anvendelse av lov av 29 juli 1911 på forsikring mot regnvaeros fiomskade. (Résolution royale prorogeant jusqu'à la fin de l'année 1934 l'application de la loi du 29 juillet 1911, relative à l'assurance contre les dommages causés par les pluies et inondations). 29 janvier 1932. - Norsk Lovtidende, n. 6 (1^{er} février 1932). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 982. 1932.
30.5 In82
Relates to insurance against damage caused by rains and floods.

Poland

110. Poland. Laws, statutes, etc. Arrêté du Ministre des finances, publié d'accord avec les Ministres de l'intérieur et de l'agriculture, visant l'introduction d'assurances obligatoires contre l'incendie des immeubles dans les exploitations rurales, d'assurances obligatoires pour talité la mor du cheptel vivant et d'assurances obligatoires des récoltes contre la grêle. - 31 janvier 1929. - Journal des Lois, Poland n. 13, texte 112 (9 mars 1929). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 827. 1929.
30.5 In82
Livestock and hail insurance law.

Portugal

111. International institute of agriculture. The organization of official statistics of agricultural insurance. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(4): 205-206. April 1921. 280.29 In83
Summarized from Jornal de Seguros, Lisbon Feb. 28, 1911. (not seen)
"By decree no. 7,319, dated 16 February 1921, it was provided that the General Office of Agricultural Economy and Agricultural Statistics, should organize the statistics of agricultural insurance against the various risks to which agricultural produce, live stock, machines and implements are exposed."
Agricultural insurance in Portugal may comprise: "(a) cereals and vegetables from the time of sowing until they are stored; (b) pasture-land and stubble; (c) straw and hay in stacks; (d) olive trees, pine trees, cork-oak trees and other forest trees; (e) wood cut in forests, piled or spread out; (f) woods not cut; (g) threshing machines, motors and agricultural implements."

Spain

112. International institute of agriculture. The National institute of mutual insurance in agriculture and stockbreeding. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 2(2): 286-291. April-June 1924. 280.29 In83
This Institute (Mutualidad Nacional del Seguro Agropecuario) of Spain, was formed under the Law of September 9, 1919, and empowered to insure all classes of risks affecting agriculture and stockbreeding in Spain. "It began its work by organizing insurance against damage by hail, and will shortly take up insurance against mortality amongst live stock."

113. International institute of agriculture. National mutual insurance of the products of agriculture and stockfarming. [Spain] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(11-12): 610-614. November-December 1919. 280.29 In83

The Minister of Fomento of Spain, by a royal decree of Sept. 9, 1919, founded the Mutualidad Nacional del Seguro Agro-Pecuario which insures against the risks of agriculture and stockbreeding.

The Mutualidad Nacional was expected to begin its activities by organizing mutual insurance against hail in a direct form applicable to all crops and all districts of the country. Its activity will later be extended to the other branches of insurance within its competence.

114. International institute of agriculture. State insurance of crops against fire and hail. [Spain] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(6-7): 381-384. June-July 1919. 280.29 In83

According to a royal decree of April 10, 1919, the Spanish Government authorized the Official Committee of Marine Insurance (established in 1917 to insure (separately or jointly) or to re-insure, always on behalf of the State, the risks of crops from fire, from whatever cause it may arise, and to re-insure such portions of the risks of crops from hail as may be handed over to them by mutual insurance undertakings legally constituted. In this decree it is laid down that the risks directly insured by the Committee shall not exceed four fifths of the value of the crop and that it may, if it think fit, partially re-insure or hand back any risks which it may have insured in any of the operations which it may undertake.

Subsequently, by royal order of April 28, regulations for carrying out the decree were made.

These regulations are set forth here.

115. Spain. Laws, statutes, etc. Decreto dictando normas de protección a los agricultores y ganaderos españoles contra los riesgos agropecuarios y forestales en el grado y forma que en el mismo se especifican. (Décret instituant des mesures de protection des agriculteurs et éleveurs espagnols contre les risques dérivant de l'exploitation agricole ou forestière ou de l'élevage du bétail dans la mesure et la forme indiquées). - 11 janvier 1934. - Gaceta de Madrid, n. 13 (13 janvier 1934). (not seen)

Cited in Internatl. Yearbook Agr. Legis. 24: 659-667. 1934. 30.5 In82
Agricultural, livestock and forest insurance law.

116. Spain. Laws, statutes, etc. Decreto disponiendo que el artículo 3º del Decreto del Ministerio de agricultura de 11 de enero del corriente año quede redactado en la forma que se inserta. (Décret établissant une nouvelle rédaction de l'article 3 du décret du 11 janvier 1934 du Ministère de l'agriculture [assurance contre les risques agricoles]). - 19 janvier 1934. - Gaceta de Madrid, n. 21 (21 janvier 1934) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 24: 667. 1934. 30.5 In82
Deals with insurance against agricultural risks.

117. Spain. Laws, statutes, etc. [Decreto disponiendo se entienda modificado en el sentido que se indica el artículo 2º del Decreto de 28 de Enero del año actual.] (Décret modifiant l'article 2 du décret du 28 janvier 1932 concernant la Section des Assurances agricoles et du bétail dépendant de l'Inspection générale des services agricoles) - 22 mars 1932. - Gaceta de Madrid, Spain, n. 83 (23 mars 1932) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 980. 1932.
30.5 In82
Concerns agricultural and livestock insurance.
118. Spain. Laws, statutes, etc. Estatuto de la mutualidad nacional del seguro agropecuario. Gaceta de Madrid (1919) 4(319): 676-675. Nov. 15, 1919. J7. S6
Text of law approved November 14, 1919 creating the Mutualidad Nacional del Seguro Agropecuario.
The law is summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(4): 256-258. April 1920.
280.29 In83
This summary states that the regulations provide that the Council shall determine annually the classes of mutual insurance which shall be effected. The risks insured are classified in the following order according to the degree in which they are susceptible of being insured against on a sound basis: (1) Hail; (2) mortality or uselessness of livestock caused by disease or accident; (3) destruction of crops by fire; (4) pests; (5) frost, snow, floods, drought.
119. Spain. Laws, statutes, etc. [Estatuto de la Mutualidad nacional del seguro agropecuario] Gaceta de Madrid (1922) 4(285): 145-151. October 12, 1922. J7. S6
Cited in French in Internatl. Yearbook Agr. Legis. 12: 614. 1922. 30.5 In82
This is the corrected text of the agricultural insurance law of Spain approved October 5, 1922. It was first printed in the Gaceta de Madrid 4(280): 76-81. October 7, 1922.
It amends the law of September 14, 1919.
120. Spain. Laws, statutes, etc. Real decreto autorizando al Comité oficial del Seguro marítimo para asumir, por cuenta del Estado, en seguro, coaseguro o reaseguro, los riesgos de incendio de cosechas, sea cualquiera el origen del siniestro. Gaceta de Madrid (1919) 1: 146-147, 350, 353. J7. S6
Royal decree concerning State insurance of crops against fire and hail.
121. Spain. Laws, statutes, etc. Real decreto creando una institución denominada Mutualidad nacional del seguro agro-pecuario. (Décret royal créant une institution dénommée Mutuelle nationale d'assurance agricole et du bétail - 9 septembre 1919. Gaceta de Madrid (1919) 3(254): 849-852. J7. S6
Provisions are given in French in Internatl. Yearbook Agr. Legis. 9: 639-642. 1919. 30.5 In82
Creates a national mutual agricultural and livestock insurance institution.

122. Spain. Laws, statutes, etc. Real decreto disponiendo que del 5 al 11 del noviembre próximo se celebre en esta corte una conferencia técnico-social encargada de proponer los medios más adecuados para la implantación de los seguros sobre los riesgos de la agricultura y ganadería. (Décret royal prescrivant de tenir du 5 au 11 novembre prochain, à Madrid, une conférence technique-sociale, chargée de proposer les mesures les plus convenables pour instituer des assurances contre les risques de l'agriculture et de l'élevage) - 30 août 1917. Gaceta de Madrid (1917) 3(243): 563-564. J7.S6
Cited in Internatl. Yearbook Agr. Legis. 7: 853. 1917.
30.5 In82
Concerns agricultural insurance.
123. Spain. Laws, statutes, etc. [Real decreto Núm. 1102 disponiendo que la Asociación Nacional para la defensa contra incendios de la riqueza forestal, creada por Real decreto de 6 de Septiembre de 1929 y la Rama del Seguro de incendios que para atender a los fines de las mismas había de organizarse en la Comisaría de Seguros del Cuerpo, queden sustituidas en sus funciones por el Patronato Nacional de Seguro y Crédito forestales] (Décret royal n. 1102 transférant au Patronat National d'assurance et de crédit forestiers toutes les fonctions de l'Association nationale pour la defense contre les incendies de forêts créée par le décret royal du 6 septembre 1929 et du Département d'assurances contre les incendies qui devait s'organiser aux mêmes fins au sein du Commissariat d'assurances contre les risques agricoles). - 10 avril 1931. - Gaceta de Madrid, 1931 (101): 146-150.
Cited in Internatl. Yearbook Agr. Legis. 21: 803. 1931.
30.5 In82
Concerns forest fire and agricultural insurance.
124. Spain. Laws, statutes, etc. Real decreto-ley núm. 1,081 [disponiendo que "la Mutualidad Nacional del Seguro Agropecuario, creada por el Real decreto de 14 de Noviembre de 1919, se denominará en lo sucesivo Comisaría de Seguros del Campo."] (Décret-loi royal n. 1081, disposant que la mutuelle nationale d'assurance agricole et du bétail, créée par le décret royal du 14 novembre 1919 (1) se dénomme à l'avenir Commissariat des assurances de la campagne). - 26 septembre 1929. - Gaceta de Madrid, (1929) 4(274): 5-6. October 1, 1929. J7.S6
Cited in French in Internatl. Yearbook Agr. Legis. 19: 823. 1929. 30.5 In82
Royal decree of September 26, 1929 providing that the Mutualidad Nacional del Seguro Agropecuario shall be known in future as Comisaría de Seguros del Campo.
125. Spain. Laws, statutes, etc. [Real orden aplazando para los días 20 al 26 de Noviembre próximo la celebración de la Conferencia de seguros sobre los riesgos de la agricultura y ganadería.] (Ordonnance royale ajournant du 20 au 26 novembre 1917 la convocation de la conférence des assurances sur les risques de l'agriculture et de l'élevage). - 23 octobre 1917. Gaceta de Madrid (1917) 4(299): 217-218. October 26, 1917. J7.S6
Cited in Internatl. Yearbook Agr. Legis. 7: 855. 1917. 30.5 In82
Agricultural and livestock insurance.

126. Spain. Laws, statutes, etc. [Real orden aprobando el] reglamento para el régimen de la Conferencia de seguros sobre los riesgos de la agricultura y ganadería, que se ha de celebrar en esta corte del 5 al 11 de noviembre próximo (Ordonnance royale approuvant le règlement concernant le régime de la conférence des assurances contre les risques de l'agriculture et de l'élevage, qui aura lieu à Madrid du 5 au 11 novembre prochain) - 13 septembre 1917. Gaceta de Madrid (1917) 3(258): 674. J7.S6
Cited in Internatl. Yearbook Agr. Legis. 7: 855. 1917. 30.5 In82
Agricultural and livestock insurance.
127. Spain. Laws, statutes, etc. Real orden núm. 864 [disponiendo se constituya con carácter interino una Subdelegación permanente del Seguro Agropecuario.] (Ordonnance royale établissant à titre intérimaire une sous-délégation permanente des assurances agricoles et zootechniques). Approved 21 septembre 1927. - Gaceta de Madrid (1927) 3(271): 1762. September 28, 1927. J7.S6
Cited in French in Internatl. Yearbook Agr. Legis. 17: 234. 1927. 30.5 In82
The Consejo Patronato de la Mutualidad Nacional del Seguro Agropecuario is hereby reorganized with the name Junta Central del Seguro Agropecuario.
128. Spain. Laws, statutes, etc. Reales ordenes no. 201. Gaceta de Madrid (1922) 1(66): 1428. March 7, 1922. J7.S6
Cited in French in Internatl. Yearbook Agr. Legis. 17: 234. 1927. 30.5 In82
Provides for cooperation between the "Pósitos Nacionales" and the "Mutualidad Nacional del Seguro Agropecuario."

Sweden

129. Hilderbrandsson, M. Insurance of meteorological risks. [Sweden] Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 2(1): 137-138. January-March 1924. 280.29 In83
"Insurance of meteorological risks in Sweden has so far been confined to risks from hail, frost and storms..."
"The mutual insurance societies are the only societies which insure against hail risks. They include one society that covers the whole country and seven provincial societies (laensbolag), so-called because they cover only a province (laen), or in one case three provinces..."
"Hail insurance was organized in 1901 by a mutual insurance society. This society took as its basis the statistics of the meteorological risks of the different provinces, and fixed a date in the autumn as that up to which the insurance was given, this date varying according to the geographical position of the province. Insurance was also effected by the society against damage caused to the autumn sown wheat by bad weather in winter..." However, after five years' working the society was obliged to go into liquidation.
"Insurance against storms is undertaken only by a share company, the Hanza, which also covers most of the other insurable risks..."
"Within the last few years schemes have been initiated for organizing the general insurance of crops, not only against hail,

frost and storm damage, but also against rain, drought and destruction by insect pests. These schemes have however been abandoned on the advice of experts, who considered that the risks in question, especially rain and drought, might equally affect the greater part of Sweden at one and the same time and that the averaging on which a scientific insurance is based becomes ipso facto impossible."

Switzerland

130. International institute of agriculture. Agricultural insurance in 1915 [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(12): 25-34. December 1917. 280.29 In83

This article is based on the Report of the Swiss Office of Insurance on private insurance enterprises in Switzerland in 1915.

In discussing insurance against mortality among live stock it is found that three mutual societies and one stock company (the Perleberger Versicherungs-Aktien-Gesellschaft of Perleberg in Prussia) practised such insurance. Two of them insured only horses. The insurance of horses has suffered since the beginning of the war. Statistics are included.

Statistics are also included showing the hail insurance business in 1915. Only two companies issued such insurance - the Société Suisse d'Assurance contre la Grêle with headquarters at Zurich and Le Paragrêle of Neuchatel. Much hail falls in Switzerland and the Société Suisse closed its books with a deficit.

131. International institute of agriculture. The development of agricultural insurance in 1909 according to the last report of the Federal bureau [Switzerland.] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(8): 133-152. August 1911. 280.29 In83

The Federal Insurance Bureau was founded under a law of June 25, 1885, for the purpose of supervising private insurance enterprises that carry on their operations in Switzerland. A detailed report is issued each year. Statistics showing profit and loss are given from 1880 to 1909.

Insurance against hail, as well as insurance against mortality among live-stock is remarkably developed in Switzerland.

132. International institute of agriculture. Development of agricultural insurance in Switzerland. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(10): 119-124. October 1912. 280.29 In83

The principal statistics on the organization and development of the various branches of agricultural insurance, based on the Report of the Federal Insurance Bureau on Private Insurance Undertakings in Switzerland in 1910, are given here. Livestock, hail and bee insurance are included.

133. International institute of agriculture. Hail and livestock insurance in Switzerland. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 23(2): 42E-49E. February 1932. 280.29 In83

Hail insurance is of relatively old standing in Switzerland; its first appearance dating from more than a century ago. The Mutual Insurance Society founded at Berne in 1925 was the first attempt to

meet the disastrous losses by hail. However, this organization disappeared in 1860. Several other early organizations are described.

"The Federal Law of 22 December 1893 relating to the encouragement of agriculture by the Government, a law which is still in force with certain amendments...contains an article 13 in virtue of which 'the Confederation is expected to support by means of subsidies the efforts of the Cantons in regard to livestock and hail insurance.' The sums assigned each year by the Federal Government on behalf of hail insurance are given to the societies in the form of subsidies facilitating such insurance: (a) by paying the cost of the insurance policy; (b) by making a contribution to the payment of premiums; (c) by constituting a reserve fund."

These subsidies were paid in full up to 1914. After this they could not exceed for insurance policies 50 per cent of the expenditure; for the premiums 20 per cent. of the expenses in the case of insurance of vineyards and 12.5 per cent. if the insurance applied to other farm crops, cereals, vegetables, fruits, etc.

A discussion of livestock insurance is included. There is no reinsurance federation in Switzerland relating to live stock. Livestock insurance is carried on almost exclusively by the local organizations which do not come under the federal supervision of insurance societies.

134. Leuenberger, Fr. Rules and regulations for the insurance of bees in Switzerland. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(12): 62-69. December 1913. 280.29 In83

These rules and regulations are for the insurance of bees against the mortality of bees by foul brood. This insurance is compulsory.

135. Renfer, Hermann. Einwirkung des krieges auf die private versicherung und insbesondere auf die in der Schweiz konzessionierten versicherungsgesellschaften. Zeitschrift für Schweizerische Statistik und Volkswirtschaft 53: 73-112. 1917. HA1.Z5

The influence of the war on agricultural insurance (pp.94-96) is summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(1): 40-43. January 1918. (280.29 In83) as follows:

In consequence of the war the number of horses insured has diminished, owing to the elimination of many of the risks insured as a result of the purchase and hiring of horses by the military authorities. Imports of horses have decreased also. Receipts from premiums have been seriously affected. The war also affected the hail insurance societies largely because many of the experts who noted and estimated the losses caused by hail were mobilized and delays in estimating losses resulted. Indemnities were increased and more insurable crops were cultivated so that the volume of business increased.

136. Rocca, Giuseppe. Development of agricultural insurance in recent years. [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(10): 27-55. December 1914. 280.29 In83

"In...[no. 8, August 1913] a full account was given of the work of the agricultural insurance societies in Switzerland in 1911,

according to information obtained from official reports and private sources; in the following pages we shall complete the above account, with the help of additional statistics given in the last report of the Federal Insurance Office for 1912 or kindly supplied to us by the most important Swiss hail insurance society, the Société Suisse of Zurich."

137. Rocca, Giuseppe. Legislation and regulations concerning agricultural insurance. [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(2): 49-68. February 1916; 7(4): 37-49. April 1916. 280.29 In83

"By Art. 64 of the federal law on insurance contracts, the amount of compensation in the insurance of livestock must, as a rule, be determined according to the value of the animal immediately before the illness or accident..." This article adds that if the subject insured be defined in general terms each and every class which falls under the general definition at the moment of the accident shall be considered insured.

An outline is included of the workings of La Mutuelle Chevaline Suisse, which is the only society of Swiss nationality that accepts livestock insurance.

The second part of the article deals with regulations relating to hail insurance societies.

138. Rocca, Giuseppe. Particular forms of agricultural insurance [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(11): 47-64. November 1916. 280.29 In83

Insurance of vineyards against hail and insurance against the risk of floods are discussed here.

139. Switzerland. Bundesrat. C. Assurance contre la grêle. D. Assurance du bétail. Switzerland, Bundesrat. Rapport du Conseil Fédéral... 1919: 756-759. J415. N2

Summarized in Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. 11(11): 787-789. November 1920. 280.29 In83

Development of hail insurance and the state grants made to it in 1919 and cattle insurance and the subsidies granted for it in 1918.

140. Switzerland. Versicherungsamt. Rapport du Bureau fédéral des assurances sur les entreprises d'assurances privées en matière d'assurances in Suisse 1886-1889, 1891-date. Berne, A. Francke, 1888-date. HG8685 A2

1913-1916 have title: Rapport du Bureau Suisse des Assurances sur les Entreprises Privées en Matière d'Assurances...

The report includes statistics of livestock and hail insurance business.

Many of the later reports which relate to hail and livestock insurance are summarized in the Monthly Bulletin of Economic and Social Intelligence of the International Institute of Agriculture.

141. Switzerland(Vaud) Laws, statutes, etc. Arrêté du 28 février 1913 ordonnant la perception d'une contribution pour alimenter la Caisse d'assurance contre les pertes résultant de l'invasion du phylloxéra dans le vignoble vaudois. - Switzerland. Laws, statutes, etc. Recueil des Lois et Décrets 110: 125-127. 1913. L.C. Law

Cited in Internatl. Yearbook Agr. Legis. 3: 620. 1913.
30.5 In82

Insurance of vineyards against phylloxéra.

142. Switzerland (Vaud) Laws, statutes, etc. Arrêté du 11 avril 1913 ordonnant la perception d'une contribution sur les ruches d'abeilles, pour rembourser à l'état ses avances à l'établissement d'assurance obligatoire contre les pertes causées par la loque des abeilles. - Switzerland (Vaud) Laws, statutes, etc. Recueil des Lois et Décrets 110: 227-228. 1913. L.C. Law

Cited in Internatl. Yearbook Agr. Legis. 3: 621. 1913. 30.5 In82
Compulsory insurance of bees.

143. Switzerland (Vaud) Laws, statutes, etc. Arrêté ordonnant la perception d'une contribution pour alimenter la caisse d'assurance contre les pertes résultant de l'invasion du phylloxéra dans le vignoble vaudois. - 31 mars 1916. Feuille des avis officiels du canton de Vaud, n. 27 (4 avril 1916) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 6: 954. 1916. 30.5 In82
Insurance against phylloxéra in vineyards.

Tunis

144. Arcceio, F. Forms of agricultural insurance in Tunisia. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 24(4): 135E-142E. April 1933. 280.29 In83

"Live stock insurance does not exist in Tunisia. Hail insurance and fire insurance are effected chiefly by the agricultural co-operative insurance associations working at the present time in accordance with the Beylical Decree of 26 March 1931."

The law provides that a distinct society must be formed for every class of risk - hail, fire, live stock mortality, frost, and other weather risks.

The rules governing the formation, organization, and working of these societies are set forth.

Statistical tables show progress of hail and fire insurance from 1921 to 1931.

The text of the Decree of March 26, 1931 is given in French in Tunis. Dept. Agr. Trade and Colonisation. Bull. 1931, 2d quarter, no. 145.

145. Tunis. Laws, statutes, etc. Décret abrogeant et remplaçant les décrets du 13 juillet 1912 et 30 juin 1913, relatifs aux Sociétés d'assurances mutuelles agricoles. - 26 mars 1931. - Journal Officiel Tunisien, n. 33 (25 avril 1931) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 21: 804. 1931.
30.5 In82

Relates to mutual agricultural insurance societies.

146. Tunis. Laws, statutes, etc. Décret concernant la réglementation des assurances mutuelles agricoles. - 3 juillet 1912. Journal Officiel Tunisien, n. 63 (17 juillet 1912) (not seen)

Provisions of the decree concerning the regulation of mutual agricultural insurance are listed in Internatl. Yearbook Agr. Legis. 2: 576-579. 1912. 30.5 In82

147. Tunis. Laws, statutes, etc. Décret relatif à l'extension de l'assurance des récoltes sur pied des cultivateurs indigènes. (Decree respecting the extension of the Insurance of growing Crops to Native Growers). - 27 May 1924. - Journal Officiel Tunisien, No. 50 (21 June 1924) (not seen)

Provisions are listed in Internatl. Yearbook Agr. Legis. 14: 862-863. 1924. 30.5 In82

The benefit of insurance is extended to crops destroyed or damaged by lightning. The decree of March 31, 1919 covered only hail damage.

Union of Socialist Soviet Republics

148. Chayanov, A. Problems of rural insurance [Union of Socialist Soviet Republics] Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. (n.s.) 18(4): E105-E113. May 1927. 241 In82

This article discusses pre-war live stock insurance, post-war compulsory agricultural insurance, voluntary after-war insurance, and crop insurance from which the following statement is taken:

"In present day Russia, however, the greatest interest in connection with rural insurance centres round existing schemes for organizing insurance of the crop against all kinds of risk, with special reference to climatic risks, drought, continued rains, etc.

"The problem is not a new one in Russia, and is closely connected with the whole organization of rural life and work. One result of the continental climate of the greater part of the U.S.S.R is that the harvests are very uncertain. This uncertainty, which has at times, as in 1891 and 1921 meant disaster for the whole community, is, up to a point, a phenomenon of ordinary occurrence and one to which the different regions are subject in varying degrees.

"In the struggle against this natural calamity, a whole series of precautionary measures were organised by the rural population, for example, temporary reserves of unground wheat, and special 'storehouses' belonging to the commune, where the reserves were placed every year, to meet the requirements for sowing and provisioning of the people in the event of famine. (Regulations for provisioning, 5 July 1834). Special funds for provisioning were collected, which in 1860 passed into the hands of the local municipalities. The severe famine of 1891 however demonstrated the inadequacy of these measures.

"In municipal and State circles the question of the necessity for organizing famine control measures on the basis of insurance has been frequently discussed. L. I. Geass has collected an immense quantity of material on the subject of harvests, and has drawn up a detailed scheme of insurance against crop failure, which however has proved too far reaching to be put into practice.

"In the revolutionary period and in particular at the time of the 1921 famine, the Soviet government, in connection with famine control, and in view of the necessity for sowing the fields, poured millions of poods of seed into the affected regions and organized, on a large scale, seed advances in kind.

"At the present time the Gosstrach is enquiring into the possibility of organizing a special insurance of crops against failure. In agricultural circles this problem is being widely debated, and the different views may here be indicated."

149. Decree on agricultural insurance. Econ. Rev. Soviet Union 7: 358.

[1932] 267 Ec7

"A decree covering the insurance of crops, livestock, farm buildings and equipment was issued on June 10 by the Council for Labor and Defense. It specifies that all collective farms and individual peasants must insure their buildings, enterprises, equipment and crops against fire, flood, earthquakes, tornadoes, drought, frost, hail, etc. Insurance is to be taken out also to cover the lives of certain types of livestock. The main feature of this decree is the fact that compensation is to be higher than before and that insurance will cover a number of regions not formerly included in the general agricultural insurance system. Special privileges are provided as to premium payments for collective farms and their members, with very low rates set for cotton, soy-bean, tobacco, rice and other industrial crops. Certain crops, such as southern hemp, are to be insured free of charge. The purpose of this is to stimulate the cultivation of these crops.

"It is expected that premium payments based on the new decree will total about 600 million rubles this year. Ten per cent of this amount is to be turned over to local budgets for use in preventing and fighting fires, floods, livestock epidemics, etc."

150. New compulsory agricultural insurance law. Econ. Rev. Soviet Union 9(8-9): 180. August-September 1934. 267 Ec7

"A new insurance law, designed primarily to encourage livestock raising and increase the sown area, was announced on July 20. The law provides for a general lowering of insurance premiums...for increasing the percentage of premiums devoted to fire prevention from 10 to 15 per cent, and contains special provisions designed to assist collective farms to raise cattle, horses, sheep, etc... Premiums for insurance of sown area are charged according to the program set for the collective, any land sown in excess of the plan being insured free of charge."

151. State insurance in the Soviet Union. Soviet Union Rev. 6: 61-62. 1928. 280.8 R922

"State insurance, which plays an important part in the Soviet economic system, has been growing and developing simultaneously with the entire national economy of the U.S.S.R. Though it came into existence only six years ago, State Insurance has achieved great success..."

This applies to both live stock and hail insurance.

152. State monopoly of insurance. Zeitschrift für die Gesamte Versicherungs-Wissenschaft v. 22. Jan. 1, 1922. HG8015 .Z5 (not seen)

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel 13(1-2): 53-54. January-February 1922. 280.29 In83

"The revival of insurance in Soviet Russia appears under the form of a State monopoly, including among other kinds of insurance, fire, hail and live-stock insurance. The organization is in the hands of a central administration, attached to the Commissariat of Finance, a body which covers all the branches of insurance previously under the control of the Supreme Council of National Economy. Insurance is to be compulsory, except for foreigners..."

153. T., M. State compulsory insurance in the country districts. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 4(4): 543-545. October-December 1926. 280.29 In83

This article is summarized from two Russian articles: Scheme for Compulsory Agricultural Insurance 1926-1927 in Economic Life, nos. 195, 199. August 26 and 31, 1926; and Optional Insurance of Peasant's Property, in Economic Life, no. 229, Oct. 5, 1926.

"Before the war, agricultural insurance, with the exception of the compulsory insurance of peasants' houses against fire, enforced by the Government and the zemstvo, was left to the option of the peasants and was not, speaking generally, at all widespread in the country districts. With the revolution and with the new ideas as to the function of the State in the economic life of the nation all branches of agricultural insurance were undertaken by the organs of the State and took on a compulsory character."

Statistical tables show operations in recent years and the scheme for 1926-27.

154. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.C.P., concernant l'assurance obligatoire fiscale pour 1929-1930 des cultures de coton contre la grêle, la mouillure et la gelée dans la République autonome socialiste soviétique du Daghestan, du territoire autonome des Kalmouks et dans les districts d'Astrakan, de Kouban et de Terek. - 21 juillet 1929. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R. n. 51, texte 475 (26 août 1929) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 828. 1929. 30.5 In82

Compulsory insurance of cotton against damage by hail, frost and excessive moisture.

155. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.E., ratifiant les plans: 1) de répartition et de destination à des mesures de prévention et de répression, des sommes provenant des profits des opérations de l'assurance volontaire et non fiscale pendant 1927-28; 2) de répartition et dépense des fonds mis à disposition pour 1927-1928, sur le montant des assurances fiscales obligatoires pour des mesures de prévention et de lutte contre les incendies et la mortalité du bétail agricole dans les localités rurales de la R.S.F.S.R. - 22 juin 1929. - Ssobranie Uzakonenii i Rasporadjenii, U.S.S.R. n. 56, texte 548 (15 août 1929).
Cited in Internatl. Yearbook Agr. Legis. 19: 829. 1929. 30.5 In82
Compulsory fire and livestock insurance.

156. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.T.D. concernant l'assurance obligatoire fiscale des cultures agricoles contre la gelée et la mouillure dans le territoire de la Sibérie Occidentale, en 1931. - 25 novembre 1930. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R. n. 57, texte 609 (12 décembre 1930) (not seen)

Provisions of the decree are given in French in Internatl. Yearbook Agr. Legis. 20: 888-889. 1930. 30.5 In82

Concerns compulsory insurance of agricultural products against frost and excessive moisture.

157. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.T.D. concernant l'assurance fiscale obligatoire des plantations de coton dans de nouvelles régions contre la grêle, la gelée et la mouillure en 1929-1930. - 21 mars 1930. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R. n. 19, texte 216 (1^{er} avril 1930) Internatl. Yearbook Agr. Legis. 20: 896. 1930. 30.5 In82
Concerns the obligatory insurance of cotton plantations in new regions against hail, frost and excessive wetness in 1929 to 1930.
158. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.T.D. concernant l'assurance fiscale obligatoire des emblavures de riz contre la mauvaise récolte, dans le territoire de l'Extrême-Orient, en 1931. - 25 novembre 1930. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R. n. 57, texte 610 (12 décembre 1930) (not seen)
Provisions of the decree are given in French in Internatl. Yearbook Agr. Legis. 20: 889-890. 1930. 30.5 In82
Concerns the compulsory insurance of rice.
159. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.T.D. concernant l'assurance fiscale obligatoire des plantations de lin contre la sécheresse en 1930. - 16 juin 1930. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R. n. 33, texte 365 (9 juillet 1930) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 20: 881-882. 1930. 30.5 In82
Provisions of the decree concerning the compulsory insurance of flax plantations against drought in 1930 are given in French.
160. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.T.D. sur l'assurance fiscale obligatoire contre la mauvaise récolte en 1929-1930 des plantations de coton dans la R.S.S. des Uzbecks, des Turcomans et des Tadjiks ainsi que dans les R.S.S. autonomes des Cosaques et des Kirghizes. - 31 mai 1930. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R. n. 32, texte 351 (25 juin 1930) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 20: 896. 1930. 30.5 In82
Compulsory insurance of cotton plantations.
161. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.T.D. concernant l'assurance fiscale obligatoire des tabacs jaunes contre la mauvaise récolte. - 22 juillet 1930. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R. n. 38, texte 415 (18 août 1930) (not seen)
Provisions of the decree are given in French in Internatl. Yearbook Agr. Legis. 20: 882-884. 1930. 30.5 In82
Concerns compulsory insurance of tobacco.
162. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du S.T.D., concernant l'assurance fiscale obligatoire pour 1928-1929 des ensemencements de coton contre la grêle, la mouillure et la gelée dans la République autonome S.S. du Daghestan, dans la région autonome des Kalmouks et dans les districts d'Astrakhan, de Kouban et de Tver. - 3 mai 1929. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R. n. 30, texte 281 (24 mai 1929) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 828. 1929. 30.5 In82

Concerns compulsory insurance of cotton against damage from hail, frost and excessive moisture in certain regions of the U.S.S.R.

163. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté n. 18, 2100 du C.E.C. et du C.C.P. complétant et amendant l'arrêté du C.E.C. et du C.C.P. de l'U.R.S.S. du 27 juillet 1934 "sur l'assurance volontaire" (de culture spéciales et de plantes industrielles, du bétail, etc. - 17 septembre 1935 - Ssobranie Zakonoff i Rasporiadjenii, U.S.S.R. n. 51, texte 423 (13 octobre 1935) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 25: 663. 1935.
30.5 In82
Concerns voluntary agricultural and livestock insurance.
164. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté portant les mesures pour les assurances agricoles dans la République S.S. autonome Bouriate-Mongole. - 13 août 1928. - Ssobranie Uzakonenii i Rasporadjenii, U.S.S.R. n. 107, texte 667 (21 septembre 1928) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 18: 611. 1928.
30.5 In82
Concerns agricultural insurance.
165. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté ratifiant le plan de répartition et de destination, par des mesures de prévention et de répression de la somme provenant des profits de l'assurance volontaire et non fiscale pendant l'année 1926-1927 (mesures pour prévenir les incendies, pour combattre la mortalité du bétail, etc.) - 25 juillet 1928. - Ssobranie Uzakonenii i Rasporadjenii, U.S.S.R. n. 31, texte 860 (20 novembre 1928) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 18: 611. 1928.
30.5 In82
Voluntary fire and livestock insurance.
166. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté ratifiant les instructions concernant les modalités pour la répartition de la destination d'une partie des profits de la Direction générale centrale des assurances gouvernementales de l'U.R.S.S. pour des mesures de prévention et de répression, etc. (des incendies, mortalité du bétail, etc.) - 2 juillet 1928. - Ssobranie Uzakonenii i Rasporadjenii, U. S. S. R. n. 119, texte 750 (15 octobre 1928) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 18: 611. 1928.
30.5 In82
Concerns the central insurance agency for fire and livestock insurance, etc.

United States

167. Cance, A. E. [Studies in agricultural economics] Mass. Agr. Expt. Sta. Rept. 1915, pt. 1, pp. 69a-70a.
"Two lines of work were authorized by the experiment station committee: one an investigation into agricultural insurance, to be carried on largely by correspondence with other states..."

"Regarding agricultural insurance, requests were sent to several States in the Union in the endeavor to ascertain the amount and kind of agricultural insurance that was written in these States. The results of this inquiry have not been tabulated, but in general we find, first, that there is little or no livestock insurance except insurance on race horses or on high-grade exhibition stock when shipped to shows. There are two or three mutual companies doing a little along these lines, but they have few precedents to guide them, and are still in the dark as to the amount of premiums or the possible losses.

"Very little livestock insurance is written in New England. Three companies, two in New England and one in Illinois, are engaged in the business of insuring animals. Their rates are high, 10 per cent per annum, - too high for the average farmer. There is a third company which has recently entered this field in New England, and which, consequently, lacks experience. It insures stock against both disease and accident. Owing to certain peculiarities in the laws of Massachusetts, it can do only a casualty business in this State. This company insures packing house cattle on the way to market, and reports it has been picking up a good business in this line, especially on the stock shipped to the Boston packing houses.

Hail insurance of tobacco is also a comparatively recent development in agricultural insurance, although it is much better known in New England than live stock insurance. A number of companies write this insurance charging a rate of 5 per cent. whatever the period of insurance. Despite the high rate, the growers are availing themselves of this protection rather generally, and, apparently, are very well satisfied with the services rendered. For this sort of insurance the year 1915 was very disastrous, especially to those companies whose business is confined to local territory. The amount of the hail insurance policy is limited to the cost of growing the crop, and adjustment of losses are made on this basis. The farmer may take out insurance for \$100, \$150 or \$200 per acre. If the crop is one half insured he receives one-half insurance, etc.

168. De Witt, C. L. Weather insurance. Insurance Soc. New York. "Special lines." Lectures. pp. 63-73. 1923. H.G 8053 I6
Covers mainly rain insurance for hazards other than agricultural. Mentions the frost hazard which "has been underwritten for certain large grovers of citrus fruit in Florida during the spring season."
169. Erdman, H. E. Farmers' mutual insurance. The most inconspicuous yet one of the most successful types of cooperation. Country Gent. 83(10): 11, 57-58. Mar. 9, 1913. 6 C833
Includes brief discussion of hail and livestock insurance.
170. Farm insurance. Farmer's need of property insurance and suggestions for meeting this need. Pract. Farmer 112: 387. 1916. 6 P88
Lists and describes insurance of growing crops against hail and insurance of live stock against death by disease or accident as two of the forms of insurance in which the farmer is particularly interested.

171. Farmers protest insurance deal. Policy holders attack irregular methods of Des Moines mutual. Wallaces' Farmer 49: 463. 1924. 6 W15
"A demand that the insurance commissioner of Iowa wind up the affairs of the Des Moines Mutual Insurance Association, because of the large number of irregularities in practices of officers and agents, was made at a hearing held in Des Moines last week..."
172. Finley, J. P. Scientific weather coverage for the writing of all classes of weather insurance. 3pp. New York [n.d.] M/1740 F513S
An address before the National Association of Mutual Insurance Companies at Washington, D. C., September 19th, 1927.
173. Finley, J. P. Underwriting tornado and weather hazards. Rating and classification of risks on scientific basis and analytical study of weather facts. Insurance Press 60: 43-44. Jan. 28, 1925. M/1740 F513u
"The treatment of data for rating and classification in weather and crop insurance may be considered historically, statistically and on a scientific basis. When proportionately combined, with special stress on the scientific treatment, the most reliable ratings result."
174. Fitzgerald, J. J. Insurance against marketing losses. 40pp. Chicago, Amer. Inst. Agr., 1923. (Its Lesson J) 280.3 Am34A
"The insurance of growing crops against damage by hail is of comparatively recent origin, dating back to 1880, when a mutual company was organized by tobacco growers of Connecticut. There are some very successful farm mutual companies writing hail risks; but hail insurance has been largely developed by the stock companies.
"The business is too young to have become standardized, and has proved unprofitable to many insurance companies. But farmers in the hail regions require this protection and an equitable system will be worked out when sufficient experience has been gained. The attempts of several western states to set up state hail funds have not proven successful thus far.
"The insuring of growing crops against fire seems to be confined almost wholly to the Pacific Coast states, even though the hazard exists in other sections of the country...
"A recent development in crop insurance is the undertaking of two large American Stock companies who propose to insure the farmer against crop failure from pests, drouth, and so on. This form of insurance is still in the experimental stage, but there is no reason why it should not be successful. The idea is being fostered, however, that this should be a government undertaking, and we may hear from Washington sooner or later on the subject...
"Live stock is quite generally insured against fire, lightning, and windstorm; but insurance against accident and disease seems to be confined to pure bred stock, being carried on by companies making a specialty of such risks."
175. Hare, B. B. Agricultural cooperation for farm insurance. U. S. Dept. Agr. Off. Expt. Sta. Bull. 256, pp. 51-55. 1913. 1 Ex6B
"Cooperative farm insurance, differing administratively from the old-line mutual insurance, is a term used primarily to represent a system of business peculiar to farm life - a combination of farmers

working together for the purpose of economizing or decreasing the price usually paid for the protection of their property, their business, etc., against sudden and unexpected losses. The bedrock principle upon which it is based is the elimination of individual competition and the substitution of mutual help, where each strives for the good of the social body, and the social body in turn cares for the individual in the case of a loss."

176. Hoffman, G. W. Weather forms of insurance. Amer. Acad. Polit. and Social Sci. Ann. 130(219): 121-130. March 1927. 280.9 Am34
Includes statements of the extent of hail, frost and crop insurance in the United States. The latest figures quoted are for 1925. Statistics of hail insurance cover 1912-1925.
177. Indiana. Laws, statutes, etc. Insurance laws of the State of Indiana. A compilation of all laws in force relating to insurance, with annotations. 256pp. Indianapolis, W. B. Burford, contractor for State Printing and Binding. 1913. 274.25 L44
Ch. XIII. Live Stock Insurance on the Stock Plan, pp.142-150; Ch. XIV. Farmers' Mutual Live Stock Insurance Companies, pp.150-152; Ch. XV. Farmers' Mutual Cyclone, Wind Storm or Hail Insurance Companies, pp. 152-154.
178. Kentucky. Laws, statutes, etc. Act of the General Assembly of 1916 of the Commonwealth of Kentucky creating the State Insurance Board and the supervision of the operation of fire insurance rate making bureaus, etc. Relates to fire, lightning, hail, wind-storm and sprinkler leakage insurance, and the regulation and control of the rates of premiums for such insurance on property in Kentucky. 46pp. Lexington. 1916. 284.65 K41
179. Michigan. Laws, statutes, etc. Laws relating to insurance, revision of 1915. Compiled under the supervision of Coleman C. Vaughan, Secretary of State. Lansing, W. H. Crawford Co., State Print. 383pp. 1915. 284.65 M53
A 32 page pamphlet entitled "Laws relating to insurance, enactments of the Legislature of 1915 of the State of Michigan" is bound with the above.
Live stock insurance is authorized in Sections 554-559. Hail insurance is authorized in Sections 502-510, An Act to provide for the incorporation of mutual insurance companies to insure property against loss or damage by hail, and defining their powers and duties, pp.225-228.
180. Minnesota. Laws, statutes, etc. Mason's Minnesota statutes. St. Paul, Citer-Digest Co., 1927. 274.43 M38
In Ch. 19, Insurance, are found Hail insurance, Section 3532-1, Farmers' mutual companies, Sections 3635-3645; Farmers and township reinsurance associations, Sections 3675-3684; Mutual hail, tornado and cyclone companies, Sections 3689-3700.
181. Minnesota. Laws, statutes, etc. Minnesota insurance laws. July 1, 1915...Compiled by Ira Peterson. 282pp. Minneapolis, Syndicate Print. Co. 1915. 284.65 M66
Mutual hail, tornado and cyclone companies (sections 349-360), pp.194-197.

Section 27, p. 20, gives authority to insure against loss from the death of domestic animals and to furnish veterinary service.

182. Montana. Laws, statutes, etc. Laws of the State of Montana relating to insurance and surety companies compiled by Insurance Department, State Auditors Office. August 1, 1918. 180pp. Butte. 1918. 284.65 M76

Division VII. Mutual Hail, Fire, Lightning, Cyclone and Tornado Insurance Companies, pp. 118-122; Ch. IV, Mutual Rural Insurance Companies, pp. 123-129; State Hail Insurance. Senate Bill no. 16. (Act approved March 14, 1917) pp. 130-134.

183. National storm insurance bureau. Weather, crop and social insurance in the United States through climatological investigations, by the Finley system, 1880-1925. 43pp. New York, 1925. 340 N21

Includes a bibliography, pp.8-31.

"A consideration of crop hazards as a separate line of insurance embraces perforce a combination of atmospheric disturbances with a variety of other elements listed as insect pests, plant and animal diseases, soil culture and adaptability, average yield per acre, crop loss, animal pests, and the variable element of market price. The atmospheric element is varied and may be listed as Hailstorm, Chinook, Hot Souther, Cold Norther, Hot Norther, Rain Wave, Snow Wave, Frost Wave, Drouth, Boll-Weevil Weather, Irrigation Weather, Tobacco Weather, Fruit Weather, Production Weather, Nut Weather, Apple-Scab Weather, Insect Weather, Rust Weather, Tobacco-Case Weather, and Grain Weather.

"The equation for the scientific rating of these hazards should contain the underwriting factors of loss experience and expense ratio, the climatological factors of distribution and relative frequency, and the agricultural factors relating to soil, yield, plant and animal diseases, insect and animal pests, crop loss, and market price."

184. Olsen, N. A., Brannen, C. O., Cadisch, G. F., and Newton, R. W. Farm credit, farm insurance and farm taxation. U. S. Dept. Agr. Year-book 1924: 185-284. 1 Ag84Y

Farm insurance, pp.239-256, includes discussions of livestock, crop, hail and general crop insurance. Under the last heading, the authors state:

"...it is apparent that a form of blanket insurance should be developed which will protect the farmer against all hazards that are beyond his control. Some attempts have been made already to develop or produce a blanket crop insurance policy...The earliest attempt...dates back to 1899...All of these attempts...proved unsuccessful."

Some of the principles that should underlie any sound plan of crop insurance are listed.

185. Palmer, A. H. Recent developments in weather insurance. Amer. Met. Soc. Bull. 6(5): 65-73. May 1925. 340.8 Am32

A review of developments in weather insurance in the United States including hail and frost insurance and the less firmly established general crop insurance.

86. Palmer, A. H. Weather insurance. Amer. Met. Soc. Bull. 3(5): 67-70.
May 1922. 340.8 Am32

A general article which includes references to hail and drought insurance in the United States and refers to the growing tendency towards a blanket policy covering all risks to crops.

Following the article there are notes on weather insurance by the same author (pp.70-71) In the Notes he refers to the Globe and Rutgers Insurance Company of New York from which certain tobacco growers in Connecticut were attempting to collect for damages from wind.

87. Reed, W. G. Insurance against bad weather. Make hay when the sun shines, get cash if it rains. Country Gent. 82(10): 479-480.
Mar. 10, 1917. 6 C833

"Of the unfavorable weather which the farmer has to meet, frost, drought, hail, and rain in haying time and harvest are especially dreaded. Crops are lost by spring and fall frosts with a frequency that would be appalling were it not so common. In a general way the dates of planting are late enough to avoid loss by frost, but the exceptionally late frost occurs now and again.

"In any successful business a similar risk would be considered and an amount of money sufficient to cover the loss would be made a regular part of the cost of doing business. Because it is not possible to foretell when the disaster will come, and because there is no guaranty that disasters will not come in groups of two or three, it is customary to insure against such risks.

"If farming is to be regarded as a business a similar plan should be followed."

88. Reed, W. G. Weather insurance. U. S. Dept. Agr. Weather Bur. Monthly Weather Rev. 44: 575-580. 1916. 1 W37M

Refers briefly to hail and frost insurance in this country, and points out that when weather hazards are accurately determined it will be possible to develop more general crop insurance on a sound business basis.

89. The rise of weather insurance. Amer. Rev. of Reviews 72: 105-106.
1925. 110 Am32

Quotes A. H. Palmer writing in "the last number of the Bulletin of the American Meteorological Society."

"Disregarding marine insurance, which is primarily insurance against unfavorable weather, the oldest line of distinctly weather insurance written in this country is hail insurance on growing crops. It is now conducted by three different groups of business organizations; viz., (1) mutual hail insurance companies, (2) fire insurance companies writing hail insurance as a side line, and (3) State governments. In 1924 total hail insurance premiums in the United States amounted to about \$40,000,000...

"A beginning has been made in a type of insurance that covers weather hazards of all kinds in a blanket policy; but thus far without marked success..."

190. Social science research council, Advisory committee on social and economic research in agriculture. Preliminary report of a survey of economic research in agriculture in the United States during the year July 1, 1926-June 30, 1927. 4 v., mimeogr. [n.p., 1927] 281 Sol2

V. 4 contains Agricultural insurance, by V. N. Valgren, pp. 91-93.

Research work on agricultural insurance was begun by the U. S. Department of Agriculture in 1915. Attention was first directed to a study of farmer's mutual fire insurance. In 1920 a special study of the question of hail insurance on farm crops was made, and in 1921 a special study was made of general crop insurance.

So far New York is the only State in which studies of agricultural insurance have been made, these being studies of cooperative fire insurance made in 1909 and 1924.

Studies in progress by the U. S. Department of Agriculture include a study of farmers' mutual fire insurance, one relating to livestock insurance, etc.

191. Social science research council, Advisory committee on social and economic research in agriculture. Research in agricultural insurance: scope and method. Social Sci. Res. Council. Advisory Com. on Social and Econ. Res. in Agr. Bull. 14, 63pp. 1932. 281.29 Sol

"The objectives of this report are to outline the subject of agricultural insurance as a field of research; to indicate the metes and bounds of this field; to show its relationship to other parts of the general insurance field on the one hand, and to other parts of agricultural economics on the other; and to review from the standpoint of methodology the research done or under way in agricultural insurance, or involved in a list of projects selected for special consideration."

Contains the following sections by V. N. Valgren: Analysis of the field; Basic principles and concepts; Brief history of research in agricultural insurance; Sources of data on agricultural insurance.

The projects selected for consideration include the following: Risks connected with farming, by Sherman E. Johnson; Insurance of farm property against fire and lightning, by V. N. Valgren; Insurance of farm crops against hail, by V. N. Valgren; Insurance of livestock against disease or accident; Crop insurance by G. Wright Hoffman; Possibilities and problems involved in flood insurance, by V. N. Valgren.

192. Souchon, A. Mutual aid in agricultural insurance. 42pp. Exposition universelle de San Francisco, 1915. [Evreux, Impr. C. Hérissey, 1915] HG9969 F7S6

Includes discussions of insurance against damage by hail and insurance of cattle against loss by fire.

193. South Dakota. Laws, statutes, etc. Insurance laws...1917. 216pp. Pierre. Hipple Print. Co., 1917. 284.65 So82

Mutual fire and hail companies (Ch. 272, S.L. 1917), pp. 50-52; Hail insurance (Ch. 250, S.L. 1913), pp. 60-61. Live stock insurance companies (Ch. 3, Art. 17, Civil Code 1903), pp. 61-62; Live stock insurance (Ch. 172, S.L. 1907), pp. 86-88.

194. Texas. Laws, statutes, etc. Insurance laws. State of Texas. Digest of 1913, by W. W. Collier. 229pp. Austin, Von Boeckmann-Jones Co. 1914. 284.65 T31
Ch. X, Live Stock Insurance, p. 82 .
Ch. XVII, Mutual Hail Insurance Companies, pp. 133-136.
195. Thorne, J. R. Cooperative farm insurance. Kans. State Bd. Agr. Bien. Rept. (1921-1922) 23: 11-15. 2 K13R
The author describes in detail the founding and methods of the Patrons' Fire, Tornado and Hail Association, a Grange subsidiary, which is now a state-wide organization of Kansas.
196. Trosper, E. J. Farmers stung on insurance. Amer. Coop. Jour. 14(13): 32. September 1919. 280.28 Am3
The farmers of Marion County, Mo., signed application blanks for membership in the Farmers' Mutual Crop Insurance Company of Kansas. When the policies were received, it was found that the provisions were not as represented by the agents and the farmers repudiated their agreements.
197. U. S. Congress, 68th, 1st sess... H.R. 8982 exempting farmers' or other mutual hail, cyclone, casualty, life, or fire insurance companies...from corporation taxes under Title III...By Mr. Black of Texas. April 30, 1924. 2pp. [Washington, D. C. 1924.] Legis. Ref. File
Referred to Committee on Ways and Means, Apr. 30, 1924.
198. Valgren, V. N. Agricultural insurance. Encyclopaedia Social Sci. 1: 546-547. New York. 1930. 280 En1
"Hail insurance on growing crops, the only form of crop insurance generally available, is said to have originated in Germany in the latter part of the eighteenth century. It was introduced into the United States about 1880, and since 1910 has been written in considerable volume...
"Insurance of crops against damage by frost has also been written in parts of Europe and elsewhere. In the United States such insurance has been limited largely to sugar cane in Louisiana and to citrus fruit in Florida and California.
"Attempts to write so-called all-risk crop insurance for individual farmers, covering against substantially all important hazards beyond the control of the farmer, including losses due to price fluctuations, have hitherto proved discouraging. Since 1920, when a second major attempt to develop such insurance resulted in heavy losses, due in this case to a well-nigh unprecedented drop in agricultural prices such insurance has been limited largely to protection covering loans or advances made to organized groups of fruit and truck growers in selected areas. All-risk crop insurance, covering at least a substantial part of the annual investment in crops, represents a real need on the part of farmers. Particularly is this true in cases where considerable diversification is impracticable."

199. Valgren, V. N. Crop insurance among farmers. Marketing Jour. 1: 140-143. 1927. 280.28 C7824
Describes the mutual insurance companies serving the farmer - fire, hail, and livestock.
200. Valgren, V. N. The farm situation with special reference to debt, taxes and insurance. Mutual Insurance Jour. 40(1): 11, 12-13. November 1933. 284.68 M98
"Cash outlays by farmers for hail insurance on their growing crops reached a peak during the high price year of 1919, when it amounted to about \$30,000,000. In the recent years of disastrously low prices for farm products the annual volume of hail premiums has been below \$10,000,000. The percentage of farmers who carry hail insurance on all or a part of their crops has perhaps in one year exceeded 10 per cent of the total number of farmers.
"The amount paid for livestock insurance rose to about \$3,000,000 per year in 1919 and 1920. More recently the livestock insurance carried by farmers has been almost negligible in amount, representing only a small fraction of one per cent of the livestock values on the farm...
"Farmers as a class are distressingly underinsured. Most of them habitually carry their own risk of loss from many hazards against which insurance should and would be carried if incomes permitted this provision for safety."
201. Valgren, V. N. How insurance and tax problems affect farmer. Studies made by Division of agricultural finance are outlined by Federal specialist. U. S. Daily 6(9): 10. Mar. 13, 1931. 280.8 Un33
Contains a brief statement of the amount of insurance (including hail) carried by farmers.
202. Valgren, V. N. Insurance to fit the farmer's needs. Consideration of what the insured should have in the way of protection against various hazards, with special reference to rural problems. Jour. Amer. Insurance 6(11): 19-20. November 1929. 284.68 J822
"...to be as fully protected by insurance as the up-to-date manufacturer or merchant, the farmer should carry livestock insurance on his farm animals, and all-risk crop insurance up to at least a substantial part of his investment each year in his growing crops."
203. Valgren, V. N. Our facilities for farm insurance. Mutual Insurance Jour.-News 24(11): 4785-4786. October 1931. 284.68 M982
Also in Southern Planter 93(7): 7. Apr. 1, 1932. 6 So89
Also in Jour. Amer. Insurance 8(11): 9-11, 12. November 1931 with title "Farm Insurance Facilities."
"In crop insurance which has been limited largely to insurance against hail, there are three groups of agencies: (1) capital stock fire insurance companies, many of which write hail insurance as one of their lines; (2) specialized mutual hail insurance companies...and (3) state hail departments found in North Dakota, South Dakota, Montana, Nebraska and Colorado...
"Attempts to provide a form of crop insurance that would protect the producer against all crop hazards, have not yet been very

successful. Drought ruined one attempt in the northwest in 1917, and an unexpected and unprecedented drop in farm product prices ruined another attempt in 1920. Neither attempt, however, proved that all-hazard crop insurance is impracticable. A new attempt to develop crop insurance was undertaken this year in Kansas. With the nationwide development of the co-operative movement, the possibilities for such insurance will logically improve. Certainly the farmer has few, if any, greater insurance needs."

204. Valgren, V. N. What is agricultural insurance? Classification of coverages which may rightly be considered as applying to hazards of rural communities. Jour. Amer. Insurance 8(5): 5-6, 26. May 1931. 284.68 J822

"Agricultural insurance thus conceived includes...4. Livestock insurance against loss of animals by disease or accident. 5. Crop insurance against individual hazards such as hail, or frost and freeze. 6. Broader forms of crop insurance against all or a stipulated variety of climatic, insect, and other hazards, to which growing crops are exposed."

205. Vaniman, V. Crop insurance. Ill. State Hort. Soc. Trans. (1925) 59: 126-132. Springfield. 81 Il6

The author considers crop insurance as essentially weather insurance since from 75 to 85 per cent of the damage sustained by growing crops results from unfavorable weather. He proceeds to discuss hail insurance.

206. Wilcox, E. V. An average yield or your money back. Farmers may insure their crops against almost all the dangers they encounter. Country Gent. 86(17): 8, 28. Apr. 23, 1921. 6 C333

"For the most part the farmer has borne losses from natural causes without resort to insurance for protection. He bought lightning rods and carried fire insurance on his buildings and stored crops, or he insured his livestock against disease. Then in Washington, Oregon and California field fire insurance for grain is very common... The policies for this kind of insurance usually cover the short period from the time the grain becomes ripe enough to burn until it is threshed and include fires from dust explosions in grain separators.

"Then there is hail insurance, which has rapidly grown in importance since 1830, when a small mutual hail-insurance company was organized by the Connecticut tobacco growers." This type of insurance has assumed large proportions. The total annual hail risks written by insurance companies in 1921 ran close to \$600,000,000.

Drought insurance has been tried. In 1917 three companies began writing drought insurance in the Dakotas and in Montana. The next three years was a continuous drought and the companies failed.

In 1920 a plan of crop insurance was tried. A leading fire-insurance company wrote crop-investment policies in nearly every state on the 1920 crops. The premium rate varied in different states and even in different counties of the same state. These policies were intended to assure the farmer that he would get back cost of production or his actual investment in his crops. They

covered loss caused by the elements, including frost, winterkill, flood, drought, insects and disease and loss of rental value of the land. The company was not liable for losses from fire, hail, wind, tornado, failure of seed to germinate or neglect of the crop.

This proved a costly experience in many cases.

The author believes that "if the farmer wants to control the matter himself, and perhaps get cheaper insurance, mutual crop-insurance companies can be safely formed in which the members will guarantee to each other an average yield or their money back."

207. Wisconsin. Laws, statutes, etc. Wisconsin insurance laws as amended by the legislative session of 1921. 304pp. Madison. 1921.
284.65 W75

Section 1897 (14) Live stock insurance - Against loss or damage to domestic animals, except by fire, and to furnish the services of a veterinary surgeon for such animals.

Sections 1897, 1897a, 1945c and 1946 relate to hail insurance.

208. Yoder, F. R. Introduction to agricultural economics. 472pp. New York, T. Y. Crowell Co. [1929] (Crowell's social science series, ed. by S. Eldridge) 281 Y7

"Selected references" at end of chapters.

Ch. X, Insurance for the Farmer, discusses the general nature of insurance, farm hazards, live stock insurance, crop insurance, including hail insurance, largely from the viewpoint of the need for such insurance.

Principles upon which general crop insurance should be established are listed as follows:

"1. The insurance should cover all crops subject to serious financial loss to farmers; 2. The amount of insurance per acre must be reasonable and should cover only actual losses...; 3. The amount of insurance on crops should be determined by the actual investments made in producing the crops and should apply to losses below investments; 4. Insurance should cover all hazards over which farmers have no control...; 5. Rates must be established on actually measured hazards and adjustments of losses must be fair to both insured and insurer; 6. Companies writing general crop insurance will need to have their risks rather widely distributed and to accumulate liberal reserves to take care of unusual losses."

Union of South Africa

209. Adams, J. J. How to eliminate or diminish farming losses. Farming in South Africa 4: 610-612. 1930. 24 So842

The author advocates insurance against the risks of agriculture for the farmer. He cites as an example of cooperative insurance, fire insurance for farmers which has been carried on since 1923.

"In regard to the insurance of crops and livestock of individual farmers, it must of course be borne in mind that it is not a sound insurance principle to undertake an insurance risk equal to the maximum value of the insured article. The fact that a company is organized to prevent disastrous losses does not mean that the whole risk of loss should be removed from the individual insuring. A reasonable part of the loss should be borne by the owner, so that it should be to his own interests, above all others, to have his

property or assets remain intact. . .

"It is hardly necessary to point out, too, that in no case should insurance safeguard a man against his own negligence or carelessness. . .

"On the other hand, it is a form of extravagance to insure against such losses as can be borne without undue inconvenience. Insurance is to be undertaken only against such losses as would seriously cripple the farmer. In this respect, the single-crop farmer has especial need of insurance to guard himself against the possibility of losing the results of an entire year's work from a single catastrophe. . .

"The main object of a co-operative insurance company should be to safeguard the insured from heavy losses, and this is to be accomplished in a way that serves best the interests of members as a whole. It should be the constant aim of the country to promote energetically the elimination of preventable losses, and to distribute on an equitable basis the burden of those losses that it cannot prevent.

"Crop insurance on a co-operative basis is a matter which should appeal greatly to farmers in South Africa. It is not intended to suggest here a scheme outlining this, but interested farmers will find the Department always willing to advise and assist them in the organization and formation of such an undertaking."

210. South Africa. Department of agriculture. Général Kemp's scheme.

South Africa. Dept. Agr. Jour. 12: 2-4. 1926. 24 Un3

South Africa has long felt the need of some system of insurance whereby the farming community might safeguard itself against the unforeseen losses that might be sustained. When the agricultural industry is visited by some disaster out of the ordinary such as drought, floods or locusts, the farmers could look forward to no compensation for their losses. The Minister of agriculture wishes to provide for such contingencies by establishing a fund to which every bona fide farmer will be required to contribute as a provision against the lean years in agriculture. A Farmers' Mutual Benefit Fund is proposed to be used to make relief loans to farmers who are in distress. Each farmer whether tenant or owner will contribute according to his income.

Uruguay

211. Gomez Haedo, Francisco, and Soares Netto, Edmundo. Cómo estabilizar la agricultura nacional - crédito habilitador, seguro agrícola integral. 246pp. Montevideo, Imp. "El Siglo ilustrado", 1932. 284.2 G582

Part 2, pp. 85-196, deals with agricultural insurance.

The authors believe that general agricultural insurance cannot be realized. Tables are given for different types of risks to the wheat crop (weather conditions, conditions of the soil, pests, birds and animals).

Hail insurance was the only type of insurance in effect at the date of writing.

CROP

General

212. Hildebrandson, S. A European viewpoint on the insurance of crops. Jour. Insurance and Finance, Statis. 2(6): 103-104. June 1923. L.C. Translated by E. A. Lundgren.

The author mentions the fact that crop insurance has been considered and even started on different occasions in Europe. In 1915 a company, the Russian Mutual Crop Insurance Society, was formed in Moscow. Crop insurance was considered at Christiana but no action was taken.

Mr. Hildebrandson gives the reasons for his opinion that this branch of insurance cannot be conducted in a safe and satisfactory manner.

Canada

213. Alberta. Ministry of agriculture. A report on the rehabilitation of the dry areas of Alberta and crop insurance 1935-1936. Published under the direction of Hon. W. N. Chant, Minister of agriculture. 80pp. Edmonton, 1936.

Part II, Crop Insurance, discusses the functions of crop insurance, the different types of risks, the cost, special characteristics of agricultural risks, the actual basis for crop insurance, the status of crop insurance to-day, the meaning of loss or damage in growing crops, types of crop insurance, alternative plans - farm storage, and the Alberta situation in relation to an insurance program.

214. Crop insurance based on AAA system is outlined. Western Farm Leader 1 (5): 65, 76, 77. July 17, 1936. 280.28 W52

"By the Editor."

Reviews a report entitled "A Report on the Rehabilitation of the Dry Areas of Alberta and Crop Insurance" which was published under the direction of the Hon. W. N. Chant, Minister of Agriculture. According to the writer it "outlines important alternative plans - one of them based on experience of the AAA administration in the United States - for the solving in a scientific and systematic way of the problems created by seriously short crops and crop failures."

215. Hopkins, E. S., and Armstrong, J. M. Crop savings bank accounts for farmers in Manitoba, Saskatchewan and Alberta. A system of individual bank savings accounts to provide against crop failure. 16pp. typewritten. Ottawa, Central Expt. Farm, December 1935, revised May, August 1936. Pam. Coll.

The authors give reasons why crop insurance cannot be operated successfully and present a plan for savings bank accounts which would provide financial reserves against crop failure. Under this plan, any farmer would be eligible to establish such an account, which would be held only in Dominion Chartered Banks. Each farmer would deposit 10% of the value of all his grain crops sold to the elevator. As an inducement to the establishment of these accounts,

both the Dominion and Provincial governments should each contribute 5% of the amount which the farmer contributed until a sufficient reserve fund had been established. The total rate of interest paid on these bank accounts would be 4.5%. The farmer would make contributions only when the average yield of wheat on the summer-fallow land throughout the municipalities exceeded 10 bushels per acre. The maximum amount in any crop savings bank account should not exceed \$5.00 per acre for the cultivated acreage in the farm. In the case of rented land, the tenant would deposit one-tenth of the value of his share of the grain crop.

The methods of withdrawing money from these accounts, the finances required, etc., are given in detail. Statistical tables show tentative estimates of the funds involved.

216. Hopkins, E. S. Merits and defects of crop insurance for Manitoba, Saskatchewan, and Alberta. 33pp., typewritten. [Ottawa, Central Expt. Farm. 1935] Pam. Coll.

Paper prepared for a C.S.T.A. meeting, Regina, Saskatchewan, December 4, 1935.

The author describes crop failures in Southwestern Manitoba and Southern Saskatchewan as well as in other countries. He discusses methods of attacking the problem, one of which is crop insurance. The history, different types, and previous experiences of such insurance are outlined.

A suggested plan of crop insurance, which Mr. Hopkins says has been outlined for the purpose of studying the merits and defects of this class of insurance, is included.

If such a plan were adopted it is suggested that it be effective only for wheat, or other grain and applicable only on summerfallow land; that when the yield of wheat on summerfallow falls below 10 bushels per acre, an indemnity be paid on the basis of 50¢ for each bushel below 10 bushels; that applications for crop insurance be entirely voluntary; that it should be written for a period of from three to five years rather than for each individual year; that the rate be established on the basis of the past history of crop yields; and that a sur-charge on the premium rate be made on the policies of farmers who claimed to have a lower yield than the average throughout the district.

The objections to crop insurance are set forth in detail. These include the moral risk; possible injustice in that the best farmer would receive the least from the insurance; variation in yield in the different districts which would result in a high rate of insurance in poor districts; the withdrawal from the scheme of farmers who were charged with a sur-charge on their premiums; the fact that guaranteeing a certain return per acre might tend to make some farmers less careful in their work; the fact that rates would have to be sufficiently high to cover not only the hazard of drought but also rust, smut, grasshoppers, soil drifting, hail, cutworms, crows, sparrows, blackbirds, gophers, floods, hot winds, etc.; the need of ample capital to finance crop insurance; the heavy cost of administration; the difficulty of collecting premiums; the danger of farmers pasturing their livestock on the wheat crop when the crop was poor; and the possibility that, if crop insurance were extended to agriculture, an equal claim might be made for industrial enterprises, mining and fishing.

217. Marsh, A. R. The cost of crop insurance in the light of Canada's hail insurance experience in 1921. Econ. World(n.s.)23(14): 488. April 8, 1922. HG8011.M3

The farmer is interested in the cost of crop insurance to him personally. On the basis of hail insurance statistics of the Prairie Provinces of Canada it seems clear that the cost "could scarcely be less than 10 per cent of the value of the crop of each insured farmer."

218. Saskatchewan. Department of agriculture. Preliminary report of Committee on Crop Insurance. 26pp., mimeogr. Regina, Sask. [1936?]

This report gives the following definitions:

"Crop insurance has been defined as 'insurance against loss of or damage to crops from risk or perils to which such crops may be exposed.'

"Risks or perils include: (a) hazards due to climate such as drought, heat, frost, hail, wind, flood, and erosion, snow and rain; (b) hazards due to disease such as rust and root rot but excluding diseases which plant pathologists consider to be controllable; (c) hazards due to insects such as damage from grasshoppers, cutworms, saw fly, wire worms and others which may be suggested by entomologists."

A brief history of crop insurance in the United States is given with mention of the more important features of crop insurance written by the Minneapolis Company in 1899, by two companies in the spring wheat sections of Minnesota, North and South Dakota, and Montana in 1917, by the Hartford Insurance company in 1920 and 1921, by the Home Insurance Company of New York in 1920 and 1921, and by the Agricultural Protective Mutual Insurance Company of Kansas in 1931 and 1932.

The report describes plans suggested for crop insurance in Saskatchewan including the plan of the Saskatchewan Section of the United Farmers of Canada, suggestions of Dr. E. S. Hopkins, Dominion Field Husbandman, and the plan of Mr. J. C. Davey. Three charts appended show the relationship of the variation in yield to the rate in Mr. Davey's plan, based on the years 1918-1934.

The committee, of which Mr. B. N. Arnason is Secretary, suggests some essential principles of a crop insurance plan for Saskatchewan, points out some of the difficulties of crop insurance, and indicates that there is need for further study as to the extent to which the insurance should apply, and for a systematic survey of farm conditions, soil conditions and individual production records and methods in representative municipalities to determine what rates would have to be charged and how such rates would have to vary.

Costa Rica

219. Waterman, H. S. New insurance law of Costa Rica. U. S. Dept. Com., Bur. For. and Dom. Com. Trade Inform. Bull. 77, 14pp. 1922. 157.7 C76Dt

"Article 1. - Insurance may have for its object anything whose value may be estimated in money, and all classes of risks excepting those prohibited by law. It may cover...(b) the risk of the harvest..."

Great Britain

220. M'Laren, D. F. A call to the farmers of Britain and a national scheme. 32pp. Edinburgh, Morrison & Gibb, Ltd. 1930. 281 M692

Pages 21-32 deal with a scheme of national agricultural insurance. It runs as follows: "...Let the Government appoint a body of experts to fix, each year, the average cost of growing an acre of potatoes (used as an example)...Then let them fix the average market price of the crop during the year. If it were found that the average cost of production exceeded the average market value, each farmer would be entitled to receive from the Government (to whom he had, of course, previously paid a premium) a sum per acre, representing the difference between the cost of production and the ascertained market value, in respect of the total area of potatoes grown...All farmers, under existing regulations, send a return to the Department of Agriculture each year, showing the acreage of each of their crops. Therefore, it should not be difficult to fix what premium they would pay. They would be charged so much per acre in respect of each crop included in the scheme..."

221. Ruggles-Brise, E. A. Back to the land; a wheat insurance scheme. 16pp. London. The Land Union, 1925. 284.6 R84

"It is submitted that a contributory insurance scheme should be provided by the Government acting through the existing insurance companies as their agents.

"Every farmer now insures his live and dead stock against loss by fire, etc., and is thus in touch with some insurance company.

"The farmer, having decided to sow so many acres of wheat, may (at his option) approach an insurance company approved by the Minister of Agriculture and, on payment of a premium, say, 5s. per acre, take out an insurance policy which will, in the case of a working loss on the production of wheat, ensure to him the benefit of the difference between the average cost of production, plus a margin of profit (see below), and the average selling price of wheat, as ascertained by the corn sales returns at the end of any quarter of the year in which he has sold his wheat. In order that no difficulty should be put in the way of any farmer entering the scheme, it has been suggested that a farmer on taking out a wheat insurance policy might be debited with the amount of his premium, this amount being subsequently deducted from the first payment that he might receive under any benefit subsequently due to him."

India

222. Chakravarti, J. S. Agricultural insurance. Agr. Jour. India 12(3): 436-441. July 1917. 22 Ag83

"A paper read at the Fourth Indian Science Congress, Bangalore, 1917."

The author points out some of the questions which need careful study to determine a scientific basis of crop insurance in India. He has studied these questions in Mysore State.

Mexico

223. International labour office. Agricultural problems in Mexico. Development programme. Internatl. Labour Off. Indus. and Labour Inform. 55(12): 317-318. Sept. 16, 1935. 283.8 In82.

In a speech on July 17, the President added "that the administration had already drafted Bills and regulations bearing on various forms of social insurance for farmers, as well as on insurance against the loss of crops."

Spain

224. Spain. Ministerio de Fomento. Dirección general de Agricultura, Minàs y Montes. Estatuto de la Mutualidad Nacional del Seguro Agropecuario. Aprobado por Real decreto de 14 de noviembre de 1919. 16pp. [Madrid, J. Cosano] 1919. 284.65 Spl.

This is a law establishing general crop insurance against all agricultural risks.

United States

225. American bankers association. New links between banking and insurance. Amer. Bankers Assoc. Jour. 17: 731.. 1925. 284.8 Am3

"While crop insurance is not new, the experiment in South Carolina is being watched with interest, for the arrangement has features that differ somewhat from others that have been put into force elsewhere. The farmer borrows money through a farmer's agricultural credit association from a Federal intermediate credit bank on a short term note to be used for the purchase of seed and fertilizer. The collateral for the loan is the crop that the farmer contracts to plant with the seed and fertilizer thus acquired. An insurance company has issued policies guaranteeing to the farmers enough protection on the pledged crops to assure the payment of the notes due at the bank...

"The producing association is reported to have obtained a blanket policy from the insurance company, under which the farmer is guaranteed a certain return from acreage planted in the various vegetables or truck produce. The details of policy have not been disclosed."

226. Bissell, R. M. Calamity insurance. It won't guarantee a profit, but it will protect against a total loss. Country Gent. 89(38): 7, 28. Sept. 20, 1924. 6 C833

The president of the Hartford Fire Insurance Company tells of the experiences of the company in general crop insurance. In 1920, this company took on liabilities of about \$14,000,000, insuring the major crops - wheat, rye, oats, corn and cotton. The average rate was about 6%, premiums received amounted to around \$800,000, and the losses paid out were considerably more than twice as much as the premiums. Prices that year were less than cost of production.

Mr. Bissell thinks that the "farmer will find that the best use of insurance will be, not to insure his profit, but to protect himself against calamity."

227. Bjornson, S. K. Specific coverage in crop insurance. Jour. Insurance and Financ. Statis. 2(3): 41-42. March 1923. 284.68 J82

Letter to the editor describing the system of writing crop insurance and the unsatisfactory results achieved.

228. Capper, Arthur. Farm matters as I see them. Mo. Ruralist 77(18): 5. Sept. 5, 1936.

Senator Capper gives an outline of a crop insurance plan which he believes is "both possible and feasible." He states that a workable crop insurance program should do these three things:

"First, protect farmers against total crop losses in years of drouth or other kinds of crop failure.

"Second, protect the consumers against too high prices in years of crop failures.

"Third, protect farmers against too low prices in years of surpluses caused by good crop growing conditions all over the country. Altho not generally recognized, this third protection is a protection for the consumers as well as the producers of farm products."

229. Carey, L. J. Franklin's economic views. 243pp. Garden City, N. Y. Doubleday, Doran & Co., Inc. 1928. 28C C182

Bibliography at end of each chapter.

Chapter V, Insurance, contains the following:

"In 1788 the crops over a large portion of France were destroyed by a severe storm. On hearing of this calamity Franklin wrote to M. Le Veillard, October 24, 1788, 'It must have been a terrible tempest that devastated such an extent of country. I have sometimes thought that it might be well to establish an office of insurance for farms against the damage that may occur to them from storms, blight, insects, etc. A small sum paid by a number would repair such losses and prevent much poverty and distress.' These remarks are interesting for they contain one of the first suggestions for the insurance of crops."

230. Continue crop insurance. [Editorial] Wallaces' Farmer 59: 469. 1934. 6 W15

"Benefit payments are furnishing crop insurance for farmers who have never before been protected against natural disaster.

"The Agricultural Adjustment Administration has done more than this. It prepared for the risk of the drouth by reducing hog numbers, by storing last year's corn, by putting 35,000,000 acres in forage and pasture crops instead of in cotton, tobacco, wheat and corn. In a dozen states, the main crop is dead, while emergency crops, more drouth resistance and later seeding, are furnishing emergency feed.

"This kind of crop insurance ought to be continued. In the middle-west, wheat and corn farmers should have the assurance that there will be benefit payments for those farmers who cooperate in 1935."

231. Crop insurance. [Editorial] Christian Science Monitor, Sept. 22, 1936.

"The fact is that the crop-insurance star has been in the heavens for some time, a subject of discussion among farm economists and others, but with no clear evidence as yet whether it is a reliable

light by which to set a course. Undeniably there are attractive features about such a plan and beneficial objectives to be gained by it if it can be made to work. But there are deep and treacherous pitfalls, political, actuarial and financial, to be avoided if such an experiment is not to end in more serious wreckage than it prevents.

"Does an 'all-risk' insurance such as the President and Secretary Wallace speak of include insurance against the risk of destructively low prices? If not, it leaves a large part of the need unrelieved. If it does, it practically necessitates some related machinery of crop control lest the market and the fund be swamped by producers depending on a promised price.

"Will the program become in effect an underwriting of high-risk farming areas which in fact ought to be retired from farming and put to grazing, forests or other use instead of burdening steadier farms with a cutthroat competition in good years and a demand upon them for assistance in bad years? This requires a tie-up with land planning.

"Will the whole scheme degenerate into a squeeze through which the general public will be expected to make up the deficits when things go badly and so contribute a politically collected subsidy through the specious name of insurance? Even good intentions cannot be a complete guarantee on this point...

"Another detail - a rather large one - is whether the premiums and benefits are to be paid in cash or in kind. Offhand there seems a great deal to be said for Secretary Wallace's recommendation that the farmers pay for their insurance by turning in a percentage of their grain and that this be stored as a national reserve, to be meted out again to the participating farmers as something to use or sell when a lean year comes along. This would provide something of food insurance for the population as well as crop insurance for the farmer."

232. Crop insurance. [Editorial] Amer. Cotton Grower 11(5): 3. Oct. 1, 1936.

"The board of directors of the American Cotton Cooperative Association, meeting a few days ago, passed resolutions urging immediate development of a government crop insurance plan. Such a plan, it is hoped, will become a part of the 1937 Soil Conservation and Improvement program. No definite details were suggested. It was pointed out that the insuring of production allotments for specific acres might not only afford protection against the hazards of weather, but at the same time would lend some incentive to hold down acreage of basic crops so as to prevent any runaway production and a market glut.

"While there are many skeptics on the crop insurance business, and many a person to shout that it will not work, we believe such a plan feasible and practical."

Secretary Wallace is briefly quoted on the ever-normal granary plan.

233. Crop insurance. [Editorial] Today 6(21): 5. Sept. 12, 1936.

Holds that Federal crop insurance is coming "within a few years." The plan that is favored by Secretary Wallace is briefly explained. An array of perplexing questions are raised but not answered. In conclusion: "We can only hope...that when crop insurance does come, it will be real insurance and not just another subsidy paid by an already burdened Federal Treasury."

234. Crop insurance. [Editorial] Washington Post, Aug. 28, 1936, p. 6.

An editorial on Secretary Wallace's proposal to link his "ever-normal granary" idea with a system of crop insurance "calling for payments in kind into a central storage fund."

The editorial presents objections to this plan.

235. Crop insurance as a safeguard to agriculture. Indiana Farmers Guide 92(22): 555. Oct. 24, 1936.

Short article giving a history of crop insurance in the United States, and listing some of the problems that the President's committee will endeavor to solve.

236. Crop insurance for farmers - an interesting experiment in Massachusetts. Banker-Farmer 4(8): 14-15. July 1917. 284.28 B22

"While in most regions farmers have realized that it is profitable as well as patriotic to raise as large crops as possible, there are some places where the nature of the crops and uncertainty of market conditions make an increased production a hazard. To obtain a maximum production in these regions a plan of crop insurance has been suggested but it has remained for the farm bureau of Worcester county, Massachusetts, to work out a plan and put it into effect...

"While...it is impossible to figure the cost of a certain crop on the basis of the bushel or other similar unit, it is, on the other hand, apparent that it is comparatively easy to figure the approximate cost of a certain crop by using the acre as a basis; i.e. cost per acre. For instance the cost of a given crop per acre has primarily three elements:

- (a) Amount and quality of seed.
- (b) Amount and quality of fertilizer.
- (c) Labor (plowing, harrowing, cultivation, spraying, harvesting, etc.)

"Elements A and B can be fixed absolutely in advance. Item C can be figured very closely, as it is perfectly evident that the cost of plowing per acre of any particular piece of land under discussion can be closely determined, as well as the harrowing, cultivating, spraying and harvesting. There would be slight variations in the growing of the same crop on different parcels of land, its condition, its tendency to weeds, etc., etc. All of these features can be given consideration however in the cost allowance figure which will be set upon each crop proposed to be grown under the plan.

"It can be seen therefore that the cost of growing a given crop can be figured in advance fairly accurately. On this assumption a group of Worcester manufacturers have contributed to a so called "Guarantee Fund", said fund to be placed in the hands of trustees, and used to insure such farmers as care to take out policies under the plan against loss on the basis of the cost allowance fixed in advance as above. Hence the farmer who comes in under this plan and abides by his end of the bargain, is sure to get his money back and cannot suffer loss.

"But the plan goes even further. This fund will also guarantee to him a profit of at least 10 per cent on said cost allowance. And this does not mean that the farmer gets only this amount of profit. He gets all the profit there is on the crop, no matter

whether it amounts to 50 per cent on his investment, or 100 per cent or 1000 per cent. The fund however guarantees only that he will receive at least 10 per cent. If he makes more than 10 per cent, it is his; the only thing about this that is favorable to the fund being the fact that under such conditions the fund is automatically released from its liability.

"In return for the guarantee as above outlined and for the protection of the guarantors, the conditions under which the crops are raised under the plan must be such as to insure, to the greatest extent possible, a profit being realized by the farmers, thereby relieving the fund of liability. This necessitates the careful inspection of the land and the selection of the crop which can be grown on it to the best advantage; also the establishment of conditions as to seed and fertilizer to be used and the manner in which the crop is to be cared for."

237. Crop insurance implies production control. Sphere 18(3): 22. September 1936.

"The ravages of the 1936 drought, and the contemplation that 1930 and 1934 were years of national crop disaster, induce a new thought in farm thinking that may give the New Deal a political club for November perhaps strong enough to revive waning farm support. It is crop insurance. The promise of it may be effective enough to overcome the conviction, rooted by Republicans and other critics, that agriculture planning under the New Deal has been positively detrimental, at least to certain farm groups."

The plan which Secretary Wallace proposes in connection with his "ever-normal granary" proposal, "would insure 75 per cent of the yield on farms by collecting a percentage of surplus production as insurance premium, and distributing insurance payments in kind.

"By bringing crop insurance about, the New Deal would secure what it believes is sufficient power to effect stabilization in prices and assurity of income. This implies continuance of other powers to (1) regulate production, (2) control exchanges, (3) remove temporary surpluses through Relief distribution, and (4) encourage cooperative marketing."

238. Crop insurance in practice. Jour. Com. [N. Y.] 169: 2. Sept. 22, 1936. 286.8 J82

An editorial in which crop insurance is discussed, and the plan that is favored by Secretary Wallace is briefly reviewed. It is conceded that it is highly desirable that farmers be protected against inevitable climatic risks through the application of insurance, but difficulties in the plan are also seen. In conclusion a warning is sounded against "hurried legislation", and need for additional study and research on the subject is seen necessary "before a practical plan is likely to be devised that will be not only actuarially but also economically sound. It has yet to be proved," continued the editorial, "in fact, that the plan is feasible in practice."

239. Crop insurance new cloak for farm control. Grain & Feed Journals Consolidated 77(6): 234. Sept. 23, 1936. 298.8 G762

Editorial holding that since the "Supreme Court ruled that the federal government had no power under the constitution to regulate production of crops ... the Secretary of Agriculture has been looking about for some other means to regiment the farmers." Of the insurance plan itself, the editorial states: "As long as cereals grown in different quarters of the globe compete with one another in the market place the producer will be prevented from selling the grain returned to him under the insurance plan at as high a price as the local shortage would justify, preventing an adequate recompense..."

"The growers themselves, when they understand the scheme, can be depended upon to defeat it, unless the bureaucrats can make it appear that the government, that is, the taxpayers, are to foot the entire bill."

240. Crop insurance on the stump. [Editorial] Northwestern Miller 188(1): 113. Oct. 14, 1936.

"Conceivably, a practical plan for limited insurance of field crops against certain disasters might be devised. Private underwriters have tried it on both small and fairly large scales to their cost, so that its application now is limited chiefly to the single peril of hail-storms, and there is no disposition among insurance companies to go beyond this. Yet the groundwork is being provided for agrarian demand, sooner or later to be yielded to by Congress, that the government provide 'insurance' against the whims of Nature and assure to farmers a stated yield and, if possible, a guaranteed price, for their crops year after year... The scheme [as it now stands] simply would mean a system of short-crop-year 'benefits' to farmers, with the cost charged back to the public in some new form of taxation."

241. Crop insurance to the fore. U. S. News 4(34): 2. Aug. 24, 1936.

"Asked for his attitude by Louis J. Taber, master of the National Grange, Republican candidate Landon replies that he will give it favorable consideration."

"Questioned by Mr. Taber, President Roosevelt announces that, shortly after the election, he will begin a study of proposals for putting crop insurance into practice."

"Henry A. Wallace, Secretary of Agriculture, has already the most carefully worked out plan yet made public." His plan is briefly described. The merits claimed for the plan are enumerated.

242. Fleming, H. M. Crop insurance not actuarially calculated, based on guesswork. Christian Sci. Monitor, September 24, 1936. Pam. Coll.

243. Garner, George. Crop insurance being tested out in South Carolina. Manfrs. Rec. 87(19): 94-96. May 7, 1925. 297.8 M31

Truck farmers who are members of the South Carolina Producing Association are insured with the Hartford Insurance Company against loss from drought, rain, and hail. The article was written during the first year of operation of this form of insurance in South Carolina.

244. Grange presents crop insurance plan to President. Christian Sci. Monitor Aug. 20, 1936. Pam. Coll.
"A federal-state co-operative drought and crop insurance program to cost upward of \$25,000,000 annually was placed before President Roosevelt for consideration...by Louis J. Taber, master of the National Grange."
Mr. Taber discussed a similar proposal with Governor Landon.
Mr. Taber believes that farmers would prefer some such plan to charity although it would take several years for the plan to effect relief because of federal and state constitutional limitations.
245. Gray, C. H. What's next in insurance? Bur. Farmer 4(3): 7, 34, 35, 36. November 1928. 280.82 B39
Mr. Gray advocates crop insurance against all hazards - hail, frost, drouth, wind, rain, pests and disease. "The farmer should realize...that to be insurable, his growing crop property must be susceptible to losses which are (1) visible, (2) negotiable, (3) adjustable...
"Three fundamental errors in crop insurance have been tried out in whole or in part," says Mr. Gray, "usually with partial failures in the efforts and never with complete success. Crop insurance for the purpose of (a) establishing definite prices, (b) guaranteeing profits, or (c) defining yields which are guaranteed, will likely prove to be a troublesome and unprofitable enterprise either to the insured or the insurer or to both. Protection not speculation should be the slogan in crop insurance."
The newer form of crop insurance "should be based upon the expectation of obtaining a stipulated percentage of the investment in a crop down to the date of damage or destruction of such crop."
246. Hardy, C. O. Risk and risk-bearing. rev. ed, 364pp. Chicago, Ill. Univ. Chicago Press. 1931. H B615.H3 1931
References for further reading, pp.359-362.
Ch. XV. Miscellaneous Property Insurance, includes a brief discussion of crop insurance which is characterized as highly specialized because of the extent to which losses are likely to be coincident for a large number of policy holders. Mention is made of attempts to write such insurance in 1917 and in 1920.
247. Hartman, S. C. Crop insurance. Natl. Stockman and Farmer 46: 204. 1922. 6 N21
The author is opposed to the idea of Federal crop insurance and thinks that the "most economical and satisfactory system of agricultural production insurance...rests in the organization of the farm itself and not in outside agencies."
248. Hazard, J. W. Implications of crop insurance. How the proposed Roosevelt-Wallace scheme works, and the heavy burdens to be imposed on Federal finances. Barron's 16(39): 3, 8. Sept. 28, 1936.
Crop insurance history in the United States to date is briefly outlined.
"In the early 1920's private insurance companies incurred severe losses experimenting with the idea of writing insurance to guarantee a certain per-acre income. If the final crop did not return the cost of production, the insured collected the deficiency

from the insurance company. The plan now topmost in Washington involves the payment to Government of premiums only in years of excess production, and then only in the commodity to be insured. It combines crop insurance, production control, and the ever-normal granary idea."

249. Hazen, J. S. Weather, storm and other insurance. Flower Grower 13: 395-396. 1926. 80 M72

"Since all crops are dependent on the proper amount of rain and temperature, crop insurance thus becomes a form of weather insurance. Premiums amounting to millions of dollars are now paid out annually in this country to protect various business industries and outdoor activities against damage from the weather, and with the rapid progress now being made in developing such forms of insurance, the belief appears reasonable that it will be but a short time before man will be able to obtain a blanket policy which will cover many other factors liable to damages from special phases of the weather, such phases as frost, damage from hard freezes, floods, hail, tornadoes, drought, lack of sunshine, too much sunshine, hot winds and insect pests and plant diseases due to abnormal weather."

250. Hitt, J. C. Hop industry; picking, sulphuring, stove and air-blast kilns. Weekly Underwriter 130: 687-689. 1934.

After describing the methods of harvesting and drying the crop the author mentions the different forms of insurance used in Oregon. "Many growers insure their crop from a week to a month in advance of picking and drying time..."

251. Hoffman, G. W. Crop hazards and their insurance. Need of more comprehensive study of this problem and a bit of history of early experiments in this field. Jour. Amer. Insurance 4(12): 23-24, 31. December 1927; 5(1): 11-12, 31. January 1928; 5(3): 23-25, 29. March 1928; 5(4): 18-20, 30. April 1928. 284.68 J822

The first article deals with the need for this type of all-risk crop insurance; the second with the experiments of 1917 and 1920; the third with development since 1920; and the final instalment with the frost hazard.

252. Hoffman, G. W. Crop insurance - its recent accomplishments and its possibilities. Amer. Acad. Polit. and Social Sci. Ann. 117(206): 94-120. January 1925. 280.9 Am34

Some of the early attempts at crop insurance in the United States are described here. The first attempt was in 1899 by a corporation in Minneapolis. "This company, known as the Realty Guaranty Company, issued in the spring of 1899 a policy, upon application by a farmer, known as an Optional-sale Contract." The Company agreed, if the insured desired to purchase the entire crop insured at \$5 per acre, the insured to elect to exercise the option not later than five days after threshing. A premium of 25 cents per acre or 5 per cent was charged for a \$5 optional limit. The farmer agreed to cultivate his crops in a husbandlike manner and to deliver them to the nearest market if so requested. Liability due to damage done after September 15th or after the crop was harvested was disclaimed by the company. The result of this early experiment

In 1917 the next attempt was made to issue a blanket policy on growing crops. A company located in Montana proposed to insure the farmer "against loss, damage or failure from hail or any cause excepting fire, floods, or failure to properly prepare the ground for seeding and properly seed, care for, harvest, protect and thresh said crop." This enterprise proved disastrous because of poor management, too small a company, and insurance written too late in the season.

Another crop insurance undertaking in 1917 was by a Pennsylvania company, its policy being similar to the Montana company, the same risks being covered with a \$7 per acre limit and the same fixed price for the cereals insured.

"Probably the most extensive attempt to successfully underwrite the hazards involved in growing crops is the one begun in 1920 by the Hartford Fire Insurance Company. To date this company has made a practical test of two distinct types of broad crop coverage, neither of which were successful..."

The first of these was an attempt to insure to the farmer his cost of production. A 6 per cent premium was charged and the company insured against loss or damage to the growing crops, "when caused by the elements, including frost, winterkill, flood, drought, insects or disease..."

In 1921 the company changed its policy contract, the thought being that the hazard of price fluctuation should not be borne by it. The contract was much more restricted.

Experiments in crop insurance on fruit, frost and hail insurance experiments are listed.

253. Hoffman, G. W. Insurance for agriculture. Amer. Acad. Polit. and Social Sci. Ann. 161: 159-162. May 1932. 280.9 Am34

It is in the risks attendant upon the growing and marketing of crops that the major risks of farming are found; the need for insurance is greatest; yet insurance facilities offered are the most meager.

"Experience to date in attempting to insure against crop hazards has not been altogether favorable. Of the various forms designed to insure some one element, hail insurance has been the most successful...This is, however, the only form developed beyond an experimental stage. Frost insurance on citrus fruit has met with a fair measure of success in a few favored areas. In 1917 and again in 1920 attempts were made to write, profitably, a broad coverage contract insuring grain and other basic crops against drought, excess moisture, plant disease, and insect pests, and in some instances including also the risk of declining prices. These attempts were poorly planned and unsuccessful. Subsequent ventures with an all-inclusive contract have been limited to fruits and vegetables in selected regions in the South and on the Pacific Coast."

The author thinks that cooperative companies extending over the entire area in which grain and cotton were grown would be necessary. Smaller areas would serve for the more localized crops such as vegetables and fruits. Farmers or farm cooperatives would then have the choice of insuring against separate hazards such as hail, frost, or drought, or of selecting a blanket coverage insuring against

loss from all crop hazards. This "all-risk" policy would be more costly and difficult to administer than the separate coverages. It would be supervised under local units of the larger organizations.

254. Hoffman, G. W. The outlook for crop insurance. Amer. Acad. Polit. and Social Sci. Ann. 142 (231): 302-311. March 1929. 280.9 Am34

"Crop insurance is still very much in the experimental stage. What promised to be, a few years ago, at least a partial solution to the farm problem continues only as a promise. It should not be implied from this that this form of insurance has lost ground; rather it has in fact, decidedly gained ground in variety and continuity of experience. But it has not been applied on a wide scale to any one of our major crops since the pioneer experiments of 1917 and 1920, and it is in the major crops that the demand for permanent help is most urgently needed...

"At the close of 1928, three companies continue to write crop insurance in selected areas and for selected crops...

"The areas and crops...include several states of the South and the Pacific Coast. The crops include citrus fruit in Florida, several kinds of truck garden crops such as tomatoes, celery and peas, in the Carolinas and Georgia particularly. Less recently rice and sugar cane were covered in Louisiana, Texas and Arkansas. On the Pacific Coast, insurance is now available for a wide variety of crops and covering a long list of crop hazards..."

A determined effort is being made on the Pacific Coast to work out a successful plan of crop insurance. The contract provides a series of insuring agreements, in which hazards are grouped together and the insured may select a type of cover particularly adapted to his locality and crop.

The writer thinks that there should be included in some form, insurance covering the hazard of a pronounced market decline in price.

255. How crop insurance would work. Wallaces' Farmer 61(18):4. Aug. 29, 1936. 6 W15

Short editorial explaining that every district would have to cover its own losses under the crop insurance plan, i.e. Iowa farmers would not have to contribute to drouth losses in western Kansas.

256. Into insurance of crops. Southwest. Miller 15(30): 23. Sept. 22, 1936. 298.8 So82

Editorial containing the following statement regarding crop insurance: "Crop insurance and a system of storage reserves involve possibilities that might revolutionize the present marketing machinery of the United States, if not force the abandonment of a lot of it. If crop insurance is linked with storage reserves, it will be necessary for the government to arrange to carry wheat, corn, cotton or other crops that may be insured from one season to another. If the insurance is attempted in kind or even on the basis of fixed values, the present marketing system will be greatly affected because some form of storage or price fixing probably would follow. The suggestions made some weeks ago by Secretary Wallace indicate such a trend in the event of the adoption of a program of crop insurance."

257. Josephian crop insurance. Northwest. Miller 187(9): 753. Sept. 16, 1936. 298.8 N81

Editorial naming the "three major attempts to stabilize, or relieve, American agriculture by employment of essentially political schemes" - the Federal Farm Board; the AAA; and soil conservation. "A fourth scheme, to employ a warmed-up plan of crop insurance against all risks, now is being incubated in fertile administration minds." A brief summary of the insurance plan is given, which is followed by critical comment. It states in part: "Whether this set-up comprises insurance in the ordinary sense of the word or whether it is a sort of collectivism through which every grower participates in the common lot both as to yield and price necessarily is a matter of opinion. Undoubtedly, it would level off, - as is its purpose, - both the perils and the rewards of the entrepreneur and make of the producer, not an adventurer willing to take the chance of great or small reward for his management and labor, but an agent, even the pawn, of government, unable to rise much above the shiftless and improvident or fall much below the industrious and thrifty."

258. Kilgore, Bernard. Crops - an unpredictable risk. Today 6(22): 18-19, 28. Sept. 19, 1936.

"Superficially, at least, the very phrase 'crop insurance' has a reassuring sound. It connotes certainty in the midst of uncertainty, stability in the midst of instability. The average substantial citizen, who insures his house, his automobile, his furniture, his jewelry and silverware, his health and his life, is predisposed to accept the theory that similar protection can be made available to the farmer.

"Perhaps, some day, somehow, it can. But it is important, I think, to understand that there are certain serious difficulties in the way. It is the purpose of this article to discuss a few - certainly not all - of those difficulties. The fact that nearly everyone agrees that crop insurance would be a good thing if it will actually work justifies, I believe, my stress on objections rather than objectives."

Some of the difficulties listed are: that of estimating the risks and equitably distributing them; the tremendous task of setting up and administering a crop-insurance program; the fact that government participation will lead to a new crop-benefit system instead of insurance; etc.

Mentions Mr. Wallace's plan which he says is sometimes known as the "Joseph plan." The biggest difficulty with this plan, he thinks, is that "we do not know exactly when a crop represents 'surplus' and when it does not."

259. King, E. J. Farm risk insurance. U. S. 67th Cong. 2d sess. March 3, 1922. Cong. Rec. 62(13): 13522-13524. 1922. 148.2 R24

A discussion of H.R. 10294, a bill authorizing the establishment of a bureau of farm risk insurance in the Treasury Department. Quotes various people, among them V. N. Valgren and T. H. Price.

260. Landon, A. M. Text of Gov. Landon's Des Moines Speech...Washington Star, Sept. 23, 1936. Pam. Coll.

"I am now going to mention a subject that is in neither platform - crop insurance. It is a question in which we have long been interested in Kansas. In fact, some of our Republican leaders in farm legislation have been in the forefront in working it out. We realize that there are difficulties. But insurance companies are writing policies today covering risks that they did not consider feasible a few years ago. I believe that the question of crop insurance should be given the fullest attention."

261. Liedtke, R. H. von. The plan for agriculture. variously paged, mimeogr. [n.p.; 1936]

This is a plan for agricultural insurance which will guarantee the farmer a minimum price per acre regardless of loss from drought, hail, etc.

A 10% premium would be collected on produce in the wholesale market. The whole plan would be carried out by a Federal Commission of Management in the U. S. Treasury Department, with State and local offices.

262. Lufft, Hermann. Vereinigte Staaten von Amerika. Das problem der ernsteversicherung. Germany. Reichs- und Pr. Ministerium für Ernährung u. Landwirtschaft. Berichte über Landwirtschaft (n.F.) 11(4): 775-781. 1930. 18 G31A

"A brief account of crop insurance in the United States since 1917. According to the author, crop insurance is looked upon less as a protection in case of calamity, than as a means of stabilizing the income of the farmer." - Agr. Econ. Lit. 4: 375-376. 1930.

263. Meloy, T. K. Crop insurance is latest American farm problem. Protection against losses from hail now standardized - Profitable premium rates for some hazards difficult to determine. N. Y. Times, June 1, 1924. Pam. Coll.

"Crop insurance, the magic word of future farm economics, is again becoming an important issue as this year's planting begins to show its first results. Sooner or later crop insurance will be accomplished, for it is a necessary part of the solution of the agricultural puzzle and millions of dollars profit will be the reward of successful application. The larger insurance companies are studying the problem intensively, and making various experiments, some of which are expensive. The last large attempt cost the insuring company nearly \$2,000,000 but the same company is still going ahead and succeeding on a smaller scale."

264. Messenger, C. B. Crop insurance. Calif. Cult. 55: 755. 1920. 6 C12

"Now comes crop insurance of another type, that is, insuring the crop against flood or other condition which prevents maturing of a full crop. Insurance companies have been taking such risks in Yolo and other nearby counties of the Sacramento Valley. This enables the grain grower to invest largely in seed, equipment and labor to put in a crop of barley and know that if drouth prevails and the crop fails to mature he may still be protected from a total loss and have, perhaps sufficient to begin another season's operations."

"The cost of this insurance has varied with localities, seasons, capital owned by the insurer, his ability as a farmer and a number of other considerations. It may be as low as two and one half or three per cent or it may be 12 per cent.

"Orange growers have discussed the matter of insuring crop on the trees against injury from cold, and at one time the Lloyds had an agent in the Southern California field making investigations. The situation is such, however that it requires an expert meteorologist with abundant data at hand to determine the probable conditions which may prevail in different localities. The final result has been that either the citrus grower has carried his own insurance merely by gambling on the weather or else by fitting his orchard with orchard heating apparatus and stock of oils or distillates for an ordinary campaign...

"Nor is California alone in this matter of crop insurance. New York state potato growers are testing it out. We note in a recent Rural New Yorker the following:

"A number of our readers have been interested in reports of insurance for the potato crop. Several of them want to know if they can insure their next year's crop at once. We have obtained a statement from the insurance company which did most of this work last year. They tell us that most of their insurance was written in the South. The rates have varied all the way from three per cent to 12 per cent, depending on the risk involved. That risk would be determined by the locality, the liability to frost or disease and the general character of the potato grower. In the district of northern New Jersey, or near New York City, an allowance of \$200 per acre was permitted. In some of the farm districts of Maine \$250 per acre was given. This insurance guarantees a certain income from an acre of potatoes, and under the conditions the grower contracts to perform his work in a certain way. He must use high class seed, and use a certain amount of high grade fertilizer. The soil must be in a first class condition and cultivated properly. As part of his contract, the grower agrees to do these things, and he would naturally forfeit his interest if he did not live up to the contract."

265. Mississippi. Laws, statutes, etc. Act to amend section 2576 of the Mississippi code of 1906 (section 5830 of Hemingway's annotated Mississippi code of 1927) so as to broaden the purposes for which insurance companies may be organized so as to embrace loss or damage by earthquake, explosion, rain, frost, snow, weather or climatic conditions, including excess or deficiency of moisture, flood, drouth...or damage by insects or disease to farm crops, products... Miss. Laws, Statutes, Etc. Laws 1928, Ch. 127.
(not seen)

266. National agricultural conference, Washington, D. C., 1922. Report U. S. Cong., 67th, 2d sess. House Doc. 195, 210pp. Washington, D. C. 1922. 5 N212

In the report of the Committee on Agricultural Credit, Insurance and Taxation, the Conference recommends that "the United States Congress take steps to investigate the subject of crop insurance with the view of determining the practicability, or expediency of creating a crop insurance bureau." (p.141)

267. Nixon, Glenn. Crop insurance: proposed plan to achieve an ever-normal granary. U. S. News 4(31): 6. Aug. 3, 1936.

Issued in condensed form in Producer-Consumer 2(2): 5. September 1936 under title only.

Describes the plan proposed by Secretary Wallace to combine the "ever-normal granary" proposal and a system of crop insurance. Premiums would be paid in kind and not in cash. Payments would be only in good crop years. Thus in years of surplus crops certain percentages would be removed from the market and stored in warehouses and on farms. In years of failure grain would be released according to the amounts of indemnities to be paid.

268. Not quite "all risk." Barron's 16(39): 12. Sept. 28, 1936. 284.8 B27

Editorial on crop insurance which states in part:

"The chief danger is that no crop-insurance scheme can be devised which will be both self-supporting and politically advantageous, and that the latter consideration will outweigh the former. Any decision to have the Federal Government underwrite crop insurance, while not necessarily incompatible with making the plan self-sustaining, should at least arouse the suspicion in the taxpayer's mind that the Government is being brought into the picture to supply benefits which could not be provided on any strictly business basis. Experience of private companies with crop insurance would afford some basis for such a suspicion, even if we did not have Secretary Wallace's word for it that he considers it sensible for the Government to undertake crop insurance even if it loses money because it would avoid great expenses in relief."

269. On insurance of crops. Southwestern Miller 15(34): 29. Oct. 20, 1936.

"Philadelphia, Oct. 19. - An outline of plans of the government on crop insurance in the event Congress passes legislation authorizing such insurance was presented here last week by Roy M. Green of the Bureau of Agricultural Economics at the annual meeting of the National Association of Mutual Insurance Companies. No definite program has been devised, except that it has been decided to start first on wheat, corn and cotton when the insurance program is inaugurated.

"A sliding scale of rates would be necessary, Mr. Green indicated. He traced the history of crop insurance efforts, stating that the first all-risk crop insurance was started by a Minneapolis company in 1899."

Mr. Green is briefly quoted.

270. On with planning for crop insurance. Southwest. Miller 15(30): 25.

Sept. 22, 1936. 298.8 S82

Quotes the letter, in part, written by the President to Secretary Wallace regarding crop insurance plans. Members of the committee appointed by the President to study the matter are named.

271. Palmer, A. H. Insurance on growing crops. Spectator 114(23): 39-31.

June 4, 1925. HC80.11 .S7 Also in Econ. World (n.s.) 29: 887-890. June 20, 1925. 286.8 M34

Mr. Palmer, who is Superintendent of the Pacific Branch of the Crop and Weather Division of the Automobile Insurance Company of Hartford, Connecticut, points out some of the difficulties of

crop insurance in the United States, and the need for expert knowledge in working out the problems.

272. Patton, P. Weather elements and their relation to crops in Montana. Jour. Insurance and Financ. Statis. 3(3): 49-50. September 1923. 284.68 J82

"One of the outstanding features, it seems, resulting from the present interest in crop insurance, is the much repeated statement of skepticism concerning Montana as a safe field for business..."

Mr. Patton proceeds to show that this skepticism is unjustified.

273. Pipes, D. W., Jr. New form of farm credit and crop insurance adopted by sugar-cane planters of Louisiana. Manfrs. Rec. 88(13): 67-68. Sept. 24, 1925. 297.8 M31; Also in Planter 75(14): 272. Oct. 3, 1925. 65.8 L93

Sugar-cane planters in Louisiana who obtain credit through the Houma Agricultural Credit Association are insured with the Hartford Fire Insurance Company through its Atlanta office. The policy "guarantees that each farm will produce a sugar-cane crop of a fixed value annually."

274. Price, T. H. Crop insurance: an open letter to Messrs. Smith and Hoover. Com. and Finance 17: 1629-1630. 1928. 286.8 C737

Mr. Price lists the hazards involved in agriculture and says:

"All sorts of risks are now insured against, and, in considering the farm problem, one finds himself wondering why the incalculable hazards of agriculture cannot be underwritten at a reasonable cost.

"These hazards may be divided into two groups. One includes the weather and its effect upon production, and the other comprises the influences which affect values and determine prices at which a given commodity is salable.

"Insurance is already written against rain, hail, tornadoes, frost and the other meteorological conditions that are unpropitious. Why should it be impossible for the farmer to insure himself against any injurious variation from the normal in the weather? Such insurance would eliminate the greatest risks that he is compelled to face, and would put his industry upon a far safer basis than at present..."

"Most of those who have studied the subject agree that it is practicable to insure the farmers against hazards of the weather and the market, but they are also agreed that it is only by experiment that the costs of such insurance can be ascertained.

"The government is the one agency that can afford to make the experiment. It has already made two ventures in the field of insurance. Both were successful. It insured the lives of all the men who were enlisted under its flag in the World War. The premiums charged were very moderate, but they proved to be in excess of the losses incurred, and the dependent beneficiaries of the soldiers and sailors who died in the service of their country were greatly aided by the checks that they received."

275. Price, T. H. Crop insurance - is it feasible? Cong. Rec. 62(3): 2212-2213. Feb. 7, 1922. 148.2 R34

This paper was submitted at the Agricultural conference, Washington...Jan. 23, 1922.

Also in Calif. Cultivator 58: 173. 1922. C C12

"According to the last census there are 6,448,336 farms in the United States. The number of buildings in our cities is not known, but New York City alone has over 600,000 and the total in all cities is probably well over 6,000,000. If they can be mapped as they are, the feat of surveying the farms would not seem so difficult and the information in regard to soil, area and productivity thus made available would be invaluable.

"With it as a basis, equitable rates for writing crop insurance could be speedily established and with a crop insurance policy added to the other security that a farmer can offer his financial problem would be much simplified.

"The general use of crop insurance would benefit the farmer and the country in many other ways upon which it is not now necessary to elaborate. The fact that the farmer could if he chose protect himself against the great risks and ruinous losses to which he is now exposed is a sufficient reason for considering whether the government ought not to provide the machinery and credit requisite if crop insurance on a large scale is to be made immediately available."

276. The project of a law for federal farm risk insurance. Econ. World 102: 241-242. 1918. 286.8 M34

This article lists the provisions of the Federal Farm Risk Insurance bill which was introduced in the U. S. House of Representatives. It seeks to establish a Bureau of Farm Risk Insurance in the Treasury Department.

277. Protection by crop insurance. Agricultural risks should be readily insurable. Dakota Farmer 43: 711. 1923. 6 D14

"General crop insurance is feasible and is urgently needed for the protection of American agriculture, say officials of the U. S. Department of Agriculture...

"Success will come in crop insurance when it is applied on a broad scale giving an adequate distribution of risk, and is based on proper crop yield data..."

278. Putney, Bryant. Insurance of growing crops. Editorial Res. Repts. v. 2, no. 13, pp. 257-270. Oct. 9, 1936. 280 Ed42

This report covers views of Roosevelt and Landon on crop insurance, past experience in writing crop insurance, the Federal Government and crop insurance (insurance proposals before Congress in 1923, Wallace's scheme for Federal insurance system, efforts to encourage crop insurance, 1928-1932, and insurance features of crop adjustment programs), and private versus government crop insurance.

279. Reid, E. B. Can farm crops be insured? A method that is being suggested to stabilize income. Successful Farming 22(1): 5, 32. January 1923. 6 S12

"Why does a farmer wish to insure his crop?

"There are two principal reasons: one to provide a more even income year after year, spreading part of the income from prosperous years over into lean years when he might not make expenses, and the

other is to enable him to borrow money to make a crop..."

"By means of insurance the individual reduces his risk of loss by fire, by death, by tornado, and from other hazards.

"Farmers each year assume risks from unfavorable weather, pests and markets. Can a form of insurance be worked out which will reduce the amount of risk that the individual farmer must carry? Many believe that it can be done and that crop insurance offers a method whereby farm income can be stabilized to quite an extent."- Editor.

280. Reid, E. B. Farming with an insurance policy. Country Gent. 92(3): 11, 189. March 1927. 6 C833

"...A new basis for general crop insurance has been developed since...[1920]...It is a crop calamity insurance, insuring against all hazards except personal negligence, on the part of the farmer himself, written for a stipulated sum per acre. It is also being used extensively as additional collateral for securing working capital for making crops...

"To date it is confined almost exclusively to truck and fruit crops, although it has also played an important part in sugar-cane production in Louisiana and in the famous Aroostook section of Maine...along the seaboard of the Carolinas, and in certain truck sections of Florida and in the commercial truck areas of Georgia, Alabama, Louisiana and Texas.

"...These policies protect the truck farmer, for instance, against all hazards such as excessive moisture, drought, hail, wind, frost, and have the effect of protecting against losses on account of marketing conditions, since the loss is determined by the difference between the amount of insurance and the f.o.b. returns. The borrower...agrees to follow a certain line of agricultural practice and that his crops and products may be inspected periodically..."

The author also describes the system in the South and Southeast where general crop insurance is written "more as an additional collateral with which to get funds for making a crop than for insurance against calamity, although the latter, of course, is a distinct asset and is carried, much as fire insurance, against the unexpected..."

281. Rogers, C. L. Crop insurance. Natl. Indus. Conf. Bd., Inc. Conf. Bd. Bull. 10(11): 81-88. Oct. 20, 1936.

Selected bibliography on crop insurance, p. 88.

This bulletin discusses previous attempts to write crop insurance and the reasons for their failure. It lists and describes proposals for crop insurance which have been made recently both in Canada and in the United States.

The difficulties to be overcome in any system of crop insurance are listed. These are:

"1. The price hazard; that is, the impossibility of insuring the farmer's cash return from his crops at anything approaching a reasonable premium rate; 2. The actuarial problem. The statistical experience, even in wheat crops, is still so limited as to make the danger of failure practically unpredictable. There is as yet no sound actuarial basis for insurance of crops and, indeed, it is unlikely that such a basis can be developed for many years; 3. The difficulty of obtaining really accurate data covering farm manage-

ment and crop yields; 4. The tendency for poorer risks to insure and for the better risks to refrain from insuring under a voluntary crop-insurance plan; 5. The question of uninsurable acreage. Many farms, especially in the Western plain section, experience definitely sub-normal crops in as many as two out of three years. It is obviously impossible to give to farmers in marginal areas as great protection as to farmers operating in sections having a more stable yield; 6. The moral hazard; that is, the possibility that the farmer once insured will not continue to cultivate his crop in a husband-like manner; 7. The problem of avoiding increased planting on increased acreage merely for the sake of deriving possible insurance benefit; 8. The justification for charging loading or administrative expenses to the taxpayers as a whole; 9. The difficulty of selling insurance to the farmer at a price that will cover all costs, or even pure premium costs; 10. The advisability of encouraging public competition with private companies now writing hail and frost insurance; 11. The difficulty of sustaining the interest of farmers in periods of normal or above-normal crops; 12. The accumulation, or appropriation, of a large reserve fund; 13. The question of whether participation is to be voluntary or compulsory. Voluntary participation is likely to result in coverage of the poorer risks only; involuntary participation contains dangers of extension of governmental control and of lax administration resulting from group pressure."

282. Roosevelt plans for crop insurance. Wallaces' Farmer 61(20): 647. Sept. 26, 1936. 6 W15

"As a result of his survey of conditions in the drought states, President Roosevelt came out last Monday with recommendations for an all-risk crop insurance plan and for an extensive program for soil conservation and for more owner-operated farms in the great plains region."

Remarks of the President on this subject are quoted and quotations are given from a letter of the President to Secretary Wallace in which he directed the crop insurance committee "to prepare a report and recommendations for legislation providing a plan of 'all-risk' crop insurance."

Remarks of Secretary Wallace while discussing the crop insurance idea are also given.

283. Stahl, J. M. Why not insure farm crops by government? Amer. Rev. of Reviews 65: 526-528. 1922. 110 Am32

"The unavoidable uncertainty in farm production suggests crop and animal insurance; and to this date no other antidotal measure against this peculiarity of farming has been suggested that has stood careful consideration. Possibly in time it will be best undertaken in part by very large corporations; but it is of such magnitude that at least until there is a greater experience in crop and animal insurance it should be done by government. Undoubtedly, for a time, also, effective insurance of farm products would be beyond the courage of organizations other than Government. Courage to put it into effect will be needed rather than large resources, although large resources will be needed to give the confidence that would make it effective. Large resources would not be needed to meet

heavy losses; for the stabilization of prices, the better distribution, and other results, would make the business really profitable with reasonable charges. The ship insurance of our national Government during the World War yielded a net profit of \$17,000,000...

"The best known form of crop insurance is hail insurance. This form of insurance began in 1880 with the formation of a mutual company by certain Connecticut tobacco growers. A joint stock fire insurance company began writing hail insurance in Minnesota in 1883. The first State to write hail insurance was North Dakota, which began in 1911. Other States that have written or are writing hail insurance are Montana, Nebraska, South Dakota, Iowa, and Oklahoma. Hail insurance has decreased since 1919, when the peak was reached....

"Livestock insurance is more extensive than hail insurance. A score of stock companies and thirty mutual companies are now insuring livestock but no State has undertaken livestock insurance. This insurance presents, though not to so great a degree, the erratic hazard of hail insurance."

284. Talbert, T. B. Governmental insurance for farm products. Calif. Cult. 79: 117. 1932. 6 C12

The Editor in his note says Mr. Talbert "offers something new in the way of farm relief. Not only would he insure the farmers against crop losses due to the elements, but his plan would insure them against falling markets when prices dropped below the actual cost of production...the plan offers a suggestion that is capable of being worked into some sort of protective measure for agriculture along lines not covered by the various and sundry other measures offered for the relief of our farmers."

285. Teuton, F. L. Crop insurance guarantees a farm income. South. Agr. 66(10): 13, 23. October 1936.

After answering the question "What is Crop Insurance?" the writer considers briefly our past experience with crop insurance and then discusses possible plans for a crop insurance program.

286. Thomson, S. M. Crop insurance in relation to farm credits. Manfrs. Rec. 90(1): 57-59. July 8, 1926. 297.8 M31

Mr. Thomson, Superintendent of the Southern Department of the Hartford Fire Insurance Company writes of the development of general crop insurance in the South as related to loans from Federal Intermediate Credit Banks. He points out some of the principles which must be observed in working out crop-insurance in relation to credits.

287. Tolley, H. R. 1937 farm bounty prospects: crop insurance on the way? U. S. News 4(43): 4. Oct. 26, 1936.

From an address at Huron, S. D., Oct. 15.

Regarding crop insurance, Mr. Tolley said in part: "As Secretary Wallace has pointed out, the crop insurance plan might provide that accumulated surpluses in good years be kept in an insurance pool. The farmer who wants the insurance - for it would be optional - could pay his premium in the form of grain and receive his compensation in years of bad weather in the form of grain. Under certain conditions, the payments and compensations might be paid in cash equivalent. Under no circumstances, however, would such a plan

become a speculative enterprise, as was the case with the Farm Board.

"Though this type of plan is only a suggestion, I believe that some form of crop insurance for the farmer is not only possible but practical. It is consistent with our conservation program which aims toward a more stable agriculture."

288. U. S. Congress, 65th, 1st sess., House. [Bureau of farm risk insurance] Amendment to H.R. 4961 "A bill to provide further for the national security and defense by encouraging the production, conserving the supply, and controlling the distribution of food products and fuel," by Mr. King on the establishment of a bureau of farm risk insurance. Cong. Rec. 55(4): 4052. June 21, 1917. 148.2 R24
289. U. S. Congress, 65th, 1st session, House...H.R. 5148 to authorize the establishment of a Bureau of farm risk insurance in the Treasury department. By Mr. King. June 22, 1917. [Washington, D. C. 1917] (not seen)
Referred to the Committee on Agriculture, June 22, 1917. Cited in Cong. Rec. 55(4): 4122. 1917. 148.2 R24
290. U. S. Congress, 67th, 2d session, House...H.Con.Res. 54 creating a joint commission to investigate the subject of crop insurance. By Mr. Sinclair. Apr. 5, 1922. 2pp. [Washington, D. C. 1922] Legis. Ref. File
Referred to the Committee on Rules, Apr. 5, 1922.
291. U. S. Congress, 67th, 2d session, House...H.R. 10294 to authorize the establishment of a Bureau of farm risk insurance in the Treasury department. By Mr. King. Feb. 6, 1922. 4pp. [Washington, D. C., 1922] Legis. Ref. File
Referred to the Committee on Agriculture, Feb. 6, 1922. Discussed by Mr. King, Mar. 3, 1922.
292. U. S. Congress, 67th, 2d session, Senate. Report of subcommittee on agricultural insurance...Feb. 7, 1922. Cong. Rec. 62(3): 2213. 1922. 148.2 R24
"Resolved, That this National Conference on Agriculture recommends that the United States Congress take steps to investigate the subject of crop insurance with the view of determining the practicability or expediency of creating a crop insurance bureau."
293. U. S. Congress, 67th, 2d session. Senate...S.J.Res. 219 creating a joint commission to investigate the subject of crop insurance. By Mr. McNary. July 7, 1922. 2pp. [Washington, D. C. 1922] Legis. Ref. File
Referred to the Committee on Agriculture and Forestry.
Reported without amendment, July 13, 1922.
Indefinitely postponed - substitute offered, Sept. 9, 1922.
294. U. S. Congress, 67th, 2d session. Senate...S.Res. 214 for an investigation of the practicability and desirability of a Bureau of crop insurance. By Mr. Sheppard. Jan. 18, 1922. 1p. [Washington, D. C., 1922] Legis. Ref. File
Referred to the Committee on Agriculture and Forestry, Jan. 18, 1922.

295. U. S. Congress, 67th, 2d session. Senate...S.Res. 341 providing for an investigation of the subject of crop insurance. By Mr. McNary. Aug. 23, 1922. 2pp. [Washington, D. C., 1922] Legis. Ref. File
Referred to the Committee on Agriculture and Forestry Aug. 23, 1922.

Proposes a Committee of three Senators to investigate the subject of crop insurance.

Reported with an amendment and referred to the Committee to Audit and Control the Contingent Expenses of the Senate August 24, 1922.

Reported back favorably Aug. 31, 1922 from Committee to Audit and Control the Contingent Expenses of the Senate. Sent to the Calendar.

Agreed to as amended Sept. 9, 1922.

Senators McNary (Oregon), Keyes (N. H.) and Smith of South Carolina appointed to conduct the investigation. Sept. 22, 1922.

296. U. S. Congress, 67th, 4th session. Senate...S.Res. 413 extending the time for a report by the Committee appointed under S. Res. 341 to investigate crop insurance. By Mr. McNary. Jan. 19, 1923. 1p. [Washington, D. C., 1923] Legis. Ref. File.

Referred to the Committee on Agriculture and Forestry, Jan. 19, 1923.

297. U. S. Congress. 67th, 4th session. Senate. Select committee on investigation of crop insurance. Investigation of crop insurance...Sixty-seventh Congress, fourth session pursuant to S.Res. 341 and S.Res. 413 providing for an investigation of the subject of crop insurance April 24, 25, 26, and 27, 1923. Part 1...116pp. Washington, Govt. Print. Off. 1923. 284.6 Un32

The Resolution was to the effect that a committee composed of three Senators be appointed to investigate the subject of crop insurance, particularly with reference to "(1) the kinds and costs of insurance now obtainable; (2) the adequacy of the protection afforded by such insurance; (3) the desirability of and practical methods for extending the scope of such insurance; and (4) the availability and sufficiency of statistics necessary to properly and safely issue additional crop insurance..."

These hearings before the committee contain statements of experts and those especially interested in crop insurance among them the Hon. Henry C. Wallace, V. N. Valgren, A. M. Loomis, H. C. Taylor, etc.

298. U. S. Congress, 68th, 1st session, House...H.Con.Res. 5 creating a joint commission to investigate the subject of crop insurance. By Mr. Sinclair. Dec. 6, 1923. 2pp. [Washington, D. C., 1923] Legis. Ref. File

Referred to the Committee on Agriculture.

299. U. S. Congress, 69th, 1st session. Senate...S.Res. 92 providing for an investigation of the subject of crop insurance. By Mr. McNary. Dec. 16, 1925. 2pp. [Washington, D. C. 1925] Legis. Ref. File

Referred to the Committee to Audit and Control the Contingent Expenses of the Senate.

300. U. S. Congress, 69th, 2d session. Senate...S.Res. 360 requesting the Secretary of Agriculture to report to the Senate at the beginning of the first regular session of the Seventieth Congress his views as to whether the insurance of the farmer by the Federal Government against droughts, floods, and storms would be consistent with sound governmental and economic policy. By Mr. Bruce. 1p. [Washington, D. C. 1927] Legis. Ref. File
Referred to the Committee on Agriculture and Forestry, Feb. 17, 1927.
301. U. S. Congress, 70th, 1st session. House...H.Con.Res. 1...December 7, 1927. [By Mr. Sinclair] creating a joint commission to investigate the subject of crop insurance with a view to determining the practicability and expediency of creating a government crop insurance bureau or other agency. 2pp. [Washington, D. C., 1927] Legis. Ref. File
Referred to Committee on Rules, Dec. 7, 1925.
302. U. S. Congress, 70th, 1st session, Senate. Report 449. Crop insurance... March 2, 1928, to accompany S.Res. 51, 1p. [Washington, D. C. 1928] Legis. Ref. File
303. U. S. Congress, 70th, 1st session, Senate. Report 304. Crop insurance... Feb. 14, 1928...to accompany S. 2149. 2pp. [Washington, D. C., 1928] Legis. Ref. File
304. U. S. Congress, 70th, 1st session. Senate...S.2149 authorizing and directing the Secretary of Agriculture to investigate all phases of crop insurance. Jan. 4, 1928. 3pp. [Washington, D. C., 1928] Legis. Ref. File
Referred to Committee on Agriculture.
Reported (Rept. 304) from Committee on Agriculture. Feb. 14, 1928. Passed over Feb. 24, 1928; Passed May 16, 1928. Sent to Committee on Agriculture May 18, 1928.
305. U. S. Congress, 70th, 1st session, Senate...S.Res. 51 requesting the Secretary of Agriculture to report to the Senate at the beginning of the second regular session of the Seventieth Congress his views as to whether the insurance of the farmer by the Federal government against droughts, floods, and storms would be consistent with sound governmental and economic policy. By Mr. Bruce. 1p. Dec. 13, 1927. [Washington, D. C.] 1927 Legis. Ref. File
Referred to the Committee on Agriculture and Forestry Dec. 13, 1927. Reported (Rept. 449) with amendments, March 2, 1928; Considered, amended and agreed to Mar. 6, 1928.
306. U. S. Congress. 70th, 2d session. House, Committee on agriculture. Warehouse act amendments - perishable agricultural commodities - crop insurance - correct section 6 of the act of August 30, 1890, agricultural products research...Hearings...70th Congress, 2d session on H.R. 16031 - by Mr. Haugen, H.R. 13649 - by Mr. Smith. - S. 2149 - by Mr. McNary... Serial W. January 21, 22, 23, 24, 29, 30, and 31, 1929. 98pp. Washington, U. S. Govt. Print. Off., 1929. 280.3 Un33Wa
Mr. Olsen, Chief of the Bureau of Agricultural Economics made a

brief statement before the House Committee on S. 2149 providing for investigations that would lay the foundation for crop insurance.

307. U. S. Congress. 71st, 1st session, House. H.Con.Res. 3...to appoint a joint commission to investigate the subject of crop insurance. By Mr. Sinclair. April 15, 1929. 2pp. [Washington, D. C., 1929] Legis. Ref. File
Referred to the Committee on Rules, April 15, 1929.
308. U. S. Congress, 71st, 2d session. House...H.R. 11726 authorizing and directing the Secretary of Agriculture to investigate all phases of crop insurance. By Mr. Hope. Apr. 17, 1930. 3pp. [Washington, D. C., 1930] Legis. Ref. File
Referred to the Committee on Agriculture, Apr. 17, 1930.
309. U. S. Congress, 71st, 2d session. Senate...S. 1164 authorizing and directing the Secretary of Agriculture to investigate all phases of crop insurance. May 26, 1930. [Washington, D. C., 1930] Legis. Ref. File
This bill was introduced May 17, 1929 and referred to the Committee on Agriculture and Forestry. Reported from Committee May 22, 1930. Passed the Senate May 23, 1930 and referred back to the Committee on Agriculture and Forestry, May 26, 1930.
310. U. S. Congress, 71st, 2d session. Senate, Committee on appropriations. Agricultural appropriation bill for 1931. Hearings...Seventy-first Congress, second session on H.R. 7491. 446pp. Washington, U. S. Govt. Print. Off., 1930. 1 Ag81Ses 1931
Statement of Nils A. Olsen, concerning crop and price insurance investigations, pp. 108-112.
The sum of \$7,910 was requested to begin a study which would enable the hazards in general crop growing to be measured.
311. U. S. Congress, 72d, 1st session. House...H.Con.Res. 2 creating a joint commission to investigate the subject of crop insurance with a view to determining the practicability and expediency of creating a Government crop insurance bureau or other agency. Dec. 8, 1931. By Mr. Sinclair. 2pp. [Washington, D. C., 1931] Legis. Ref. File
Referred to the Committee on Rules, Dec. 8, 1931.
312. U. S. Congress, 72d, 1st session. Senate...S. 765 authorizing and directing the Secretary of Agriculture to investigate all phases of crop insurance. By Mr. McNary. December 9, 1931. 3pp. [Washington, D. C.] 1931. Legis. Ref. File
Referred to Committee on Agriculture and Forestry, Dec. 9, 1931.
313. U. S. Congress, 72d, 1st session. Senate...S. 3793 to aid in determining the practicability of crop insurance. Feb. 24, 1932. 2pp. [Washington, D. C.] Legis. Ref. File
Referred to the Committee on Agriculture and Forestry, Feb. 24, 1932
314. U. S. Congress, 73d, 1st session. House. H.Con. Res. 3...to appoint a joint commission to investigate the subject of crop insurance. By Mr. Sinclair. March 9, 1933. 2pp. [Washington, D. C., 1933] Legis. Ref. File

315. U. S. Congress, 74th, 1st session. Senate...S. 2195 to amend section 8 of the Agricultural Adjustment Act, as amended, by providing a system of crop insurance. By Mr. Sheppard. March 4 (Calendar day, March 8), 1935. 3pp. [Washington, D. C., 1935] Legis. Ref. File
Referred to the Committee on Agriculture and Forestry March 4 (i.e. Mar. 8) 1935.
316. U. S. Congress, 74th, 2d session. Senate...S. 3539 authorizing and directing the Secretary of Agriculture to investigate all phases of crop insurance. By Mr. McNary. January 9, 1936. 3pp. [Washington, D. C., 1936] Legis. Ref. File
Referred to the Committee on Agriculture and Forestry, Jan. 9, 1936.
317. U. S. Congress, 74th, 2d session. Senate...S. 4626 to create a Federal crop insurance corporation and for other purposes. By Mr. Pope. May 12, 1936. 9pp. [Washington, D. C., 1936] Legis. Ref. File
Referred to the Committee on Agriculture and Forestry, May 12, 1936.
Remarks by Mr. Wolverton, June 19, 1936, expressing approval.

318. U. S. Department of agriculture...Crop insurance, Letter from Secretary of agriculture transmitting...a report on crop insurance: risks, losses, and principles of protection... U. S. Cong. 70th, 2d sess., Senate Doc. 190, 26pp. 1929. 1 Ec70r

The resolution reads as follows: "Resolved, That the Secretary of Agriculture is hereby requested to report to the Senate at the beginning of the second regular session of the Seventieth Congress his views as to whether the insurance of the farmer by the Federal Government against droughts, floods, storms, and other hazards beyond his control would be consistent with sound governmental and economic policy; and if so, under what conditions such insurance should be issued.

"I assume, from the hazards mentioned in the resolution, that the insurance in question pertains mainly to farm crops. It is not possible on the basis of existing information to say whether such insurance is practicable or under what conditions it should be issued. Therefore, the first function of the Government with respect to insurance of this character is, in my opinion, to secure the necessary factual basis. This, however, would call for more extensive research than the department has been in a position to make. The results of such research should be made available to the general public, including existing insurance agencies as well as any new institutions that may be created, by private parties or by organizations of producers, to provide crop insurance...

"Attempts have been made by private insurance organizations to develop forms of crop insurance, and two or three such attempts are now in progress. But the two most outstanding efforts have proved decidedly discouraging. One of these major attempts was launched in the spring-wheat States of North Dakota, South Dakota, and Montana in 1917. The plan was essentially that of insuring a minimum yield per acre without guaranteeing the price of the product.

"An even more ambitious effort at making crop insurance generally available was made in 1920. The plan in this case was to insure a minimum income per acre corresponding to a conservative estimate of

the farmer's investment in his crop, and, therefore, the insurance in effect covered price as well as yield.

"The first of these major attempts failed apparently from a combination of two causes, namely a severe drought which covered a major part of the spring-wheat belt to which operations were confined, and failure on the part of the companies to safeguard themselves against the assumption of risks after the crops were already practically lost. The 1920 attempt which, as already indicated, covered price as well as yield, proved a highly costly experiment by reason of the well nigh unprecedented drop in the price of farm products which occurred between the time of writing the insurance in the winter and early spring and the time of harvest in the fall. Neither of these attempts prove at all conclusively that some form of crop insurance can not be successfully written by private companies...

"Since 1921 the activities of private insurance companies in the field of crop insurance, other than insurance against hail, which is quite generally available, have been confined largely to insurance against frost and freeze on citrus crops in Florida and in California and on sugar cane in Louisiana, with a limited amount of broader or all-risk insurance on other crops and particularly on fruit and truck crops in selected areas. This insurance quite generally has covered advances made to the grower by loan agencies or by city commission men. The frost and freeze insurance just mentioned has been in large measure discontinued, and no outstanding attempt to make crop insurance generally available to the American farmer has been made since 1920.

"There is little doubt that the insurance of farm crops by a corporation with initial capital advanced by the Government would involve pronounced difficulties some of which probably would be somewhat greater than in the case of strictly private insurance companies. In the first place, an agency capitalized or initially financed by the Federal Government very likely would be expected, from the beginning of its activities, to offer its facilities to essentially all important groups of farmers in all sections of the country. If this assumption is correct, forms of insurance and rates of premium would be demanded for all important crops and for all States and reasonable subdivisions of States in advance of practical experience in the conduct of the business. Moreover, complaints from localities where the insurance premiums were high by reason of severe crop hazards would likely give rise to delicate problems for a public agency engaged in this type of insurance. A uniform-rate plan, or even an approach to it, would, in the case of crop insurance, result in an unjustifiable discrimination against all better farming sections in behalf of the less-favored sections and would unduly encourage the bringing of marginal, or what is now submarginal, land into competition with existing farms...

"The risks in agriculture should be obvious to all. In no industry of which I am aware is the owner or proprietor called upon to carry, unaided by insurance, such risks as are involved in crop production. While the difficulties of crop insurance are many, it should be possible to surmount them to a degree that would permit the application of insurance principles to the farmer's risks due to the hazards indicated in the resolution."

Crop Insurance. Risks, Losses, and principles of Protection, by V. N. Valgren is included on pp.4-26.

319. U. S. Department of agriculture, Agricultural adjustment administration. Crop insurance features of Agricultural adjustment programs. 5pp. Washington, D. C., Govt. Print. Off. 1934. (G-12) 1.4 Ad4Ge

"Designed primarily to permit production adjustments in line with the lessened effective demand of contracted markets and to cut down burdensome surpluses, the various crop adjustment programs also afford the greatest farm insurance operation ever undertaken anywhere in the world..."

"The rental or benefit payments to farmers who take part in the program are based on past production averages rather than on the current crop. The amount of these payments, therefore, is not diminished by a current crop failure. These assured payments guarantee that a cooperating farmer will have some income, even if his crop fails utterly."

320. U. S. Department of agriculture, Bureau of agricultural economics. Crop insurance; selections and excerpts. 26pp., mimeogr. Washington, D. C., October 1936. 1.9 Ec7Cro

"This compilation is prepared in response to requests for information on the subject of crop insurance. Bulletin No. 1043 entitled, Crop Insurance: Risks, Losses, and Principles of Protection, by V. N. Valgren, issued in 1922 by this Department is now out of print and the supply is exhausted. Research work on crop insurance currently being carried on in the Bureau has not yet progressed far enough for publication of the results. To meet this situation certain material drawn from authoritative sources is here presented in brief form for convenient reference."

"The arrangement of the items here reproduced is chronological."

"The first is taken from U.S.D.A. Bulletin No. 1043, by V. N. Valgren, formerly of this Bureau but now in charge of the insurance unit of the Farm Credit Administration. It outlines the history of crop insurance experiments prior to 1922 and includes a section dealing with the principles involved."

"The second item is an article written by Mr. Valgren in 1925 for the Journal of Land and Public Utility Economics, dealing in a somewhat broader way with the principles involved in crop insurance. At the time this was written the author was the manager of the crop and weather department of an insurance company."

"The third is an excerpt from an address by Henry A. Wallace, Secretary of Agriculture, at Kansas City on July 22, 1936. It deals with the need for crop insurance and research on crop insurance now being conducted in the Department, and suggests certain possible types of insurance."

"The fourth item is the letter from President Roosevelt to Secretary Wallace on September 19, 1936 appointing a committee to prepare a report and recommendations for legislation providing a plan of 'all risk' crop insurance."

"The fifth item is an address by Roy M. Green, who is in charge of the Division of Agricultural Finance of this Bureau, given before the annual convention of the National Association of Mutual Insurance Companies at Philadelphia on October 13, 1936. It outlines the history of the movement from 1922 to the present date and deals with some of the problems involved in the insuring of crops."

321. U. S. Great plains drought area committee. Report...August 1936.

17pp. [Washington, D. C., 1936], 173.2 C79

The committee states:

"It may be assumed that in so far as the raising of cereal crops continues in the Great Plains area there will be an irregular alteration of good years and bad years. We recommend thorough exploration under the auspices of the Federal Government of the possibilities of covering this unavoidable risk by some form of insurance. A proposed solution which studies by the Department of Agriculture indicate may be actuarially sound calls for the collection of a portion of the surplus in bumper years, with repayment in kind during years when crops fall below normal."

322. U. S. President (Roosevelt) 1933- Address...at Omaha, Nebraska, October 10, 1936. 5pp., mimeogr. [Washington, D. C.] 1936. Pam. Coll.

In discussing the long-time farm policy of the Administration, President Roosevelt said:

"Further - we propose to give to the farmer and to the consumer - a sound plan of crop insurance in kind against extreme fluctuations of supply and of price. No one wins from such fluctuations but the speculator. The farmer and the consumer lose together.

"That is why crop insurance is a protection for both. At one and the same time it banishes the consumer's fear of a food shortage and the farmer's fear of a food surplus. Until both are protected neither is safe. The ultimate interests of the farmer and the consumer are the same."

323. Valgren, V. N. Agricultural insurance. Casualty Actuarial Soc. Proc. v. 8, pt. 2, no. 18, pp. 186-200. May 17, 1922. Pam. Coll.

"The only insurance hitherto generally available for the risks or hazards in crop production has been that of hail insurance. This form of insurance on growing crops has developed during the last decade into a business of considerable magnitude...

"While much can be said in favor of hail insurance for sections where the hail hazard is severe, such insurance is very poorly adapted to the farmer's real need for crop insurance. From one point of view it requires the farmer to buy more protection than he really needs while from another point of view, the coverage falls far short of meeting the needs. A large part of the hail-insurance indemnities are paid out to farmers who, like Y in the illustration just used, have suffered partial crop damage from hail, but who, even without any insurance indemnity would show a profit on the year's operations. On the other hand, many farmers buy hail insurance and then find that their crops are lost by reason of other hazards. Such farmers, are, of course, worse off for having insured their crops on this plan by the amount of premiums paid. Crop insurance like life insurance should cover all hazards the control of which is beyond the power of the insured."

"In recent years attempts have been made to work out a more adequate form of insurance protection for farm crops. The first attempts of this kind were made in 1917, when three joint-stock fire insurance companies offered general crop insurance coverage in North Dakota, South Dakota and Montana.

"The insurance covered all the hazards to which crops are subject, with the exception of fire, floods, winterkill, and failure on the part of the farmer properly to till and care for his crops...

"These first attempts at general crop insurance proved rather disastrous for the companies that undertook them, owing, in part, to the severe drought that occurred in large sections of the States mentioned and, in part, to inadequate safeguards by the companies against the assumption of risks after severe damage had already taken place. The losses incurred under these contracts were to a considerable extent repudiated by the companies. Inability to settle in full was pled. In some cases fraud on the part of the insured was alleged and many claims were tentatively settled by the return of the premium collected. The outcome of this first attempt to provide a general crop coverage is much to be regretted.

"For two years following these experiments of 1917, no general crop insurance, so far as I am aware, was written in the United States. During the last two years, however, the plan of offering a general crop insurance contract has been revived, at least two of the larger fire insurance companies having written such contracts.

"One form of policy which was written during 1920, in effect guaranteed the farmer a specified income from each acre insured unless damage resulted from fire, hail, wind, tornado, failure of the seed to germinate, or failure on the part of the farmer properly to do his part in seeding, cultivating, or harvesting the crop. Loss or damage through the elements, including frost, winterkill, flood, drought, and from insects or disease was specifically covered by the policy.

"The amount of insurance per acre was based on the investment in the crop as determined by allowing a fixed amount for each process in preparing for, cultivating, and harvesting the crop in question, plus an allowance for seed and for rental value of the land. Unlike the contract already described, the policy did not place a fixed value on the grain harvested, but provided instead for valuation on the basis of market price at the time of adjustment. The company, therefore, in effect, gave protection against a drop in prices, as well as against crop damage. This feature of the policy caused the venture to prove a costly one to the company using it in 1920 because of the unexpectedly heavy drop in prices.

"A crop policy even more recently devised involves a plan materially different from either of those already described. The coverage as to hazards insured against is, however, practically the same as in the contract just outlined. In neither of these policies is the hail hazard covered. Under the plan embodied in this policy, however, the amount of insurance to the acre that an applicant may receive is based on a certain percentage of his average yield during the past five years, such part of the average yield being translated into dollars by applying to it a value per bushel or other proper unit measure based on the price prevailing during the period in question...

"In conclusion permit me to repeat that one of the great needs of agriculture is insurance against crop damage amounting to serious financial loss. In few, if any, other important industries is the individual called upon to carry, unprotected by insurance, such risks as are involved in crop production.

"Such insurance should afford true protection and should therefore cover all unavoidable hazards. In order to get protection against serious financial loss the farmer should not in addition be compelled to buy and pay for indemnity against minor cases of crop damage which he himself can carry without undue inconvenience. The insurance, whether administered by private or public agency, must be so handled that a minimum of loading for cost of operation becomes necessary."

324. Valgren, V. N. Crop insurance. Jour. Insurance and Financ. Statis. 1(4): 81-87; (5): 95-97. October-November 1922. . 284.68 J82

Pt. 2 in Bur. Agr. Econ. Library (Pam. Coll.).

"With efforts at general crop insurance so markedly in their infancy it would seem foolhardy to attempt any definite forecast of its future development. One of the most interesting questions is the nature or form of insurance agency that will ultimately occupy this field...

"About all that can be said with confidence is that the need for adequate insurance protection for the growers of crops is strikingly evident. Each year sees large numbers of farmers either economically crippled or financially ruined by reason of the risks assumed by them in their business of crop production. While instances of this kind are most numerous in certain regions of the western half of the United States where rainfall is peculiarly unreliable and generally deficient for best results, they are by no means uncommon in any state of the Union. In view of the need for means of protection and the fact that other necessary enterprises involving serious risks are already supplied with such means, it seems inexcusable as well as highly improbable, in spite of the difficulties involved, that adequate crop insurance facilities should long remain undeveloped."

325. Valgren, V. N. Crop insurance: Risks, losses, and principles of protection. U. S. Dept. Agr. Bull. 1043, 27pp. 1922. 1 Ag84B

The writer summarizes these principles as fundamental to a sound plan for crop insurance:

- "1. The insurance must cover only such crop damage as will result in serious financial loss to the farmer...2. The insurance must cover any and all hazards which are beyond the farmer's control...;
3. In no case must the insurance protect against loss from carelessness or negligence on the part of the insured...;
4. The premium, or cost of insurance, must bear a reasonable relationship to the value of the protection that it purchases...;
5. The method of adjusting loss must be such that the insured will receive indemnity for crop damage in the amount or on the basis that he is led to expect from the figures indicating the amount of insurance an acre...;
6. An early adjustment should be provided for in case of total failure of an insured crop, or such an approximation to failure that it would not pay to mature and harvest the crop...;
7. All adjustments involving only partial damage should, so far as possible, be left until after the crop has been harvested and put into marketable form so that quantity and grade can be determined...;
8. Lastly, there must be a certain degree of understanding between the farmers and the company or agency offering the insurance if protection is to be available on truly favorable terms..."

326. Valgren, V. N. Farmers need protection against loss through various kinds of insurance. Hoosier Farmer 16(17): 3, 16. Sept. 1, 1931. 280.82 H76

Also issued in Mutual Insurance Jour. - News 24: 4770-4771. 1931. 284.68 M982; Nebraska Farmer 73(40): 5, 14. Oct. 3, 1931. 6 N27; Utah Farmer 25(3): 4. Sept. 10, 1931. 6 D45

"Mr. Valgren points out in this article that the American farmer is not adequately insured against many of his most common and most serious losses. All the more common forms of insurance are needed by farmers quite as much as by city men and some forms of insurance are much more urgently needed on the farm.

"He says, 'What farmers have already achieved by cooperative efforts to provide various forms of insurance should encourage the whole cooperative movement in agriculture.'" - Editor.

Attempts at insuring crops against all hazards are briefly described.

327. Valgren, V. N. Insurance and the farm hazards. Jour. Land & Pub. Utility Econ. 1: 189-197. 1925. 282.8 J82

"The risks and hazards that the crop producer assumes may be grouped under two heads: (1) the risk of an oversupply of his product as measured by market demand, at a price that will pay cost of production, including a fair reward to the producer; (2) the risk that his own crop will meet with disaster, even though such crops in general are good, and the prices satisfactory.

"The first of these risks or hazards acts upon whole groups of farmers or planters. The second acts mainly upon individuals or smaller sub-groups, but is, as a rule, even more disastrous to those upon whom it falls than is overproduction with low price...

"To give true protection against serious loss, crop insurance must necessarily cover all unavoidable hazards to which the crop is subject. If some of these hazards are left unprovided for in the insurance contract, in spite of the effort made to safeguard himself the insured may possibly lose his crop from a hazard not covered and find himself in severe distress. The ideal crop insurance contract must in effect guarantee the farmer that if his crop fails to produce a reasonable harvest, no matter what the cause of such failure, assuming that he himself has fully performed his part, he will be indemnified for at least a substantial part of the loss he has sustained...

"In arriving at the amount of insurance per acre that can properly be written, the past record of the farm and the farmer is believed to be the only safe basis. Probably three-fourths of the average yield for a series of years past represents the maximum that can wisely be written."

328. Valgren, V. N. The insurance needs of agriculture. 10pp., mimeogr. Washington, D.C. U.S. Bur. Agr. Econ., Div. Agr. Finance. 1931. 1.9 Ec78I

"Address, American Institute of Cooperation, Manhattan, Kans., June 11, 1931."

Issued also in Amer. Inst. Coop. Amer. Coop. (1931) 2: 383-396. 280.29 Am3A; Bur. Farmer (Md. ed.) 7: 16h, (Vt. ed.) 7: 16. February 1932. 280.82 B39; Rural Business 3(1): 15-19. November 1932. 280.82 R33; Jour. Amer. Insurance 8(9): 22-26, 30-31. September 1931.

Among the insurance needs listed is crop insurance covering loss from any and all causes clearly beyond the control of the farmer - drought, freezing, insect pests.

329. Valgren, V. N. Insurance problems of farmers; high lights of discussion having to do with questions which members of rural communities must solve to insure success. Summary of remarks...before the Rural insurance group meeting at annual conference of the American country life association at University of Illinois, Urbana, June 21st, 1928. Jour. Amer. Insurance: 5(9): 21-22. September 1928. 284.68 J822

"The farmer as a producer of crops is confronted with two distinct kinds of hazards or risks. The first of these may be spoken of as production hazards and the second as marketing risk or hazard...

"Production hazards confronting the crop producer, can, and should, it seems, be taken in part at least from the shoulders of the farmer by means of insurance....

"Only against the single crop hazard of hail is insurance now generally available to the farmer..."

Mr. Valgren cites attempts to provide general crop insurance in the United States and discusses the reasons for their failure. These failures, he argues, do not mean that such insurance could not be successfully written.

330. Valgren, V. N. What about crop insurance? 3pp., mimeogr. [Washington, D. C., U. S. Bur. Agr. Econ.] Apr. 22, 1930. 1.9 Ec7Ra
Radio talk.

Mr. Valgren states that the only form of crop insurance generally available in the United States is insurance against the hazard of hail. He refers to the unsuccessful attempts made in 1917 and 1920 to develop a broad and comprehensive crop insurance for the farmer. These attempts do not prove that general crop insurance is impracticable, but that it involves very difficult problems. One of the difficulties is the attitude of the average farmer.

331. Wallace, H. A. Agricultural preparedness and the drought. Address... at Kansas City, Missouri, July 22, 1936. 15pp., mimeogr. Washington, D. C. 1936. 1.9 Ag8636

Issued also in Wallaces' Farmer 61(16): 539, 545, Aug. 1, 1936 (6 W15) with title "Crop Insurance for Corn Belt;" and in Wis. Agr. 63(16): 6. Aug. 1, 1936 (6 W751) with title "Crop Insurance Protects Farm in both Drought and Surplus Years."

"Two years ago before the 1934 drought had become acute, I suggested that the ever-normal granary plan receive thoughtful attention in an effort to make the principle of preparedness applicable to present-day conditions in America. I had often referred to the idea in previous years. If that principle can be linked with the other general principle of crop insurance and the combination made to work, the disastrous effect of droughts and surpluses will be reduced to a fortunate minimum and American agriculture will have made another important step forward.

"Private business concerns have never found it feasible to enter the general crop insurance field, because of the lack of adequate data,

high selling costs, and other factors. As a result, farmers have been unable to purchase insurance for their business comparable to that enjoyed by most other business.

"This means that, as in the case of bank deposit insurance, the task is one which, if undertaken at all, will have to be undertaken by the federal government.

"Either part of the combination of crop insurance and storage of reserves for emergencies holds sufficient promise to justify careful examination. I believe that, if attempted, it should apply at first only to one or two commodities, possibly wheat and corn, for experimentation.

"To this end we have recently been engaged in making a study of the cost of all-risk crop insurance in order to determine as far as possible an actuarial basis for such insurance on wheat. We have also undertaken to analyze some of the general problems of crop insurance in the light of this new factual material. The data for the study were primarily records of wheat acreage and production for individual farms, which were prepared as part of the wheat program of the AAA...

"There is no time for me to discuss the technicalities of all-risk crop insurance, but I might suggest that one method that was studied for distributing the cost of indemnities for insurance provided interesting possibilities. That method is to collect the premiums - which might be paid in grain - only in years of excess production rather than to collect them every year. In most of the hard winter wheat and spring wheat counties where studies were made, premiums ranging in amount from one-third to two-thirds of the excess yield above normal, if paid only in years of good yields, would have covered the cost of insurance up to 75 percent of the average yield in poor crop years. Such a plan would assess the costs only against those years in which there was a surplus production and, assuming that no decline in prices occurred in such years, the burden should be relatively lighter. The fact that a part of the surplus production is taken off the market would tend to prevent a weakening of the prices.

"This plan, if adopted on a national scale, would really become the ever-normal granary plan, with crop insurance requirements serving as an automatic regulator. In years of surplus a part of the crop would be drawn off the market and put into storage and such amounts would be definitely fixed, being based on predetermined rates necessary to indemnify losses in bad crop years. In years of crop failures the grain would be released and the amount would be automatically determined by the indemnities to be paid. The accumulated reserves of grain would automatically go to those who needed it most, those whose income had been destroyed."

332. Wallace, H. A. The Joseph idea, the drought, and the American consumer. 15pp., mimeogr. [Washington, D. C. 1936] 1.9 Ag8636

"Remarks...at the Great Lakes Exposition, Cleveland, Ohio, August 19, 1936."

Secretary Wallace advocates in this address, a combination of crop insurance and his "ever-normal granary" plan.

333. Wallace, H. A. A method of insuring crops. A plan for furnishing protection against crop risks at the minimum of cost. Wallaces' Farmer 47(9): 293. Mar. 3, 1922. 6 W15

"The purpose of this article is to describe as simply as possible a practical method of crop insurance, which could be put into effect with the minimum of administration expense. The fundamental principle involved in the scheme which is here suggested is that the man who has insured his crop is not entitled to compensation for crop damage unless his crop has been damaged more seriously than the crop of the country at large. Experience has demonstrated that in years of short crops, the price per bushel has advanced sufficiently to give a greater return to the average farmer than in years of large crops.

"In years of such crop damage, however, there are some farmers who sustain almost a total loss, and who, having nothing to sell, are unable to benefit from the advance in the price per bushel. These men who suffer a greater amount of crop damage than the average, are entitled to compensation. In years of large crops, those men whose crops are increased less above the normal than the average man, are entitled to compensation. The most unjust situation of all is when a man harvests a rather small crop whereas people generally are harvesting large crops. Such a man suffers not only from crop damage himself, but also from the low price which results from large crops.

"The most satisfactory way of determining the yield is to take the government figures by counties..."

334. Weigh idea of crop cover under farm mutual setup. Nothing would be at risk. Proposal to be discussed at big meeting of mutuals in Philadelphia next week. Natl. Underwriter 40(41): 3, 12. Oct. 8, 1936.

"Much interest has been stirred by the announcement that the federal experts who have been studying the idea of crop insurance will discuss the program at the meetings of the Federation of Mutual Fire Insurance Companies and National Association of Mutual Insurance Companies in Philadelphia next week. The announcement states that these experts will suggest the idea of having the township and county mutuals throughout the country set up the machinery for administering the plan and carry it through.

"Of course, if the facilities of the farm mutuals should be utilized, those companies would not risk anything. They are not prepared to make any guarantees and it is stated officially that they would not be willing to do so. They would merely service the scheme."

335. Wheat first in new crop insurance. Southwest. Miller 15(31): 27. Sept. 29, 1936.

"Washington, Sept. 28. - That wheat and cotton are likely to be the first crops under which a system of government crop insurance and storage of reserves will be developed was indicated last week in administrative circles..."

"The problem of insuring crops is too big for any corporation and must be undertaken by the government, Wallace stated. He denied that the collection of premiums in kind in the hands of the government would serve to depress farm prices, holding that such commodities

would be earmarked and set aside so that they could not be sold through private markets...

"Czecho-Slovakia is the only country having available data on government crop insurance plans, the secretary noted."

FOREST FIRE

General

336. Baldwin, H. I. Scandinavian forest fire insurance companies organize a union. Jour. Forestry 29: 134. 1931. 99.8 F768
"The first Northern Forest Fire Congress was held in Oslo, Norway, August 14-16, 1930 and was attended by representatives of forest fire insurance companies in Norway, Sweden, Denmark and Finland. During the congress the Scandinavian Forest Fire Insurance Companies Union was organized. The purposes of the Union will be to collect and issue statistics and information on forest fire protection and insurance to the member companies, and the formulation of uniform compensation rules..."
337. Forest fire insurance abroad. Illus. Canad. For. & Outdoors 21(11): 642. November 1925. 99.8 C16 (not seen)
338. Herbert, P. A. Standing timber insurance. 276pp., typewritten. Ithaca. 1922. 99.57 H41
Thesis (Master of Forestry) - Cornell University.
Abstract in Southern Lumberman no. 1422, pp. 170-174. Dec. 23, 1922; Timberman 24: 152-158. 1922. Pulp and Paper Mag. 21: 81-84. 1923 (302.8 P96)
The history of forest fire insurance both in the United States and in Europe, forest fire statistics, rates and rate making, the policy, etc., are discussed. Appendices give information as to various forest fire insurance companies and forest fire statistics of various States.
339. International institute of agriculture. Forest fires and insurance societies. [Scandinavian Countries] Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 2(3): 448-449. July-September 1924. 280.29 In83
Summarized from Ukeskrift for Landbruk 14th yr., no. 16, April 1924. (not seen)
Describes briefly the societies formed in Norway and Sweden for insurance against forest fires. Sweden has two-Svenska Veritas, founded in 1919 and Skogförsäkringsbolaget founded in 1923; while the Norske Gjensidige Skogbrandsforsikringselskap, founded in 1911, has proved very successful.
340. International institute of agriculture. Technical conditions of forestry insurance. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(10): 41-52. October 1915; (12): 43-57. December 1915. 280.29 In83
In estimating losses from fire in forests the appraiser considers first of all that the value of a forest is in proportion to its age. To find the value of trees not yet arrived at the age of cutting the companies use a discount calculated at compound interest

for as many years as have to run between the date of the fire and that of the felling, so as to calculate the compensation for the date of the fire and not of the felling. For the foresters, the value of a forest at a given age is the difference between the value of invested capital at interest at this age and the original capital considered as immobilizable. According to the method of annuities, the increase in value of a forest is assimilated to the increase in capital through the successive investments of the same annuity at compound interest, at the end of each year during the whole period of forest management.

Clauses of the insurance policy deal with copsewood, standards, restocking, insurance of difficulty in regulation, and conifers.

341. Lane, G. R. Standing timber insurance. Sci. Agr. 7: 277-278. 1927.
7 Sci2

Discusses briefly the forest fire insurance companies of Europe and the Timber Lands Mutual Fire Insurance Company of Portsmouth, New Hampshire formed in 1917. The probable development of such companies in Canada and some of the difficulties of insuring standing timber are also discussed.

342. Merrett, D. C. Standing timber insurance. Forestry Chron. 11(1): 26-30. February 1935. 99.8 F7623

This essay, written by a fourth year student won first prize in an essay contest held by the Forestry Club, Faculty of Forestry, University of Toronto.

343. Morrill, W. J. Insurance on forests. Jour. Insurance and Financ. Statis. 2(3): 39-41. March 1923. 284.68 J82

Mentions various companies insuring forests both in Europe and the United States and describes the difficulties encountered by such companies.

344. Record, S. J. Forest fire insurance abroad a success. Outline and discussion of protection against loss in foreign countries. Lumber World Rev. 24(12): 28-29. June 25, 1913. 99.81 L972

345. Roth, F. Fire insurance in forestry. (In his Forest Valuation Ed. 2, v. 2, pp:126-131. Ann Arbor, Mich. 1926) 99.57 R74

A brief summary of fire insurance in the United States and in Europe.

Belgium

346. Assurances contre les incendies forestiers. Soc. Centrale Forestière de Belgique. Bull. 38: 477-491. 1931. 99.9 B83

"A commission appointed to study the problem of forest fire insurance in Belgium concludes that mutual insurance is not practical because of the difficulty of getting sufficiently numerous and widely scattered properties under one organization. Regular commercial insurance is the most practical, but premiums are high. These can be reduced providing the forest owners will make every reasonable effort to reduce the fire hazard." - Social Sci. Abstracts 4: 7825. 1932.

Canada

347. Forest fire insurance. Its financial feasibility in Canada discussed by the Department of the Interior. Paper Mill and Wood Pulp News 37(2): 11. Jan. 10, 1914. 302.8 P195
348. Forest fire losses must be checked. Pulp and Paper of Canada 34: 265-266. 1933. 302.8 P96
Canada should use lull in demand for wood to renew forest wealth.

Czechoslovakia

349. Nechleba, Alois. ...Ochrana a pojištění lesů proti škodám požární. (Protection and insurance of forests against damages caused by fire.) 29pp. Praze, Nákladem Masarykovy Akademie Práce. 1927. 99.51 N28
In Czech, with an English summary.
"The question is to ascertain...whether and to what extent Fire Insurance for Czechoslovakian forests would be desirable and profitable, or whether it is commendable to continue to rely more on 'self-assistance', i.e. possibility to hinder and exclude forest fires, than on recompenses of forest fire damages."

Finland

350. Hult, G. W., tr. Forest fire insurance in Finland. Omsesidiga Forsakringsanstalten Sampo (The Sampo Mutual Forest Fire Insurance Department) Timberman 25(10): 80. August 1924. 99.81 T483
351. International institute of agriculture. Mutual insurance against forest fires. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(4): 254-255. April 1920. 280.29 In83
Summarized from Forsäkringsinspektörens Berättelse angående Försäkringsväsendet i Finland Ar 1916 (Report on the position of insurance in Finland in 1916) (not seen)
Insurance against forest fires was practised in 1916 by a special department of the Omsesidiga Forsakringsanstalten Sampo. (Sampo Mutual Insurance Institute) and by the Skogsegarens i Finland Omsesidiga Skogsbrandforsakringsforening (Association of Mutual Insurance against Forest Fires among Owners of Woods in Finland) which began business in 1916.
352. Nylander, Ernst. Skogsbrandförsäkringen i Finland. Skogsvardsför. Tidskr. 14: 625-628. August 1916. 99.8 Sk5
Reviewed in Jour. For. 15: 482-483. April 1917.
In 1915 the Finnish Forest Owners' Mutual Forest Fire Insurance Association was organized. In 1914 the Mutual Insurance Company, Sampo in Aabo, Finland started a department for forest fire insurance. The first of these is described in detail.
353. Paavonen, T. W. Forest fire insurance in Finland. Congrès. Internatl. de Sylviculture. Actés 3: 414-418. 1926. 99.9 C7691
Also issued in separate form (99.51 P11)
Mr. Paavonen, the managing director of the Forest Owners' Mutual Forest Fire Insurance Company (Finland), describes the work of the company.

354. Paavonen, T. W. Forest fire insurance in Suomi. [Finland] Finska Forstsamfundet Silva Fennica no. 4, pp. 71-76. 1927. 99.9 F497

"The idea of establishing an insurance company for insuring the private forests of the country was conceived in 1911 by the central organizations for the advancement of forestry. From this originated, after thorough preparations, the Suomen Metsänomistajain Keskinäinen Metsäpalokapuyhdistys (The Forest Owners' Mutual Forest Fire Insurance Company), which commenced business in 1916. In the meantime, in 1914, the Keskinäinen Vakuutuslaitos Sampo (The Sampo Mutual Insurance Company) that already has several departments for different branches of insurance, organized a forest fire department also. Thus in Suomi two companies, both mutual, have been operating in forest fire insurance, and since the beginning of 1920, in accordance with agreements made between them, they have maintained the same conditions, rates and principles for estimating losses...

"The object of insurance in Suomi is either small forest (the trees not measuring more than 18 cm at 1.3 meters from the ground) and large forest, or forest in general. Insurance is also covered on timber felled from insured forests and remaining there. Insurance is permitted up to the full value of the property...

"The annual premium is calculated according to the risk district, of which there are two in Suomi. Leaving out certain exceptions, the lowest risk district is composed of the south-west provinces, and the highest rated one is formed by the north-east provinces."

355. Wrede, E. F. Forest insurance in Finland. Econ. World 98: 23-24. 1916. 286.8 M34

"Owing to the fact that some 63 per cent of the total superficial area of Finland is covered with forest and that lumbering is the leading industry of the country, forest insurance is a matter of the utmost importance to the nation. In the past severe forest fires have not been infrequent and losses have been heavy. Strong propaganda has been carried on for the prevention of fires, but it has proved impossible to eliminate them entirely. Hence the establishment of the Sampo Mutual Insurance Company, which undertook to cover forest risks beginning with June 15, 1914. -Editor."

The main features of the "Sampo" are outlined.

356. Wrede, E. F. Forest insurance in Finland. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(5): 53-60. May 1916. 280.29 In83

Information is given as to the organization of the Forest Insurance Department of the "Sampo" Mutual Insurance Society established in 1914.

This Company insures young forest stands and trees of small size, forest stands which have reached a workable age, and the felled wood still lying on the site where felled. The Company in case of fire makes good only three fourths of the loss. The root stocks and soil cover are not included in the insurance, and the expenses incurred by the insured in extinguishing the fire are not refunded. Excluded likewise are risks of war or riot, and earthquake. As the risks vary greatly from year to year the contracts are made for a period of not less than five years.

France

357. Ai., A. Congrès pour l'assurance des bois et forêts contre le feu. Rev. des Eaux et d. Forêts 68: 487-489. 1930. 99.8 R322
"An account of a conference in Paris in May 1930. French fire statistics, which are fairly complete for forests under state control, indicate an average burned area of 2.7 ha per 1000 ha. For other forests incomplete data show 3.7 ha per 1000, but the actual figure may be 6 ha. The conference decided to set up a permanent organization to study the problem of forest insurance." - Social Sci. Abstracts 3: 717. 1931.
358. L'assurance des bois et forêts contre l'incendie. Des réalisations. Bull. du Comité des Forêts. 7: 441-445. 1931. 99.9 C732
"The French insurance companies now insure young stands on the basis of expectation value. Premium rates are fixed for 4 geographical zones, characterized by differing degrees of fire hazards. Reductions in premium are allowed for various safety measures, such as brush clearing, fire lines, arrangements for detection of fires, and supervision by the Forest Service." - Social Sci. Abstracts 3: 17545. 1931.
359. Congrès pour l'étude de l'assurance des bois et des forêts contre le feu. Rev. des Eaux et d. Forêts. 68: 577-581. 1930. 99.8 R322
"Resolutions favor more strict enforcement of laws dealing with forest fires [in France]; cooperation of military and civil aviation authorities; improved fire statistics as a basis for classifying risks; State credits and subsidies for financing fire prevention measures such as roads, clearing of brush, provision of detection and suppression equipment, etc.; long term credits on insured young stands in order to enable owners to afforest bare land, improve existing forests, pay succession taxes or to get funds for other purposes without sacrificing their timber; and a special investigation of the situation in Maures and Esterel where fire losses have been particularly heavy." - Social Sci. Abstracts 3: 5845. 1931.
360. International institute of agriculture. The assessment of losses caused by forest fires [France] Internat'l. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 13(11): 754-757. November 1922. 280.29 In83
Summarised from Annales du Comité Centrale Agricole de la Sologne, July-August 1922. (not seen)
Rules for such assessment are given in detail. These rules vary according to kind of tree, age, condition of soil, etc.
"The value for immediate use of a forest product is that at which it might be estimated just before the outbreak of fire.
"The relative value is its value on the day before the fire to the owner who, leaving it uncut, would have sold it at some future known date for a price which is known or is assumed to be known.
"The direct or absolute valuation covers the value of the afforested land with all its timber, and the capital charges...
"The relative valuation is expressed in terms of yield, choosing an arbitrary rate or one deduced from the absolute valuation..."

361. International institute of agriculture. Forestry insurance in France. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(3): 49-73. March 1913. 280.20 In83
Discussion is included of the causes of forest fires, measures for their prevention, legislation on protection of forests from fire, forestry associations for defence against fires, and insurance.
"Insurance of forests against fires is very badly organized and in addition is very rarely met with. Nearly all the measures now taken against fire are simply preventive...
"Before 1870 some insurance companies accepted forest risks. However in 1870, during the large fires among the pine forests in Gascony, these companies rescinded their contracts.
The Forest Owners' Mutual Society, founded in 1909 is described. This is a fixed premium society with headquarters at Paris.
362. Volmerange, Marcel. Assurance des bois contre l'incendie. Nouveau mode de détermination des primes. Rev. des Eaux et d. Forêts. 69: 484-487. 1931. 99.8 R322
For conifers up to 30 years old the suggested premium would be 1/10,000 of the value at 30 years, multiplied by the age of the stand. For hardwood high-forest it would be 1/30,000 of the value at 30 years, multiplied by the age, and for hardwood coppice 1/10,000 of the value at 20 years, or 1/20,000 of that at 20 years, multiplied by the age. These give average rates very close to those now used in central France and are simpler to compute. They also bear a more consistent relationship to the increase in value of the stand as it grows older." - Social Sci. Abstracts 3: 17547. 1931.
363. Volmerange, Marcel. L'assurance mutuelle forestière. Rev. des Eaux et d. Forêts. 68: 297-300. 1930. 99.8 R322
"In 1928 mutual forest fire insurance organizations were founded in 3 departments of the central plateau region of France, where considerable reforestation is under way and where the danger of serious fires is slight because of favorable climate and scattered distribution of woodlands. These 3 later joined in a regional association for reinsurance. Insurance is written principally on young stands and covers only the value of the trees up to a maximum risk of 230,000 francs. Contracts run for 5 years. Premium rates range from 0.5 to 2.5 pro mille on broad-leaf stands and .05 to 1.2 on conifers, depending on age. If funds are available, rebates will be paid to members who take special precautions and who have no fires." - Social Sci. Abstracts 2: 16251. 1930.
364. Die Waldversicherung in Frankreich. Schweizerische Zeitschrift Forstwesen 64: 222-223. June-July 1913. (not seen)
Reviewed in For. Quart. 12: 111-112. March 1914. 99.8 F768
Mutual insurance against forest fires has been successfully written in France since 1870.
365. Woolsey, T. S., Jr. Studies in French forestry...with two chapters by W. B. Greeley. 550pp. New York, J. Wiley & Sons, Inc.; London, Chapman & Hall, Ltd. 1920. 99.66 W88
Fire Insurance in France, pp. 288-290, deals with forest fire insurance in France. Typical rules concerning the insurance of forests are given.

Germany

366. Aus der Bayerischen waldbbrandstatistik. Forstwissenschaftliches Centralblatt. 53: 441-442. 1909. 99.8 F775
Reviewed in Forestry Quart. 7: 473. 1909. 99.8 F768
Shows the statistics of the State forests of Bavaria from 1877 to 1906 and concludes from them that the necessity for fire insurance for the Bavarian State forests does not exist.
367. Endres. Die "Bayerische Waldversicherung." Forstwissenschaftliches Centralblatt. 65(1): 1-6. January 1921. 99.8 F775
Bavarian forest fire insurance.
368. Gaertner. Waldbrandversicherung. Allgemeine Forst- und Jagdw- Zeitung 86: 224-227. June 1910. 99.8 A13
Reviewed in Forestry Quart. 8: 517-518. 1910. 99.8 F768
Discusses the possibilities, difficulties and methods of introducing an obligatory forest fire insurance.
369. Hausrath, H. Fortschritte der Waldbrandversicherung. Forstwissenschaftliches Centralblatt 48: 410-412. 1904. 99.8 F775
Progress in forest fire insurance.
370. [Insurance against forest fires in Germany] Southern Lumberman, no. 1303, p. 59. Sept. 11, 1920. 99.81 Sc82
Describes a new form of insurance against forest fires in Bavaria. This is a mutual form of insurance for communities, companies, corporations, associations, and private owners.
371. International institute of agriculture. The conditions of the forest fire insurance contract in Germany. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(11-12): 115-132. November-December 1911. 280.29 In83
Insurance against forest fires is carried on in Germany by two companies: the München-Gladbacher Feuerversicherungs Gesellschaft and the Rheinische Provinzial Feuerversicherungsanstalt. The former is a private share company and the latter a provincial public institution. Premiums are fixed by the public institution at so much per thousand of the sum assured and varies with the various kinds of forests and the age of the trees.
372. Jentsch. Waldbrandversicherung. Zeitschrift für Forst- und Jagdwesen 40: 411-423. 1908. 99.8 Z34
Reviewed in Forestry Quart. 6(4): 434-435. December 1908. 99.8 F768
In 1895 in Germany the Gladbach Fire Insurance Company began to accept forest fire risks. The Agricultural Society of Rhenish Prussia accepts forest fire risks in association with the provincial fire insurance bureau in Dusseldorf.
373. Keiper. Waldbrand- versicherung. Forstwissenschaftliches Centralblatt 53: 418-421. August 1909. 99.8 F775
Discusses forest fire insurance.

374. Mammen, Franz von. Die staatliche waldbrandversicherung in Bayern. Tharandter Forstl. Jahrb. 82: 632-661. 1931. 99.8 T32
"Since 1926 the Bavarian State insurance office has written fire insurance on forests of communes, associations, and individuals who are members of the Bavarian Association of Forest Owners. An owner is required to insure all of his forest property under 60 yrs. old, must abide by specified rules in the use of fire in or near his forest, and must file a detailed map and description of the forest and its surroundings. Special provisions protect the interests of mortgagees with the result that insured forests are readily accepted as security for loans. Rates, varying with age and composition of the stand and with the factors of hazard, are much lower than those charged by the private insurance companies. The base rate ranges from 5 pf. per 1,000 RM. for old hardwoods to 40 pf. for young conifers. At the end of 1929 the insured area was 52,920 ha., valued at 95,797,000 RM. Since the organization came through the bad fire years 1928-1929 without resort to extra assessments, its success is considered assured." - Social Sci. Abstracts 4: 4122. 1932.
375. Record, S. J. Forest fire insurance in Germany. Soc. Amer. Foresters. Proc. 2(2): 95-102. July 1907. 99.9 Sol3P
Describes the forest fire insurance companies in Germany, the methods of rate making, etc.

Japan

376. Yatagai, M. History and present status of forest fire insurance in Japan. Jour. Forestry 31: 79-84. 1933. 99.8 F768
"Forest fire insurance, particularly for plantations, has been available in Japan since 1920 but the amount sold has been small. The author describes how the insurance is written and suggests a state forest fire insurance institute to re-insure forest risks."

Netherlands

377. Drost, P. J. L'assurance des forêts contre l'incendie. Soc. Centrale Forestière de Belgique. Bull. 37: 297-303. 1930. 99.9 B83
"In the Netherlands, a mutual society for forest fire insurance was founded in 1894. This was taken over in 1921 by the Heath Society (Nederlandsche Heidemaatschappij) which administers the insurance and compiles statistical and other data on forest fires. Risks are divided into 12 classes based on composition and age of the stand and relative fire hazard. The greatest fire damage is suffered by pine or mixed pine and hardwood stands under 30 years old, and these are more generally insured than the other classes." - Social Sci. Abstracts 3: 5833. 1931.
378. R., F. J. Insurance of forests [Netherlands] Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 3(1): 121-122. January-March 1925. 280.29 In83
Summarized from Tijdschrift der Nederlandsche Heidemaatschappij, yr. 33, no. 12; yr. 35, no. 4; yr. 36, no. 6. Dec. 1, 1921; Apr. 1, 1923; June 1, 1924. 12 N282

Special reasons made it advisable that a cooperative forest insurance society in Holland should undertake insurance against fires. This insurance society proposes not only to compensate the members, by securing re-afforestation, but to take action for the prevention of fires by exercising control over the means of protection required.

New Zealand

379. Hansson, Arnold. Forest fire insurance. Australian For. Jour. 6: 172-174. 1923. L.C.

This is mainly a discussion of forest fire insurance in Norway which has been in operation through mutual associations for 10 years. Mr. Hansson, who is with the New Zealand Forest Service thinks that the time is hardly ripe for the formation of a Forest fire insurance association in New Zealand but that the matter is of general interest and will probably be taken up by plantation owners within a few years.

Norway

380. Carlson, H. E. Norwegian forest fire insurance. Jour. Insurance and Financ. Statis. 3(4): 65-66. October 1923. 284.68 J82

This insurance is written by "Det Norske Gjensidige Skogbrand-forsikringselskap" (The Norwegian Mutual Forest Fire Insurance Company)

381. Erichsen, Jacob, tr. Norwegian forest fire insurance. Pulp and Paper Mag. 21(17): 437-438. 1923. 302.8 P96

The first attempt at writing forest fire insurance in Norway was in 1856, but neither this attempt nor later ones were very successful. In 1912, the Norwegian Mutual Forest Fire Insurance Company was formed. Two thirds of the insurable area is now insured.

382. Holst, Reidar. Forest fire insurance in Norway. Amer. For. 34: 487-490. 1928. 99.8 F762

Norway was the first of the North European countries to introduce forest fire insurance. The Norwegian Mutual Forest-Fire Insurance Company was formed in 1911. The sole object of this company was forest insurance.

The customary modes of insurance are: Annual insurance, arranged for minimum five year periods; and All-future insurance under which form one premium only is paid once and for all. This premium, which is 12 5/10 per cent may be paid in five yearly instalments.

383. International institute of agriculture. Forest insurance in Norway. Internat'l. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(9): 45-55. September 1913. 280.29 In83

Forest fire insurance in Norway is not usual and is very badly organized. Its insufficient development is attributed to the lack of reliable statistics with regard to forest fires.

"There is no uniformity in the clauses in the contracts of societies undertaking forest insurance. As regards the object of the insurance, to begin with, there are great differences. Some

societies only insure the cost of reafforestation, others only trees ready to be felled. Some societies insure forests of all sizes as well as the soil. The Norwegian [Mutual Fire Insurance] Society, the organization and work of which will form the subject of this study, limits itself to insurance of the soil and of young plantations."

384. Larsen, J. A. A Norwegian forest fire insurance association. Forestry Quart. 11: 525-526. December 1913. 99.8 F768

"The first annual convention of the Norwegian Mutual Forest Fire Insurance Association, which has already a capital of fifteen million dollars and a reserve fund of eleven million dollars was held in Christiania, Norway, February 25, 1913. The association... has for its purpose the reimbursement to individual owners for loss sustained by forest fires in immature timber and the prevention of forest fires by means within the scope of the association... [which is mutual]"

385. Norske gjensidige skogbrandforsikringsselskap. La Société mutuelle norvégienne d'assurance contre les incendies de forêts. 8pp. Kristiania. [1913] 99.57 N81

In both Norwegian and French. Describes the work of the Norwegian Mutual Forest Fire Insurance Association.

386. Det Norske gjensidige skogsbrandforsikringsselskap, 10 aars. Christiana, 1921. (not seen)

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 13(1-2): 52-53. January-February 1922. (280.29 In83) under title "The Norwegian Society for Mutual Insurance Against Forest-Fires."

This society was formed in November 1911. 50 persons, among whom were proprietors owning 190,470 hectares of forest, valued at 17,806,000 crowns, decided to form a mutual insurance society against fire. The insurance premium is on the basis of 1.25 per thousand but is subject to a reduction of 1/5 at the end of four years, and a rebate of 0.4 per thousand at the end of eight years.

387. Nygaard, Julius. Forest fire insurance in Norway, 1912-1922: det Norske gjensidige skogsbrandforsikringsselskap. (The Norwegian mutual forest fire insurance company) Timberman 25: 52, 68, 70, 76. 1924. 99.81 T484

"The solution of the forest fire insurance question in Norway can be explained in connection with the great interest manifested in forestry as a whole in that country..."

"After considerable study and investigations, a program for forest fire insurance was drawn up and in November 1911, accepted by a large number of private timber owners..."

"This is a mutual insurance company, where any forest owner, private or small, can become a member with their respective forest properties."

"Being a mutual concern, it follows that there are not stockholders. All surplus is added to a reserve fund, which shall tend to regulate the yearly premium so that it can be kept relatively low."

In February 1912 "Det Norske Skogsbrandsforsikringsselskap" (The Norwegian Mutual Forest Fire Insurance Company) was organized.

388. Profit-sharing in the Norwegian society for mutual insurance against forest fires. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 13(7-8): 524. July-August 1922. 280.29 In83

Two forms of profit-sharing are in force in this Society.

First, by the terms of its constitution, it collects only a minimum premium in advance, reserving the right to demand a supplementary premium at the end of the year, this not to exceed three times the amount of the initial premium.

The second form is for the benefit of members who have been insured for more than four years. These members represent, from the point of view of insurance, a most advantageous risk. Their premiums are gradually lessened and finally an additional share in the society's profits are accorded them.

389. Die Waldversicherung in Norwegen. Schweizerische Zeitschrift für Forstwesen 65: 21-24. January 1914. 99.8 Sch9
Reviewed in Forestry Quart. 12: 282-283. June 1914. 99.8 F768
In Norway a mutual forest fire insurance company was formed in 1911. This is the first report of this society.

Spain

390. Dalda, Adolfo, and Lleó, Antonio. Proyecto de bases para implantación de los servicios de seguro y crédito forestal. España Forestal 15(166): 20-23; (167): 35-38. August-September 1930. 99.8 Es6
"This refers to the forest insurance organization set up in Spain under the decree of 1929. Such an organization should be autonomous, and responsible to a single government department. In order that insurance may not add to the burden of forest owners, the premiums should be deducted from the 10% of income that is required to be paid for reforestation and improvements. Private enterprise will not undertake forest insurance because basic data as to risks and losses are lacking, and also because a purely voluntary enterprise will not ensure sufficiently wide participation at the outset. In the case of forests of public utility, where the owners enjoy only the annual income but may not deplete the capital, insurance should cover merely the income, thus removing any incentive to burden the forest in order to realize on the capital. Insurance may cover: (a) Cost of reforestation, which should be compulsory for all insured forests; (b) annual income, especially for entailed forests or forests declared to be of public utility; (c) non-merchantable immature timber; (d) merchantable timber and other products. A reorganized forest insurance and credit commission under the general control of the Department of Development (Fomento) is proposed as a substitute for the existing arrangement. A workable system of forest credits will go far toward preventing premature and excessive cutting and reduction of the forest capital in forests belonging to public corporations and private individuals. This is of especial public concern in Spain because the state owns only about 1% of the forests." - Social Sci. Abstracts 3: 4328. 1931.

391. Pérez-Urruti, J. A. Seguro de incendios de bosques. España Forestal 14(163): 168-170. November 1929; (164): 181-183. December 1929; 15(165): 8-11. July 1930; (166): 17-19. August 1930; (167): 33-34. September 1930. 99.8 Es6

"Various plans for forest fire insurance in Spain were made between 1914 and 1929, and a mutual society was organized in Guipúzcoa in 1922. A royal decree on Sept. 6, 1929 set up a national forest insurance organization, under dual control of the Departments of Labor and Development. This provides for obligatory insurance of public forests (most of which belong to villages) and voluntary insurance of private forests. The insurance association is governed by a council of 14 (8 government officials and 6 private citizens) appointed by the 2 Ministers. Various defects in the organization are discussed. It is believed that the establishment of forest insurance will lead to greatly improved fire protection and will make possible a system of forest credit which is needed for financing permanent improvements such as roads and buildings, afforestation, and exploitation operations which are now generally financed by the buyer of the timber, resin or other product, greatly to the disadvantage of the timber owner." - Social Sci. Abstracts 3: 4337. 1931.

Sweden

392. All framtidsförsäkring; en ny form av skogsbrandförsäkring tillämpas fr. o.m. 1936. Skogen. 23(3): 51. Feb. 1, 1936. 99.8 Sk51
All future insurance, a new form of forest fire insurance in Sweden beginning with and including 1936.
393. Dybeck, W., and Lundgren, D. F. Synpunkter vid skogsbrandförsäkringsfrågans Ordnaude i Sverige. Skogsvårds. för Tidskr. 13(5-6): 401-443. May-June 1915. 99.8 Sk5
Points of view in regard to the settlement of the forest fire insurance problem in Sweden. With discussion.
394. Holme, J. G. Forest fire insurance in Sweden. Timberman 26: 144. 1925. 99.81 T484
Reprinted in Australian For. Jour. 8: 94-95. April 1925. (L.C.)
"The forests are divided into different risk classes, according to size and hazards, and the yearly premiums range from 3 kroner for forests less than fifteen years old and down to 5.0 ore per 1,000 kroner of insurance value..."
395. Kuylenstierna, Karl. Skogsbrandförsäksfrågan. Skogsvårds för Tidskr. 9: 462-464. December 1911. 99.8 Sk5
Reviewed in Forestry Quart. 10(2): 304. June 1912. 99.8 F768
"The first Mutual Forest Fire Insurance Company...was organized in Sweden under the title Svenska Omsesidiga Försäkringsbolaget Skogseld."
396. Svenska skogsbrandförsäkringsbolaget. Skogen 2(1): 29-31. January 1915. 99.8 Sk51
Translated by C. A. Lindstrom under title "Swedish Forest Fire Insurance" in Amer. Forests 21: 531. 1915. 99.8 F762

United States

397. Averill, C. C., and Frost, L. M. Some factors underlying forest fire insurance in Massachusetts, with special reference to six representative properties. 80pp. Harvard Forest, Petersham, Mass. 1933. (Harvard Forest Bulletin 17) 99.9 H264
Bibliography, pp.77-80.
A brief history of forest fire insurance in Europe and the United States is followed by a discussion of the forest fire situation in Massachusetts; a description of the method of determining loss cost; application of these principles to six private forest properties in the State; and a grading and rating schedule for the North Central part of Massachusetts.
398. Brewster, D. R. Plan for combined insurance and fire protection. Jour. Forestry 18: 803-805. 1920. 99.8 F768
399. Brown, W. R. Can timberlands be fire-insured? General loss in forests not greater than other forms of property. Canad. Forestry Jour. 16: 362-370. 1920. 99.8 C16
400. Brown, W. R. Forest fire actuary. Jour. Forestry 26: 88-90. 1928. 99.8 F768
Mr. Brown thinks that there will soon be a need for the profession of forest fire actuary as more insurance is being written on timber lands. Much preliminary study would be necessary before an exact science could be made of this profession.
401. Brown, W. R. The possibilities of timber insurance. M. H. For. Comn. Rept. 1915 - 16: 46-57. 1916. 99.9 N45R
This is a tentative plan for the formation of an Inter-Insurance Exchange among the owners of standing timber, growing land and plantations for the purpose of their mutual protection against fire.
402. Brown, W. R. Standing timber insurance. Amer. Forests 22: 556-558. September 1916. 99.8 F762
Gives a brief summary of forest fire insurance and presents the principles on which he thinks an inter-insurance association should be founded.
403. Brown, W. R. Standing timber insurance. Empire State Forest Prod. Assoc. Proc. (1917) 12: 33-41. 1917. 99.9 Em7
This is a discussion of the Timber Lands Mutual Fire Insurance Company of New Hampshire.
404. Brown, W. R. Standing timber insurance. Jour. Forestry 18: 338-345. 1920. 99.8 F768
405. Brown, W. R. Standing timber insurance. Jour. Forestry 24: 243-249. 1926. 99.8 F768
"The insurance of standing timber against loss by fire, had become an accomplished fact in foreign countries, particularly Scandinavia, before its introduction to this country. However, conditions surrounding the timberlands in these foreign countries were so different, that there was little analogy to American problems,

and it was not until 1916 after six years of intensive fire protection, carried on by over 30 private associations, 15 state departments, and the Forest Service, that sufficient data was available to enable a reasonable guess to be made as to the extent of the risk involved in America, and led to the formation of the first Timberland Insurance Company. Very naturally it was found that this risk varied over such widely separated areas as the Pacific Northwest, the Province of Quebec, the Michigan-Wisconsin Region, and the New England states, but during the years of 1910-15, as far as data was attainable, the maximum loss in any one year, in any of these regions, did not exceed one-half of 1 per cent and in many instances was much less. This compared favorably with the usual loss by fire in other forms of property and gave a promise of being an insurable risk, provided sufficient area was obtainable, sufficient protection was afforded, and the average loss sustained. However, the extraordinarily dry and dangerous year which is bound to come along periodically, still remained the menace as it always will, and no insurance company dared to enter the business.

"In the winter of 1917, a group of New Hampshire timberland owners, after careful consideration of the data then available, decided that as the loss by fire in the New England states was the best risk in the country and the total loss by conflagration remote, and as the loss probably would not exceed one-half of 1 per cent, and the cost of management an additional one-half of 1 per cent (which is the usual cost of doing business in insurance companies) that there was a possibility of writing a limited line of insurance on standing timber in the New England region at a 2 per cent premium. Consequently a group of nine companies and private individuals agreed to form the Timber Lands Mutual Fire Insurance Company of Portsmouth, N. H...and subscribed a \$50,000 guarantee reserve. Subsequently a bill to incorporate this company was introduced and passed by the New Hampshire Legislature of 1917 for the purpose of insuring standing timber against loss and damage by fire, lightning or other destructive elements or causes. This company did business for two years within the states of New Hampshire, Massachusetts and Vermont, writing a line of \$327,000 among 67 policy holders, on merchantable timber, young growth and plantations, at a flat premium rate of 2 per cent, which after the first year was reduced to 1 3/4 per cent and a further reduction to 1 1/2 per cent was in contemplation when the business was sold out to the Globe-Rutgers Co., who assumed all the engagements and were able to offer a larger line to the policy holders more adequately secured by capital reserve. In 1918, the capital invested was returned to the incorporators together with 5 per cent yearly interest for two years, and the company dissolved.

"By this little essay into the fields of standing timber insurance, a number of lessons were learned which perhaps will be of value for the future."

406. Bryant, R. C. Lumber; its manufacture and distribution. 539pp. New York, J. Wiley & Sons, Inc.; [etc.; etc.] 1922.
Bibliography, pp. 439-448.
Ch. XIV. Fire prevention and insurance, pp. 291-301.

407. Butler, C. M. Value of timber insurance. Jour. Insurance Res. 4(2): 29. 1924. (not seen)
408. Calder, L. E. The status of timber insurance. Wash. Univ. Forest Club Annual 8: 35-38. 1920. 99.9 W275
This is a brief summary of the attempt to write forest fire insurance, the methods used, the results and some conclusions as to the future of such insurance.
409. Chapman, H. H. Forest finance. Ed. 2, 352pp. Albany, J. B. Lyon Co. 1935. 99.57 C36
Ch. XX, Forest Fire Insurance, covers rates and rating, evaluation of insurance losses, adjustment of loss, and insurance costs.
410. Companies shy at writing on standing timber; Forest Service seeks fire protection for privately owned timber on Pacific Coast. Underwriters' Rept. (41): 3, 14. Oct. 11, 1934. (not seen)
411. Compton, Wilson. The desirability of standing timber insurance. Timberman 24(9): 184. July 1923. 99.81 T434
412. Coyle, Leonidas. A basis for determining proper expenditures for fire protection. Jour. Forestry 27: 148-150. 1929. 99.8 F768
"The average business is insured on an economic basis; forestry is not. When forestry is insured on an economic basis, comparable with that of the average business, then forestry can compete with the average business. It is impossible to think of forest fire protection unless we take into consideration forest fire insurance. In the final analysis, these two things mean much the same. When it can be shown that we protect the forest against fire as adequately as we protect other business against fire, we should get the same rate of insurance; and when we get this rate of insurance, we shall have reached our first objective."
413. Dew, N. A. New developments in timber insurance. Timberman 27(2): 74, 76. December 1925. 99.81 T484
Also in Lumber World Rev. 49(12): 40-41. Dec. 25, 1925.
Discusses the reasons why insurance companies are at present unwilling to underwrite fire insurance risks of standing timber on the western slope of the Rockies.
414. Forest fire insurance declared feasible. Pacific Pulp and Paper Indus. 8(12): 18. December 1934. 302.8 P96
Some of the results of the forest insurance study in the Pacific Coast territory, the completion of which has been announced by the Forest Service.
415. Forest insurance field studied: Government Forest Service investigates possibilities for coverage on standing timber - outlines basis for writing business. Underwriters' Rept. (41): 14. Oct. 11, 1934 (not seen)
416. Forest insurance study completed. Timberman 35(11): 28. October 1934. 99.81 T484
The recent completion of the investigative phase of the forest insurance study in the Pacific Coast territory is announced by the Forest Service.

417. Forest perpetuation and timber insurance. Timberman 21(9): 36-37.
July 1920. 99.81 T484
Not seen.
418. Fox, R. M. The insurance problem. West Coast Lumberman 56(4): 25.
April 1929. 99.81 W52
For ten years the Western Forestry and Conservation Association has been endeavoring to obtain forest fire insurance. Mr. Fox is chairman of the committee on this subject.
419. Fox, R. M. Report of insurance committee. West Coast Lumberman 51 (605): 52, 54. Dec. 15, 1926. 99.81 W52
This was a committee of the Western Forestry and Conservation Association.
420. Hawes, A. F. Insurance on standing timber and young growth. Jour. Insurance Res. 4(2): 25-28. February 1924. 284.68 J82; Also in Wood Turning 17(8): 19-20. May 1924.
421. Herbert, P. A. Comments on the forest fire insurance report. Jour. Forestry 26: 85-87. 1928. 99.8 F768
A criticism of the report of the Commercial Forestry Conference.
422. Herbert, P. A. Forest insurance and its application in Michigan. Mich. Agr. Expt. Sta. Special Bull. 179, 34pp. East Lansing. 1928. References, pp. 32-34.
"Forest insurance experience in the United States is too meager to serve as a basis for future conduct. The earlier attempts were either too short-lived or too limited in scope; the present writings, while a distinct advance, are still limited in territory and age classes covered and in the size of the policies accepted. Then, too, rates are not only higher than necessary but, also, too high to be within the reach of most timberland owners. Lower insurance rates and a greater demand for insurance coverage will go hand in hand with better protection and higher stumpage prices."
423. Herbert, P. A. Principles of forest insurance. Jour. Forestry 22: 513-517. 1924. 99.8 F768
424. Hult, G. W. Forest fire insurance. Timberman 28(6): 178-180. April 1927. 99.81 T484
425. Hult, G. W., Tr. Valuation of forest property in writing insurance. Jour. Forestry 22: 793-795. 1924. 99.8 F768
426. Insuring standing forests. Amer. Forests 23(284): 499. 1917. 99.8 F762
Describes the Timberlands Mutual Fire Insurance Company of New Hampshire.
427. Jones, Chapin. Southern timber risks. Jour. Insurance Res. 3(5): 82. 1923. (not seen)
428. Kaul, J. L. Report of Committee on forest fire insurance of the Commercial forestry conference, Chicago, Nov. 16, 1927. Jour. Forestry 26: 76-84. 1928. 99.8 F768

The history of forest fire insurance in the United States, its advantages, present demand, and the necessity for further investigation of the problem are set forth in this report.

429. Kemper, H. G. Shall we insure our forests? Jour. Amer. Insurance 2(3): 5-8. March 1925. (not seen)
430. Morrill, W. J. Colorado as a field for forest insurance. Jour. Insurance Res. 3(5): 59. 1923. (not seen)
431. Murphy, L. S. Forest economist of government asks insurance companies to consider insuring forests. Eastern Underwriter 33(33): 13-14. Aug. 18, 1922. HG8011. E3
Mr. Murphy says that insurance would aid conservation. He gives facts and figures about wood supply and its devastation.
432. Murphy, L. S. Forest fire insurance possibilities in the Northeast. Jour. Forestry 21: 30-32. 1923. 99.8 F768
433. Murphy, L. S. Uncut timber insurance. Weekly Underwriter 109: 883. 1923. HG8011 W4
434. Myers, G. H. Putting insurance of forests on a profitable basis. Jour. Insurance Res. 3(1): 13. 1923. (not seen)
435. Rendall, R. E. Immature timber protection. Jour. Insurance Res. 3(3): 59. 1923. (not seen)
436. Report on insurance to cover standing timber. Weekly Underwriter 131: 747. 1934. HG8011.W4
437. Shaw, W. F. Timber insurance. Amer. Lumberman no. 2642, pp. 40-41. Jan. 2, 1926. (not seen)
Also in West Coast Lumberman 49(583): 42. Jan. 15, 1926. 99.81 W52
438. Shepard, H. B. Forest fire insurance in the Pacific Coast states. Jour. Forestry 33: 111-116. 1935. 99.8 F768
"The forest insurance study, so-called, authorized by the Clarke-McNary law and conducted by the Branch of Research of the Forest Service, has been directed toward determining why the owners of forest properties do not enjoy fire insurance facilities comparable to those afforded to other owners and whether means could not be devised for effecting practical and economic forms of insurance cover for them. Begun in the Douglas fir region four years ago, this study was later extended to the northern ponderosa pine region of eastern Oregon and Washington, central Idaho, and northeastern California, the sugar pine-ponderosa pine region of the west side Sierra in California, and the redwood region."
"The conclusion is that the lack of fire insurance facilities is due more to imperfect understanding than to prohibitive conditions and means are accordingly suggested whereby the situation might be improved. There is no apparent reason why successful forest fire

insurance should not be possible in this territory as far as the loss situation is concerned. There do not, furthermore, appear to be any insuperable underwriting or administrative difficulties. Technical problems are no greater than those that have been successfully met in many lines of endeavor. On the basis of the conclusions of the study it is safe to say that forest fire insurance can become a fact in the territory at the moment that, for any reason, it becomes necessary, or when the forest owners really want it. Furthermore it can be supplied at a cost comparing very favorably with the cost of fire insurance on other forms of property."

The complete results of this study will be included in a forthcoming bulletin of the U. S. Department of Agriculture.

439. Shepard, H. B. Forest fire insurance in the Pacific Coast States. West Coast Lumberman 61(10): 24. October 1934. 99.81 W52
Some of the results of the inquiry into the forest fire insurance problem of the Pacific Coast States which was authorized by the Clarke-McNary law are summarized here.
440. Shepard, H. B. The forest fire insurance study. Pulpwood 3(2): 1-3. February 1930. 302.8 P962
441. Society of American foresters, Subcommittee on forest leasing, forest loans, and forest insurance. Report. Jour. Forestry 18: 260-274. 1920. 99.8 F768
442. Sparhawk, W. N. Some steps which must be taken in developing forest insurance. Jour. Insurance and Finance Statist. 3(1): 2-3. July 1923. 284.68 J82
Rates must be established on the lowest basis consistent with safety, and must be fair as between different classes of risks. Fair bases must be established for computing fire damages. Minimum requirements should be formulated for fire prevention and suppression measures without which forest property will not be insurable, or will be insured only at a higher special premium rate. Close co-operation should be established between the insurance companies and the public and private agencies furnishing forest fire protection.
443. Sparhawk, W. N. Suggestions for rating risks in forest insurance. Jour. Forestry 18: 701-709. 1920. 99.8 F768
444. Sterling, E. A. E. A. Sterling of Philadelphia declares timber insurance now practical. West Coast Lumberman 27(317): 22, 38-40. Dec. 15, 1914. 99.81 W52
Timberman 16(2): 39-42.
An address before the Western Forestry and Conservation Association at Tacoma.
445. Stickel, P. W. Some suggestions for proposed changes in the methods of collecting forest fire statistics. Jour. Forestry 22: 266-274. 1924. 99.8 F768

446. Timber insurance. Timberman 24(8): 167. June 1923. 99.81 T484
Quotes H. O. Cook, chief forester for Massachusetts, T. W. Besley, state forester for Maryland and D. U. Fletcher, member of the Senate committee on reforestation as to the practicability of forest insurance.
447. Timber insurance to become more important as reforestation makes headway. Southern Lumberman no. 1737, p. 33. Jan. 12, 1929. 99.81 So82
448. Tyler, L. C. The insurance of forest products and standing timber. Jour. Insurance and Financ. Statis. 2(4): 66-67. April 1923. 284.68 J82
Relates to such insurance in Maine.
449. Tyler, L. C. Standing timber insurance. Standard 91: 923-927. 1922. HG9651.S8
Includes text of an address made before the Penobscot County Forestry Association in Bangor and a tentative schedule for standing timber insurance.
450. U. S. Congress, Senate, Committee on reforestation. Hearings...67th Cong., 4th sess. pursuant to S. Res. 398 to investigate problems relating to reforestation. March 7 and 8, 1923. Pt. I, 1447pp. Washington, Govt. Print. Off. 1923.
A plan of combined State and Federal forest insurance, by P. A. Herbert, pp. 1431-1438.

FROST

451. Insurance against frost in Iowa. Country Gent. 82(10): Mar. 10, 1917. 6 C833
Not seen.
452. Langford, J. D. How frost insurance works out on California citrus groves. Calif. Citrogr. 8: 112. February 1923. 80 C125
The system of frost insurance worked out for the Crown Jewel Groves, Inc. by Johnson, Miller & Bogue, Inc. through the Insurance Company of North America, is described. The insurance covers the estimated number of field boxes on the trees against frost only. The amount of insurance to be placed is figured by placing a fixed amount of insurance per box, using as nearly as possible an amount approximately 75% of the value and multiplying the amount thus obtained by the estimated number of field boxes.
The policy is on the percentage form. Should a grower sustain a 50% loss, he would receive 50% of the amount of insurance carried by him. In order to avoid paying small inconsequential claims, the insurance company assumes no liability unless the amount of the claim exceeds 10% of the amount of insurance.
453. Newman, Ralph. In union there is orange-aid. Pacific Rural Press 108: 669. 1924. 6 P112
"...it is interesting to note that in Tulare County (Calif.) the citrus growers' Department of the Farm Bureau will have for a

major project this year an attempt to work out a system of frost insurance. They believe it is possible, by levying a certain small assessment against every box of oranges, to create an insurance fund. They believe, too, that some equitable insurance plan can be worked out..."

454. Young, F. D. Shall we insure our citrus crops or fight the frost? 1 sheet. (Los Angeles Sunday Times, July 8, 1923) M/1740 Y71
"Frost insurance on a practical basis is greatly to be desired, but it should not be considered a satisfactory substitute for the actual saving of the crop at a reasonable annual cost."

HAIL

General

455. Bjornson, S. K. Hail insurance. Jour. Insurance and Financ. Statis. 2: 55-58. April 1923. 284.68 J82
The history of hail insurance in the United States and Canada beginning with a mutual company organized by Connecticut tobacco growers in 1880, is briefly described. Crops generally insured are grain and cereal crops, tobacco, cotton, alfalfa and sugar beets and in recent years vegetables and fruits.
The article is divided into two parts. I. Joint Stock and Mutual and II. State and Provincial Hail Insurance.
456. Deutsch, Bela. Hail insurance in middle Europe in 1925. Western Munic. News 22: 318-319. October 1926. JS40.W5 (not seen)
457. Hail insurance situation in the West and in Canada. Econ. World 13(3): 94. Jan. 20, 1917. 286.8 M34
A brief statement of the heavy losses from hail in Canada in 1916 and a prediction of the failure of the North Dakota State hail insurance scheme.
458. Hannan, W. E. Laws relating to State hail insurance. 19pp., type-written. New York, New York State Lib., Legis. Ref. Sec. April 1918.
The States covered are Montana and Nebraska.
Bound with this is a 4-page typewritten paper entitled "The Hail Insurance Situation in the West and in Canada."
459. Hutchins, Margaret, and Shaw, Hazel Y. List of references to the literature of hail insurance in France and Germany. 12pp., type-written. Urbana, Univ. of Illinois. 1919. Bibl. File
460. International institute of agriculture. Proposals for an international agreement on hail insurance. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(10): 111-119. October 1911. 280.29 In83
The two measures which the Permanent Committee of the Institute advises are "1. The adoption of an uniform meteorological service, which would give notice, in accordance with methods to be established in common accord by the Adhering States, of the frequency and intensity of hailstorms and of their distribution in the various territories

and during the different seasons." and "2. The adoption of an uniform system for calculating the damage caused by hail."

461. International institute of agriculture, Bureau of economic and social intelligence. L'assurance grêle dans quelques pays, et ses problèmes. Matériaux pour aider à une entente internationale. 110pp. Rome, 1911. 284.6 In82
Hail insurance and its problems in various countries.
462. Lampe, H. A. Untersuchungen über hagelschaden und hagelschadenent-schädigung in der landwirtschaft. 198pp. Berlin. Druck von R. Kühn. 1933. 284.6 L19
Inaug.-diss. - Landw. hochschule, Berlin.
Bibliography, pp. 197-198.
"A discussion of the damage done by hail to various varieties of crops, of hail insurance, and of the effect of both on the organiza-tion, management, and profitableness of agricultural enterprises." - Agr. Econ. Lit. 8: 448. 1934.
463. Manes, Alfred. Elementary loss insurance. Persistent demand for wider coverages in Old World has led to various attempts to meet the need by establishing State funds. Jour. Amer. Insurance 8(6): 5-7. June 1931. 284.68 J822
"The now existing Appenzell [Switzerland] insurance, which has been made compulsory for all owners of real estate, indemnifies 'the owners of buildings and grounds who shall suffer loss of their properties, due to hurricanes, high water, floods, landslides, caving-in of grounds, falling rocks, avalanches, also damage to buildings, due to weight of snow and from hailstorms' it being provided that fruit trees, vines, and vegetable plantations shall be considered as constituent parts of the grounds and therefore included in the insurance, whereas forest-trees up to the present are not...
"In Soviet Russia compulsory insurance covering the property of all state, communal, and cooperative organizations against all risks from elementary forces has been initiated by a decree of September 4th, 1929, on a very large scale. Real estate, merchan-dise and supplies are covered by this insurance against fire, light-ning, any kind of explosion, short circuit, floods, earthquakes, rain, thunderstorms, hail, hurricanes, slippery ice, landslides, and caving-in of grounds. Agricultural products are insured against moisture and frost in addition to hail."
464. Manes, Alfred, and Rohrbeck, Walter. Hail insurance: its economic aspects. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 4(3): 331-380. July-September 1926. 280.29 In83
Contents: I. Object and characteristics of hail insurance; II. Forms of insurance; III. Technique of hail insurance; IV. Administrative methods in hail insurance; V. International questions.
Under forms of insurance are listed: Private (share companies, co-operative societies, mutual societies, etc.); Public (including public institutions without special privileges, acting in free competition with private companies; public institutions to which has

been granted the monopoly of insurance, insurance, however, remaining optional; and public institutions which have the monopoly of insurance, insurance being compulsory.

The systems of State supervision in force in the various countries are described. The most successful seems to be that of effective State supervision combined with the principle of concession.

Argentina

465. Arcolec, F. Hail insurance in Argentina. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 25(7): 287E-294E. July 1934. 280.29 In83

This article is based on a report "Situación de las Sociedades de Seguros Contra Granizo Existentes en el País: Año Agrícola 1912-1913" forwarded to the Institute by the French Minister of Agriculture.

"In Argentina 38 insurance companies, i.e., 30 share companies and 8 cooperative societies, were in 1931 undertaking insurance against hail damage to wheat, linseed, oats, barley, rye, and canary-grass...

"Two institutions (a share company and a co-operative society) were in 1931 effecting insurance against hail damage to vineyards."

Statistics show the progress of the hail insurance business in Argentina.

466. International institute of agriculture. Insurance against hail in 1917-18. [Argentina] Internatl. Inst. Agr. Monthly Bull. Econ. and Social Intel. 10(6-7): 377-379. June-July 1919. 280.29 In83

Based on the Report presented to the Minister of Agriculture of the Argentine Republic by Dr. Lahitte, Director of the Office of Rural Economy and Statistics, January 1919.

The year 1917-18 was especially favorable to insurers as the fall of hail was very slight. Statistics show progress of limited liability and mutual companies.

Australia

467. Arcoleo, F. Hail insurance in Queensland (Australia) Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 25(6): 243E-247E. June 1934. 280.29 In83

"In 1931 there were in Queensland 15 branch offices of Share companies for hail insurance, the majority being companies with head offices in London. The total capital of these was approximately £24,000,000. In addition there exists the Queensland State Government Insurance Office, the assets of which amounted in 1931 to £3,500,000.

"This State institution was formed under the Insurance Act of 1916 which empowered the Government to operate all branches of insurance not already authorised by the Workers' Compensation Act of 1916.

"Finally in 1931 the Commodity Boards were also effecting hail insurance."

Provisions of the various acts and regulations affecting hail insurance in Queensland are given.

468. Queensland. Laws, statutes, etc. Canary Seed Board Hail Insurance Regulations. (Règlement concernant le plan pour l'assurance-grêle établi par la Commission des graines de Canaries). - 17 septembre 1931. - Queensland Government Gazette, n. 100 (19 septembre 1931).
Cited in Internatl. Yearbook Agr. Legis. 21: 804. 1931. 3C.5 In82
469. Queensland. Laws, statutes, etc. Regulations amending the regulations on the Hail Insurance Scheme. (Règlement modifiant le règlement concernant l'assurance-grêle). - 14 novembre 1929. - Queensland Government Gazette, n. 119 (16 novembre 1929) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 824. 1929. 30.5 In82
470. Tomlinson, F. L. Hail insurance in Australia. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 3(1): 113-117. January-March 1925. 280.29 In83
"Apart from damage done to haystacks by fire, damage to crops by hail is practically the only agricultural risk covered by insurance in Australia. Except in Queensland no administrative or legislative measures have been taken with regard to hailstone insurance and the business is left entirely in the hands of private insurance companies. In Queensland, however, following the Insurance Act of 1916, which authorized the Government to carry on all classes of insurance business, the State undertook insurance against hail and thus shares this business with private companies."

Austria

471. Arcoleo, F. Hail insurance in Austria. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 23(12): 382E-392E. December 1932. 280.29 In83
Societies dealing with hail insurance in Austria are listed.
"The first ten companies do hail insurance business on the basis of a common risk...in conformity with an agreement binding the companies and laying down common conditions of insurance, common scales of premiums and a common valuation of the damage produced by hail. The executive body which carries out the functions indicated is the Hagelschaden-Erhebungsbureau, called more simply Hagelbureau.
"This office owes its establishment, which took place in 1890, in the main to the fact that as long as each insurance company based the determination of the damages produced by hail on the opinions of its experts, there were differences in the valuations and this was unsatisfactory for the farmers.
"Moreover the estimate of the risks according to the districts was not very exact on account of the lack of sufficiently comprehensive statistics, each society having at its disposal only its own figures. With the formation of the Hagelbureau these difficulties disappeared."
The Versicherungsanstalt der Oesterreichischen Bundesländer, which does not belong to the group mentioned above, carries on hail insurance business independently.
Insurance in Austria is regulated by the Law of December 23, 1917. The main provisions relating to hail insurance are given.

472. International institute of agriculture. Hail insurance in 1913. [Austria] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(5): 29-32. May 1915. 280.29 In83
Progress report.
473. International institute of agriculture. Hail insurance in 1914 [Austria-Hungary] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(7): 56-59. July 1916. 280.29 In83
Summarized from Wallmann's Versicherungszeitschrift v. 2, no. 57, April 23, 1916. (not seen)
This is largely a progress report. It contains also a table showing returns of receipts from premiums in the national companies from 1889 to 1914.
474. International institute of agriculture. Private hail insurance societies in 1907 and 1908. [Austria] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(6): 83-103. June 1912. 280.29 In83
This article traces the general outline of the system of hail insurance in Austria and discusses its recent progress. Statistics show amount of claims paid by each of the insurance societies.
475. Kallbrunner, Hermann. Hail insurance during the war. [Austria] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(9): 616-621. September 1920. 280.29 In83
"In the Austrian Empire prior to its dissolution hail insurance was undertaken by variously organised institutions. Besides those which were founded as joint-stock companies there were mutual non-profit-making institutions and in Lower Austria there was also a Provincial Institute, which still continues to receive from the administration of the province an annual contribution of 80,000 crowns. These institutions in general show little alteration owing to the war. The state of insurance before the war and in 1917, the last year for which we have annual reports, is almost the same. But this stability is not caused merely by stagnation in the development of these institutions. It was the result rather of two opposite movements. On the one hand the number of insured persons diminished; on the other hand the values insured increased owing to the general rise in values."
476. Reif, Hans. 57 jahre Oesterreichische hagelstatistik [57 years of Austrian hail insurance statistics] Zeitschrift für de Gesamte Versicherungs-Wissensch. 31(2): 211-219. April 1931. (not seen)
"A convenient summary of hail insurance underwriting and experience statistics in Austria for more than half a century. The pseudo-cyclic and 'catastrophic' character of hail insurance experience is set forth. Hail insurance data offer an ideal medium for applying some old, and a few of the newer, conceptions in the mathematical, legal and economic theories of risk, and of insurance and reinsurance. A special opportunity exists for applying stability criteria designed for testing the homogeneity, heterogeneity or 'consistency' of risk." - Social Sci. Abstracts 3: 14016. 1931.

477. Rocca, Guiseppe. The Lower Austria hail insurance institute. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(6): 39-53. June 1915. 280.29 In83

This Institute was founded in 1899. It is under the general supervision of the Lower Austrian Diet, represented by its executive body, the Provincial Commission. Direct Administration is left to the Directing Board of the Insurance Institutes of Lower Austria.

The Institute is organized upon mutual principles for the purpose of insuring owners and tenants of land in Lower Austria against total loss of or damage to agricultural crops, including market-garden crops. Profits or losses arising fall upon the members - every person insured being considered a member. The Lower Austrian authorities grant the Institute an annual subvention of 80,000 crowns, and place at its disposal a cash credit of 200,000 crowns to be drawn upon to make good any deficit in the balance sheet, should the reserve fund prove insufficient for this purpose. The statutory amount of the reserve fund is a million crowns.

The workings of the Institute are described in detail.

Bulgaria

478. Bulgaria. Laws, statutes, etc. Law amending and completing the law with respect to the insurance of agricultural products against hail. - 19 March 1925. - Derjaven Viestnik, No. 283 (21 March 1925) (not seen)

A public institution is created on a mutual basis for the purpose of insurance of agricultural products against hail. The seat of the institution is at Sofia. Insurance is voluntary. Provisions of the law are listed. - Internatl. Yearbook Agr. Legis. 15: 800-805. 1925. 30.5 In82

479. Bulgaria. Laws, statutes, etc. Loi sanctionnée par l'oukaze No. 129 concernant l'assurance des produits agricoles contre la grêle. - 26 décembre 1910 v. st. Messenger du Gouvernement, N. 8 (13 janvier 1911 v. st.) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 1: 588. 1911. 30.5 In82
Laws concerning hail insurance.

480. International institute of agriculture. Hail insurance, Bulgaria. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 4(1): 130. January-March 1926. 280.29 In83

Summarized from La Bulgarie 3d. yr., no. 735. Dec. 16, 1925. (not seen)

"Hail insurance was introduced in Bulgaria by the Law of 26 December 1911 and is based on voluntary co-operation. In 1912, the first year in which the Law was applied, more than 17,000 farmers insured their crops against hail. In 1915 the number had doubled and in 1917 it reached more than 38,000. After this date, however, hail insurance entered upon a period of unexpected decline..."
After 1922 an increase was again noted.

"The new Law on Agricultural Insurance, passed by the Chamber in 1925, which made considerable improvement in the system by granting effective State-aid to the societies for the mutual insurance of crops, has greatly contributed to the striking increase in this class of insurance in 1925. This new law provides for the organization of insurance not only against hail, but also against frost, drought and floods."

481. International institute of agriculture. The Hail insurance department of the Central co-operative bank of Bulgaria. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 2(2): 281-282. April-June 1924. 280.29 In83
"In accordance with a law of 26 December 1910 (old style), a mutual hail insurance institution on a voluntary basis has been established, under the management of the Central Co-operative Bank of Bulgaria. The communal administrations work in conjunction with this institution and send in to it insurance statements, statements relating to the valuation of losses, and surrenders of policies..."
482. International institute of agriculture. Insurance of agricultural produce against hail. [Bulgaria] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(8): 73-74. August 1915. 280.29 In83
Summarized from Echo de Bulgarie, May 11, 1915. (not seen)
"The Central Co-operative Bank of Bulgaria has a special section for the insurance of agricultural produce against hail..."
The work under this section is described.
483. International institute of agriculture. The new legislation on agricultural insurance and the foundation of a State institution. [Bulgaria] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(10): 121-133. October 1911. 280.29 In83
"In accordance with this new law...[of Dec. 26, 1910] a public hail insurance institution has been founded, with its headquarters at Sofia. The Law expressly declares that the Institution must be founded on the principles of the mutuality and liberty of insurance, and as a consequence of the first principle, therefore, the expenses connected with the insurance are regularly borne by the insured farmers who are exposed to the risks, and by them only. The State subsidies must not in any way alter the character of the Institution. The second principle naturally involves the fact that the Bulgarian farmer has to insure his produce with the State Institution, without, however, being obliged to do so. All farmers exposed to the risk of hailstorms may be insured, provided that they make application and the application is received by the administration of the Institute."
484. Murphy, D. I. Hail insurance in Bulgaria. U. S. Dept. Com., Bur. Foreign and Dom. Com. Com. Repts. no. 293, p. 1032. Dec. 15, 1917. 157.7 C76D
A concise statement of the extent of hail insurance in Bulgaria in 1916 as made public by the Bulgarian Central Cooperative Bank, which "is charged with the direction of government insurance against crop damage by hailstorms."

Canada

485. Alberta. Hail insurance board. Annual report. 1st 1919-date. Calgary. 1920-date. HG9968.H35 C25
This Board operates under the Municipal Hail Insurance Act of 1918. Maps and statistical tables show the business done during the past season.

First annual report, covering the period from March 11, 1919 - January 31, 1920 has title: "Financial Statement of the Hail Insurance Board of Alberta."

The reports, 1919-1924 are called "First [to Fifth] annual report of the Board elected under the provisions of the Municipal Hail Insurance Act of 1918 and the Sixth [to Tenth] annual report of business done under the municipal plan in Alberta." With the report for 1925, the numbering of the reports of the Hail Insurance Board is dropped and the numbering of the annual report of the Municipal hail insurance is adopted, that for 1925 being the "Eleventh Annual Report of the Municipal hail insurance in Alberta."

486. Alberta. Laws, statutes, etc. An Act to amend the Municipal Co-operative Hail Insurance Act. Alberta. Laws, Statutes, Etc. Statutes 1916, Ch. 19, pp. 107-110. 274 All
487. Alberta. Laws, statutes, etc. An Act to amend the Municipal Co-operative Hail Insurance Act. Alberta. Laws, Statutes, Etc. Statutes. 1917, ch. 42, pp. 213-215. 274 All
488. Alberta. Laws, statutes, etc. An Act to amend the Municipal hail insurance act (assented to March 19, 1920) Alberta. Laws, Statutes, Etc. Statutes. 1925, ch. 19, pp. 141-143. 274 All
489. Alberta. Laws, statutes, etc. An Act to amend the Municipal hail insurance act (assented to April 19, 1921) Alberta. Laws, Statutes, Etc. Statutes. 1921, ch. 27, pp. 151-156. 274 All
490. Alberta. Laws, statutes, etc. An Act to amend the Municipal hail insurance act (assented to March 10, 1924) Alberta. Laws, Statutes, Etc. Statutes 1924, ch. 29, pp. 223-228. 274 All
491. Alberta. Laws, statutes, etc. An Act to amend the Municipal hail insurance act. (Assented to April 10, 1925) Alberta. Laws, Statutes, Etc. Statutes. 1925, ch. 9, p. 67. 274 All
492. Alberta. Laws, statutes, etc. An Act to amend the Municipal hail insurance act (assented to March 28, 1931) Alberta. Laws, Statutes, Etc. Statutes 1931, ch. 70, pp. 401-403. 274 All
493. Alberta. Laws, statutes, etc. An Act to amend the Municipal hail insurance act (assented to April 16, 1934) Alberta. Laws, Statutes, Etc. Statutes 1934, ch. 55, p. 381. 274 All
494. Alberta. Laws, statutes, etc. An Act to amend the Statute law [The Municipal co-operative hail insurance act (ch. 18, Statutes of Alberta, 1915)] Alberta. Laws, Statutes, Etc. Statutes 1918, cap. 4, pp. 10-11. 274 All
495. Alberta. Laws, statutes, etc. An Act to provide for the guarantee of certain borrowings of the Hail Insurance Board of Alberta. Alberta. Laws, Statutes, Etc. Statutes 1917, ch. 21, pp. 163-164. 274 All

496. Alberta. Laws, statutes, etc. An Act to provide for the Guarantee of loans raised by the Municipal Hail Insurance Board of Alberta. Alberta. Laws, Statutes, Etc. Statutes 1918, ch. 9, pp. 79-80. 274 All
497. Alberta. Laws, statutes, etc. The Municipal Hail Insurance Act. Alberta. Laws, Statutes, Etc. Statutes. 1918, Ch. 20, pp. 141-153. 274 All
The Act sets up a board of nine members, known as the Hail Insurance Board of Alberta, which carries on the business of hail insurance under the provisions of the Act. The Act is voluntary. The municipal districts submit to a vote of the electors residing therein the question as to whether the district shall come under the provisions of the Act. The maximum indemnity to be paid for total loss is eight dollars per acre. The rate of indemnity is fixed by the Board.
498. Alberta hail crop insurance. Grain Growers' Guide 9(36): 1380-1381. Sept. 6, 1916. 7 G76
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(12): 54-56. December 1916. 280.29 In83
A statement of the development of hail insurance in Alberta and of the provisions under which the Hail Insurance Board of Alberta operates. Statistics are given for 1915 compared with 1914.
499. Extremely unfavorable experience of hail insurance in Canada in 1923. Econ. World (n.s.) 27(5): 170-171. Feb. 2, 1924. 286.8 M34
This article is based on an article in the Monetary Times of January 4, 1923 and points out that in 1923 heavy losses were incurred by the Canadian Hail Underwriters' Association as well as by the Hail Insurance Board of Alberta and by the Saskatchewan Municipal Hail Insurance Association.
500. Fisher, A. E. Hail damage in 1922 was much lower than in 1921. Superintendent of Insurance gives details of last season's hail underwriting with percentages of losses to premiums extending over fourteen years. Public Serv. Monthly 11: 98. 1923. 253.42 P96
Condensed from a statement issued by Mr. Fisher.
501. Fisher, A. E. Hail insurance concerns had a fairly good year in 1924. While the volume of business underwritten fell off greatly, 1924 was a good year as far as losses were concerned. Public Serv. Monthly 13: 93. 1925. 253.42 P96
Deals with Canada as a whole.
502. Fisher, A. E. Protecting the crop by hail insurance. Some interesting and timely remarks on crop insurance against hail. Public Serv. Monthly 15: 168-169. 1927. 253.42 P96
Mr. Fisher, who is Superintendent of Insurance for the Province of Saskatchewan states that of all the classes of insurance underwritten in Saskatchewan there is no class more vital to the interest of the farmers, farm owners and investors, than that of hail insurance..."Furnishing as it does...an indemnity in case of loss to growing crops, it plays an important part in the agricultural credit and is one of the many pieces of collateral security in case of advances to farmers by banks and other investing institutions..."

503. Gilbert, A. B. Taking the gamble out of hail storms. Farmers of two Canadian provinces prove that State insurance is economy - A system that will grow until it makes raising crops no longer a speculation. Nonpartisan Leader 6(16): 9-10. Apr. 22, 1918. Folio HD1485 N4A25
The provinces mentioned are Saskatchewan and Alberta. The cost of this publicly owned and operated system of hail insurance is surprisingly low.
504. Gosselin, A. Hail insurance. Econ. Annalist 1(9): 7-9. September 1931. 280.8 Ec75
Refers briefly to the extent to which hail insurance has developed in Canada and describes the operation of the Saskatchewan Municipal Hail Insurance Association, quoting statistics for the year 1929.
505. Hail damage in 1922 was much lower than in 1921...Public Serv. Monthly 11(7): 98. February 1923. 253.42 P96
Summarized in Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 1(4): 580-581. October-December 1923.
A table shows the percentage of losses to premiums annually, 1909-1922. Another table gives by companies the amount of premiums and the losses.
506. Hail insurance companies show experience during 1925 season. With a loss ratio of only 31.3 all the hail insurance companies and underwriters, except one, had a profitable year. Public Serv. Monthly 14: 92. January 1926. 253.42 P96
507. Hail insurance companies were hurt last year. Excess of indemnities over premiums cause companies to raise insurance rates in part of Province [Saskatchewan] Public Serv. Monthly 10(7): 5. February 1922. 253.42 P96
508. Hail insurance experience in 1924 in the western provinces of Canada. Econ. World 115: 99. 1925. 286.8 M34
This brief article is based on a compilation of the 1924 operations of member companies of the Canadian Hail Underwriters' Association in Manitoba, Saskatchewan and Alberta.
509. Hail insurance experience in Western Canada in 1922. Econ. World 110: 638-639. Oct. 28, 1922. 286.8 M34
Summarized in Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 1(4): 580-581. Oct./Dec. 1923.
"According to a report from its Winnipeg Bureau to 'The Financial Times', Montreal, which was published by that journal in its issue of October 14, 1922, while complete figures are not available as yet, it is pretty well established that the hail insurance companies operating in the Western Canadian field have had one of the best years in their history..."
510. Hail insurance in Alberta. Western Munic. News 13(10): 300. November 1918. JS40.W5
A summary of the operations of the Hail Insurance Board of Alberta during the five years, 1914-1918.

511. Hail insurance in 1922 was profitable: loss ratio low in Alberta and Saskatchewan, but high in Manitoba; municipal associations improve their financial position; volume of business reduced by economic conditions in the west. Monetary Times 70(1): 124. Jan. 5, 1923. HF1.M66

This article is based on records of the Canadian Hail Underwriters' Association.

512. Hail insurance in the province of Saskatchewan, Canada, in 1918. Econ. World 102: 890-891. 1918. 286.8 M34

"The results of the hail insurance business in 1918 in the Province of Saskatchewan, Canada are reviewed in the November 29th issue of 'The Monetary Times,' Toronto; and it appears from the figures given that the insurance companies...uniformly had an exceptionally favorable experience, whereas the so-called municipal hail insurance institution of the Province, the Saskatchewan Hail Assurance Association, made the decidedly unpleasant showing of losses amounting to \$1,030,000, with funds in hand at the end of the season of only \$820,000 wherewith to settle the loss claims..."

513. Hingley, E. G. Hail insurance committee. Grain Growers' Guide 9(50): 1883. December 13, 1916. 7 G76

This is a copy of the Report of the committee appointed by the representatives of the rural municipalities operating under the provisions of the Saskatchewan Municipal Hail Insurance Act in convention at Regina on November 9, 1916.

The Committee reported a plan for paying the 1916 indemnities and a plan for an amendment to the act to provide for similar situations in the future.

514. Hingley, E. G. Municipal hail insurance in Saskatchewan. Western Munic. News 27: 57-58. February 1932. JS40.W5 (not seen)

515. Hingley, E. G. Municipal hail insurance system outlined. Public Serv. Monthly 13: 150. 1925. 253.42 P96

"The Municipal Hail Association hopes to see the surplus built up to double the above amount [\$1,600,000], it is stated by Mr. E. G. Hingley, secretary of the association, who says that "when this is done the rates paid by the farmers can be materially reduced as while we are now providing insurance at cost, part of the cost is an adequate reserve for future protection."

516. International institute of agriculture. Insurance against hail in Saskatchewan in 1917. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(8): 642. August 1918. 280.29 In83

Summarized from Canad. Finance v. 9, no. 13, July 3, 1918. (not seen)

The losses on which indemnities were paid in 1917 are classified.

517. International institute of agriculture. Insurance against hail in Saskatchewan in 1918. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(5): 267-268. May 1919. 280.29 In83

Summarized from Monetary Times, Toronto, Nov. 20, 1918.

Contains tables showing amount of premiums and losses in 1918 by companies; and total premiums, losses and percent of premiums formed by losses, 1909-1918 (annually).

518. International institute of agriculture. Modification of the legislation as to insurance against hail. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(11): 27. November 1917. 280.29 In83
Summarized from Canad. Finance v. 8, no. 19, Oct. 3, 1917.
(not seen)

The Insurance Act of 1910 has been reenacted. Provisions relating to hail are as follows:

"...Every Canadian company insuring against hail is required to accumulate a hail insurance surplus fund equal to 50 per cent. of the premiums of the year by setting aside its profits from such business. British and foreign companies undertaking business of this kind must maintain assets in Canada in excess of the amount required in respect of their other business by at least 50 per cent of the total net premiums on their hail business in Canada."

519. International institute of agriculture. Municipal insurance against hail in Saskatchewan. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(5): 37-48. May 1917. 280.29 In83
The system of municipal insurance against hail is based primarily on the Municipal Hail Insurance Act of 1912. This created a Hail Insurance Commission of three members.

It is the municipalities who are insured under the Act but this insurance is entirely voluntary. Assessment is yearly at the rate of four cents an acre. Owners and lessees of land insured under the Act are entitled to indemnification at the rate of five cents an acre for every one per cent of damage by hail, that is for every acre on which crops are totally ruined the owner receives \$5.00.

For three years this Act justified most of the hopes entertained for it. However, the whole financial basis of the scheme was proved unsound in 1916. It had been based on an inadequate estimate of risks and was therefore speculative.

A committee was appointed to consider suggestions for amending the scheme. This "Committee pointed out in their report that insurance could be made absolute by three methods: by the possession of a surplus of other assets equal to the insurance at risk; by a mutual company in which each of the insured would agree to pay the levies in full in any year; or by an unknown compulsory tax upon the land."

520. International institute of agriculture. The results and the reorganization of insurance against hail in Saskatchewan. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(5): 268-269. May 1919. 280.29 In83

This article quotes a table showing premium paid and claims paid, 1913 to 1917 (annually) which was published in the Public Service Monthly, Canada 7(7): 98. February 1919. From the March 1919 issue of the same periodical (7(8): 148) it quotes almost completely the provisions of the Municipal Hail Insurance Act as follows:

"A number of amendments of the Saskatchewan Municipal Hail Insurance Act have been passed. The original Act only provided for a maximum flat rate, not exceeding 4 cents an acre, on all assessable lands in all rural municipalities which had adopted the hail insurance by-law. The directors of the association are now authorized to fix an additional rate per acre to be levied on all the land under

cultivation of one owner in excess of 40 acres...

"It has been duly provided that a farmer objecting to paying hail insurance taxes may withdraw his land from assessment..."
Lands that may be withdrawn are listed.

The Act has also been amended to provide that when there is loss by hail of less than 5 per cent, the cost of inspection is borne by the loser. It provides also that no indemnity will be paid for damage sustained after the grain has been cut and harvested or for damage due to any cause other than hail.

521. International institute of agriculture. The Saskatchewan hail insurance commission. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(8): 74-75. August 1915. 280.29 In83

"In 1912, the Saskatchewan Legislature passed an act for the introduction of a system of hail insurance throughout the Province and for the creation of a Commission to administer the system introduced. Acceptance of the provisions of the act is optional upon the part of rural municipalities...When the Act has been adopted; however, all land within the boundaries of the rural municipality concerned comes within the operation of the insurance scheme and is compulsorily assessed. The amount of the assessment is fixed at four cents per acre and the amount of the indemnity is limited to five dollars per acre."

522. M., J. B. Hail insurance problem. Grain Growers' Guide 9(46): 1671, 1678-1679. Nov. 8, 1916. 7 G76

Owing to the heavy damage from hail in 1916 the Saskatchewan Municipal Hail Insurance Commission was unable to give the full amount of indemnity expected by many farmers. The author makes suggestions for meeting the present situation and for providing for such conditions in the future.

523. M., W. A. Municipal hail insurance defended. Farmer's Advocate and Home Jour. (Winnipeg) 54(1412): 1672-1673. Oct. 15, 1919. 7 F221

The author urges voters to consider carefully before asking for the repeal of the Saskatchewan Municipal Hail Insurance Act. He quotes a statement of Mr. E. G. Hingley which gives a brief review of the work that has already been accomplished and the outlook for the system.

524. Malcolm, E. H. Alberta hail insurance. Grain Growers' Guide 12(41): 2134. Oct. 8, 1919. 7 G76

A brief statement of the condition of the Hail Insurance Board of Alberta by the chairman of the Board.

525. Malcolm, E. H. Municipal hail insurance in Alberta. Western Munic. News 14(6): 175. June 1919. JS40.W5

A brief explanation of the provisions of the act approved March 27, 1919.

526. Malcolm, E. H. New hail insurance act. Western Munic. News 14(3): 91. March 1919. JS40.W5

Speaking before the Alberta Association of Municipal Districts, Mr. Malcolm outlined the procedure by which a municipal district in

Alberta could be brought under the operation of the Hail Insurance Act.

527. Manitoba. Laws, statutes, etc. An Act respecting Inter-Municipal hail insurance. Manitoba. Laws, Statutes, Etc. Statutes 1913-14, ch. 53, pp. 203-212. L.C. Law
"2. The Council of any rural municipality may at any time pass a by-law in the form set out in schedule A to this Act or to the like effect, and upon the final passing of such by-law all land (except as hereinafter provided) in such municipality shall become subject to the provisions of this Act, after it shall have been brought into force."
528. Manitoba. Laws, statutes, etc. An Act to amend "The District Hail Insurance Act." Manitoba. Laws, Statutes, Etc. Statutes 1921, ch. 126, p. 305. L.C. Law
529. Municipal hail association accumulating surplus; many interesting matters were discussed and decided upon at the annual meeting of the Municipal hail insurance association. Public Serv. Monthly 9(9): 1, 3. April 1921. 253.42 P96
The question of allowing new municipalities to enter the scheme was discussed. It was decided to discontinue the 40 acre exemption and to increase the rate per acre.
530. Municipal hail insurance. Nor-West Farmer 40: 405. Apr. 5, 1921. 7 N83
Based on annual statements of Saskatchewan hail insurance association and Hail Insurance Board of Alberta.
531. The Municipal hail insurance association. Management of the Municipal Hail Insurance Association expects to meet all claims for losses this year, which amount to \$1,270,000, by November 15. Public Serv. Monthly 15: 77. 1926. 253.42 P96
Abstract in Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. 18(2): 136-137. March 1927.
532. Municipal hail insurance in Alberta. Western Munic. News 13(9): 251-252. September 1918. JS40.W5
This is a summary of the Municipal Hail Insurance Act of 1918 to which is added a list of the advantages of municipal hail insurance and a list of the advantages of the new act over the old.
533. Municipal hail insurance in Saskatchewan and Alberta. Agr. Gaz. Canada 7(11): 858-860. November 1920. 7 C16G
Describes the Saskatchewan Municipal Hail Insurance Act of 1920 pointing out the ways in which it differs from the Act of 1917. It also describes the Hail Insurance Board of Alberta which was established by the Municipal Hail Insurance Act of 1918.
534. Municipal hail insurance in the province of Alberta, Canada. Econ. World (n.s.) 16(19): 674-675. Nov. 9, 1918. 286.8 M34
This short article is made up chiefly of a quotation from the Western Municipal News for November 1918 and shows the amount of losses from hail in the five years since the Hail Insurance Board was formed, 1914-1918.

535. The new municipal hail insurance act of Alberta. Farmer's Advocate and Home Jour. (Winnipeg) 53(1360): 1622-1626. Oct. 16, 1918. 7 F221
Summarized in Internatl. Inst. Agr. Monthly Bull. Econ. and Social Intel. 10(1): 42-44. January 1919. 280.29 In83
Contains a summary of the provisions of the act of 1918; a concise statement of the operation of the Hail Insurance Board, 1914-1918; and a statement by E. H. Malcolm listing the advantages of hail insurance handled by the government.
536. 1918 municipal hail insurance rate in Alberta, Canada. Econ. World(n.s.), 16(17): 603. Oct. 26, 1918. 286.8 M34
A very brief statement of the compulsory insurance of crops against hail in the Province of Alberta.
537. Saskatchewan. Department of Agriculture. The Hail insurance commission. Saskatchewan. Dept. Agr. Public Serv. Monthly 2(7): 20-22. February 1914. 253.42 P96
Summary of a Circular Letter of the Saskatchewan Hail Insurance Commission with statistics of this branch of insurance in Saskatchewan.
538. Saskatchewan. Department of agriculture. The hail insurance commission. Saskatchewan. Dept. Agr. Public Serv. Monthly 3(5): 135-136. December 1914. 253.42 P96
A brief account of the work of the commission in 1914.
539. Saskatchewan. Department of agriculture. The hail insurance commission. Saskatchewan. Dept. Agr. Public Serv. Monthly 4(2): 51-52. September 1915. 253.42 P96
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(2): 69. February 1916. 280.29 In83
This is a brief report of the operation of the Municipal Hail Insurance scheme in the summer of 1915.
540. Saskatchewan. Department of agriculture. The municipal hail insurance act. Saskatchewan. Dept. Agr. Public Serv. Monthly 3(12): 342-343. July 1915. 253.42 P96
Contains the provisions of the act.
541. Saskatchewan. Department of agriculture. Municipal hail insurance commission. Saskatchewan. Dept. Agr. Public Serv. Monthly 4(6): 106-107. January 1916. 253.42 P96
A brief statement of Municipal hail insurance in Saskatchewan under the Ordinances of 1901 and 1903 which was repealed after the unfortunate results of 1908. Statistics are also given of Municipal hail insurance 1913, 1914, and 1915.
542. Saskatchewan. Department of agriculture. Report of the Saskatchewan hail insurance commission for 1913 with introductory notes. 15pp. Regina, 1914. 284.69 Sa7H
Summarized in Saskatchewan. Dept. Agr. Public Serv. Monthly 2(11): 29-30. June 1914. 253.42 P96
The introductory note states the origin and development of the municipal hail insurance scheme in Saskatchewan. The first annual reports of the Chairman, the Secretary, the Chief Inspector and the Auditor are included in this report.

543. Saskatchewan. Laws, statutes, etc. An Act respecting Hail insurance by municipalities. (Assented to June 24, 1915) Saskatchewan. Laws, Statutes, Etc. Statutes 1915, ch. 22, 16pp. 284.65 Sa7
544. Saskatchewan. Laws, statutes, etc. An Act respecting Hail insurance by municipalities. Saskatchewan. Laws, Statutes, Etc. Statutes 1917, ch. 5, pp. 207-222. 284.65 Sa7
Short title "The Municipal Hail Insurance Act," 1915.
The Act sets up the Saskatchewan Municipal Hail Insurance Association which is empowered to carry on the business of indemnifying owners against loss of crops through damage by hail.
545. Saskatchewan. Laws, statutes, etc. An Act respecting Hail insurance by municipalities. Saskatchewan. Laws, Statutes, Etc. Statutes 1919-20, ch. 30, pp. 253-271. 284.65 Sa7
Continues the Saskatchewan Municipal Hail Insurance Association, which consists of representatives of all the municipalities which exercise the powers provided by Section 16 of this Act. The provisions of the Act are carried out by the Association.
The Act is popularly known as "The Municipal Hail Insurance Act, 1920."
546. Saskatchewan. Laws, statutes, etc. Act respecting hail insurance by municipalities. Saskatchewan. Laws, Statutes, Etc. Statutes 1930, ch. 37.
Not seen.
547. Saskatchewan. Laws, statutes, etc. An Act respecting municipal assistance to owners of crops injured or destroyed by hail. Saskatchewan. Laws, Statutes, Etc. Statutes 1917, ch. 16, pp. 223-226. 284.65 Sa7
This Act provides for further compensation by municipalities to the owners of crops injured or destroyed by hail.
548. Saskatchewan. Laws, statutes, etc. An Act to amend The Municipal Hail Insurance Act. Saskatchewan. Laws, Statutes, Etc. Statutes, 1921-22, ch. 41, pp. 108-109. 284.65 Sa7
Includes a provision for fixing annually a rate per acre in addition to the flat rate of four cents per acre on all the land of an owner under crop.
549. Saskatchewan. Laws, statutes, etc. An Act to amend The Municipal Hail Insurance Act. Saskatchewan. Laws, Statutes, Etc. Statutes 1927, ch. 28, pp. 283-284. 284.65 Sa7
550. Saskatchewan. Laws, statutes, etc. An act to amend The Municipal Hail Insurance Act. 13 April 1932. - Saskatchewan, Laws, Statutes, Etc. Statutes 1932, ch. 32. (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 981. 1932. 30.5 In82
551. Saskatchewan. Municipal hail insurance association. Defense of municipal hail insurance system; executive of Saskatchewan municipal hail insurance association replies to criticisms and explains impossibility of cancelling hail insurance tax either by the Municipal Councils or the Association. Saskatchewan. Dept. Agr. Public

Serv. Monthly 8(4): 6-7, 15. November 1919. 253.42 P96

Traces the history of the association and points out its importance to farmers.

552. Saskatchewan. Municipal hail insurance association. Directors' and auditor's reports, 1916/17-1924/25, 1926/27-1929/30, 1931/32-1935/36. [Regina, 1917-1936] 284.69 Sa7D

Prior to 1916 this organization was known as the Municipal Hail Insurance Commission.

1916/17-1917/18 the Auditor's report was issued separately with title: Auditor's Report and Financial Statement for the year ending February 28... 284.69 Sa7A

U. S. Department of Agriculture Library has Directors' Report for the year ending February 1918. 284.69 Sa7D

The Directors' Report for the year ending January 31, 1936 (season 1935) reads in part as follows:

"In presenting the twenty-second annual report covering the operations of Municipal Hail Insurance since its inception in 1913, and the seventeenth since the 'crop rate' was first levied, it is with considerable pride that we are able to record the fact that, despite the difficult times through which agriculture is passing in this Province, the Association has again been able to pay all its current claims on the basis of one hundred cents on the dollar.

"This has not been done entirely from the collection of hail rates, although these rates did provide the major portion of the necessary funds, but again the invested reserve has had to be called upon to supply the funds necessary to bridge the gap between cash receipts and cash payments.

"The financial statement shows the cash receipts from taxes as \$1,041,543.52 with the cash claims and expenses to be met as \$1,203,262.51. The difference - \$161,718.99 - has been provided by allocating all moneys received from interest on investments, from the sale of bonds and debentures, the repayment of capital invested, from bank loans and from miscellaneous items, to this purpose."

This report gives the statistics of hail rates levied and losses paid by the Association 1919 to 1927 (total) and 1928 to 1935 (annually) compared with premiums and losses paid by Line companies over the same period.

The report for the year ending January 31st, 1928 (season of 1927) gives statistics for 1919 to 1927 (annually) including cost of administration.

The report for the year ending February 28th, 1920 gives statistics for 1913 to 1919 (annually).

553. Saskatchewan. Municipal hail insurance association. Municipal hail insurance; a brief examination of the Municipal hail insurance act and its operation since 1913. Grain Growers' Guide 10: 2010. 1917. 7 G76

554. Saskatchewan. Municipal hail insurance association. [Summarized report, 1915-1933] In Saskatchewan. Dept. Agr. Annual Rept. 10th-29th, 1914-1934. 7 Sa73

A brief summarized report of the Saskatchewan Hail Insurance

Association is given as part of the report of the Commissioner of Co-operation and Markets (or Director of Co-operative Organisation Branch). It can be located through the index under Hail insurance, or under Municipal hail insurance. A few of the reports are not indexed.

555. Saskatchewan. Municipal hail insurance commission. Report...for year ending February 29th, 1916; as submitted to the 3rd Annual convention of the Rural municipalities under the Municipal hail insurance act, held at Regina, March 7th, 1916. 18pp. [Regina, 1916] 284.69 Sa7

The reports of the meeting are summarized in Public Service Monthly 4(9): 169-170. April 1916. 253.42 P96; and in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(7): 59-60. July 1916.

This account in turn is summarized in the Internatl. Inst. Agr. Monthly Bull. Econ. and Social Intel. 7(7): 59-60. July 1916. 280.29 In83

The report of the chairman, points out the development of hail insurance in Saskatchewan and shows the proportion of money collected in premiums which is returned to farmers as indemnity for losses. The report of the Secretary-Treasurer shows the net revenue, amount paid in claims, and cost of administration, 1913, 1914, and 1915.

The Auditor's report and financial statement for year ending Feb. 29, 1916 is included, pp. 16-18.

After 1916 the organization is known as Municipal Hail Insurance Association.

556. Saskatchewan. Superintendent of insurance. Advice regarding hail insurance. Saskatchewan. Dept. Agr. Public Serv. Monthly 3(11): 282-283. June 1915. 253.42 P96

Mr. Arthur E. Fisher, Superintendent of Insurance, has issued a bulletin from which this article is taken. It draws attention to certain features of the underwriting of hail insurance that should be carefully considered by farmers before placing hail insurance on their 1915 crops.

557. Saskatchewan. Superintendent of insurance. Hail insurance concerns had a bad year in 1919; special hail insurance report issued by superintendent of insurance shows effect of the severe hail storms of last season on hail insurance underwriters. Public Serv. Monthly 8(5): 12. December 1919. 253.42 P96

Quoted almost completely in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(3): 180-182. March 1920. 280.29 In83

The report shows amount of premiums, losses and loss ratio by companies in 1919; also total average loss ratio annually, 1909 to 1919.

558. Saskatchewan. Superintendent of insurance. Hail insurance, 1916-1918. Saskatchewan. Dept. Agr. Public Serv. Monthly 5(5): 67. December 1916; 6(7): 101. February 1918; 7(5): 66-67. December 1918. 253.42 P96

These reports show premiums and losses of companies writing hail insurance in Saskatchewan exclusive of the Municipal Hail Association.

559. Saskatchewan hail insurance. Grain Growers' Guide 12(40): 2085. Oct. 1, 1919. 7 G76

The heavy damage from hail in 1919 caused the Saskatchewan Municipal Hail Insurance Commission to consider increasing the assessment on all seeded crops in order to meet the payments. This would work great hardship on those farmers who had lost crops from drought earlier in the season.

560. Saskatchewan municipal hail insurance association. Director's Report for year ending Feb. 28, 1919. Western Munic. News 14(5): 141-142. May 1919. JS40.W5

This is the complete report of the Director.

561. Saskatchewan municipal hail insurance association. Auditor's report for year ending February 28, 1919. Western Munic. News 14(6): 177-178. June 1919. JS40.W5

This is the complete report of the Auditor, A. W. Goldie.

562. When the hail storm strikes. Crops valued at millions of dollars were destroyed this summer by hail in Western Canada. Nor-West Farmer 45(18): 6. Sept. 20, 1926. 7 N83

Describes the havoc wrought by hail in various parts of Canada and advocates hail insurance for all growers.

Czechoslovakia

563. Arcoleo, F. Hail insurance in Czechoslovakia. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 25(8): 333E-341E. August 1934. 280.29 In83

"In 1932 there were in Czechoslovakia 21 national insurance societies including 11 share companies and 10 co-operative associations, operating hail insurance. In addition there were three foreign societies also operating."

The supervision of insurance companies is under the Minister of Internal Affairs. Provisions of such supervision are given.

Statistical data show progress of hail insurance over a period of years.

564. Katz, O. The Prague association of large proprietors and tenant farmers for mutual insurance against hail. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(8): 547-549. August 1920. 280.29 In83

Summarized with title "Jest sestátění krupobitného pojištění v zájmu zemědělství" from Ceskoslovensky Zemědělec, Nos. 14 and 15, 1919. (not seen)

Certain rules were followed in the organization of this society. Premiums of insurance against hail must not exceed the amount of damage done during the year, excluding certain costs of operation. Damage caused by hail should not be allowed to lead to the enrichment of the person insured, but the compensation paid should correspond to the loss actually suffered. For damage less than 15 per cent. compensation is not payable; no account is taken of damage caused by a short drought or other slight loss due to weather conditions.

Denmark

565. Denmark. Statistiske bureau. Statistiske efterretninger. v. 1, 1909-date.
København. 257.1 St2E
Contains statistics showing the progress of hail insurance in Denmark.

France

566. Arcoleo, F. Hail insurance in France. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 26(10): 369E-385E. October 1935. 280.29 In82
"Hail insurance is practiced in France by three classes of institutions: limited liability companies, large mutual insurance societies and agricultural mutual insurance societies."
An historical account of the first attempts at hail insurance in France is given and also an account of the first serious attempt at State insurance. The laws upon which the legal system of the mutual agricultural insurance societies practising hail insurance is based are listed. The first was the Law of July 4, 1900 and the latest the Law of March 18, 1933. Provisions of these laws are listed and discussed. The scale of subsidies laid down by the Law of Mar. 18, 1933 is given.
567. France. Laws, statutes, etc. Décret relatif aux sociétés d'assurance mutuelles agricoles contre la grêle. - 21 mars 1935. - Journal Officiel, France, n. 73 (27 mars 1935) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 25: 661. 1935.
30.5 In82
Decree relating to mutual hail insurance societies.
568. France. Laws, statutes, etc. Loi du janvier 1929 organisant la ré-assurance des caisses départementales d'assurance des planteurs de tabac contre la grêle et autres intempéries. - France. Gazette du Palais. January-June 1929, p. 901. L.C.Law Div.
Cited in Internatl. Yearbook Agr. Legis. 19: 791-793. 1929.
30.5 In82
Law concerning the reinsurance carried on by departmental insurance banks and the insurance of tobacco against hail.
569. Hail insurance in France in 1916. Econ. World 100: 675. 1917. 286.8 M34
"In a recent issue of the French insurance journal, 'L'Argus', is given a detailed account of the results achieved by the French hail insurance companies during 1916, and a comparison of these results with those attained in 1915. This account, in translation is as follows..."
570. Hamon, Georges-Marie. Origines et statistiques de l'assurance contre la grêle. Soc. Statis. de Paris. Jour. 71: 323-334. 1930. 260.P212J
"The history of hail insurance, figures on losses due to hail, and some data on the operations of hail-insurance companies and societies; some of the figures going back to 1799." - Social Sci. Abstracts 3: 15830. 1931.

571. International institute of agriculture. Hail insurance [France] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(10): 37-47. October 1913. 280.29 In83

Hail insurance policies always contain a certain number of particulars applicable to each individual insured. "These notes in manuscript specify the area of the land to be insured, the probable value of the crops, the amount assured and the premium agreed upon...

"Every year any change in the sowing or in the expected return of the crop must be notified in a declaration of rotation of crops and sent to the insurance office within a certain period. The greater number of companies insure only against damage to the crops caused by storms, cyclones or any other such atmospheric disturbance. The principle of the insurance companies is to take account of diminutions of quantity only, not of loss in quality and thus to avoid abuses which otherwise would certainly arise.

"All integral and utilisable parts of the crop are insured as long as they are attached to branches or roots, and until they are separated from the earth.

"The policies are generally for five years unless by special agreement. The valuation of damages and the settlement of claims are made by private agreement or by an expert. No claim can be made if the damage does not exceed one fifth of the produce insured."

572. International institute of agriculture. Hail insurance in 1920 [France] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(6-7): 342. June-July 1921. 280.29 In83

Summarized from L'Argus, May 1, 1921 (not seen) as follows:

"There are three classes of society in France which write insurance against hail: limited liability companies, large mutual insurance societies, and 28 local mutual insurance societies subsidized by the Ministry of Agriculture."

Results of the year 1920 for the first two classes are shown.

573. International institute of agriculture. Hail insurance society of Navarre. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(2): 115-117. February 1920. 280.29 In83

Summarized from El Previsor, 35th yr., no. 703. October 1919. (not seen)

This society (Caja Navarra de Seguros Contra el Pedrisco) was formed by two important associations of Navarre - the Catholic Social Federation and the Vinegrowers' Association. The Society started work on April 1, 1918.

574. International institute of agriculture. Insurance against hail in 1915. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(10): 52-54. October 1916. 280.29 In83

Summarized from L'Argus, Sept. 10, 1916. (not seen)

Tables show business done in 1915 by the various companies.

"In spite of the very great difficulties which the societies have had to face in 1915, owing to the war and the mobilization of their staff of agents and other employees, they have given satisfaction to their habitual clients..."

575. International institute of agriculture. Insurance against hail in 1916. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(12): 35-36. December 1917. 280.29 In83
Summarized from L'Argus, Oct. 14, 1917. (not seen)
Statistics as to the business done by companies having fixed premiums and the mutual companies in France are shown for the year 1916.
576. International institute of agriculture. Insurance against hail in 1917 in France. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(9): 725-726. September 1918.
Summarized from L'Argus, Sept. 8, 1918. (not seen)
"The year 1917 may be taken to be the worst ever passed in France as regards insurance against hail: storms were as numerous as they were violent; the insurance companies lacked experts; and owing to the shortage of labour crops were exposed to the risk of hail longer than usual."
Statistics show the business done by the companies writing such insurance.
577. International institute of agriculture. Insurance against hail in 1918. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(6-7): 379-381. June-July 1919. 280.29 In83
Summarized from L'Argus, June 8, 1919. (not seen)
A statistical table shows the development of hail insurance from 1888 to 1918. The business in 1918 is also analyzed.
578. International institute of agriculture. Work of the agricultural insurance institutions [France] Insurance against hail in 1910. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(4): 165-172. April 1911. 280.29 In83
Statistics of companies limited by shares and of the mutual societies are included.
579. International institute of agriculture. Work of the hail insurance companies and mutual hail insurance societies in the last twenty years. [France] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(5): 47-52. May 1912. 280.29 In83
Statistical tables taken from the Argus of Mar. 24, 1912, show progress of these societies from 1888 to 1911.
580. International institute of agriculture. The working of the hail insurance companies and of the large mutual hail insurance societies in 1921. [France] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 13(11): 758-759. November 1922. 280.29 In83
Summarized from L'Argus [Paris] Sept. 10, 1922 (not seen)
Statistics show progress in 1921.
581. Mascart, Jean. Étude sur la grêle dans le département du Rhône. Acad. Agr. France Compt. Rend. 7: 417-421. 1921. 14 P215bc
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(6-7): 340-341. June-July 1921. 280.29 In83
"i. Jean Mascart, Director of the Observatory at Lyons, has recently shown in a communication to the Académie d'Agriculture

de France, that mutual insurance against hail is rendered possible by the study of climatology; and further that no sound solution can be found otherwise than by the application of the science of meteorology."

Germany

582. Arcoleo, F. Hail insurance in Germany. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 26(6): 226E-234E. June 1935; (7): 273E-282E. July 1935. 280.29 In83
The three different forms of hail insurance in Germany are private or the mutual societies; public, comprising the State hail insurance institutions; and the form based on a contract of co-operation between the public authorities and the private insurance business.
These three forms are described in detail.
583. Bavaria. K. Versicherungskammer. Die bayerischen Offentlichen Landesanstalten für brand-, hagel- und vieh-versicherung. Denkschrift [Matthäus v. Jodlbauer] 13lpp. München 1899. M/1740 J63
Allgemeines über hagelversicherung (Hail insurance in Bavaria), pp.83-99.
584. Germany (Baden) Laws, statutes, etc. Gesetz. Die versicherung gegen hagelschaden betreffend. (Loi concernant l'assurance-grêle). vom. 13 mars 1914. Baden. Laws, statutes, etc. Gesetz - und Verordnungs-Blatt für das Grossherzogtum Baden, N° XI (19 mars 1914). 1914: 91-92. L.C. Law
Cited in Internatl. Yearbook Agr. Legis. 4: 609. 1914. 30.5 In82
Law concerning hail insurance.
585. Germany(Bavaria). Laws, statutes, etc. Bekanntmachung über das hagelversicherungsgesetz. (Notification concernant la loi sur l'assurance-grêle). - 14 avril 1930. Gesetz- u. Verordnungs-Blatt für den Freistaat Bayern, n. 13 (18 avril 1930). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 20: 891. 1930. 30.5 In82
Notification concerning the hail insurance law.
586. Germany(Bavaria). Laws, statutes, etc. Hagelversicherungsgesetz. (Loi concernant l'assurance-grêle). - 12 avril 1930. - Gesetz. u. Verordnungs-Blatt für den Freistaat Bayern, n. 13 (18 avril 1930). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 20: 863-868. 1930. 30.5 In82
Provisions of the law concerning hail insurance are given in French.
587. Germany(Bavaria). Laws, statutes, etc. Nr. 4652 b 37. Bekanntmachung über die allgemeinen versicherungsbedingungen der landes-hagelversicherungsanstalt. n. 23. (Arrêté n. 4652 b 37 concernant les conditions générales des assurances de l'institut pour l'assurance contre la grêle). - (22 octobre 1928.) Bavaria. Laws, statutes, etc. - Gesetz, u. Verordnungs-Blatt für den Freistaat Bayern 1928: 422.

Cited in Internatl. Yearbook Agr. Legis. 18: 607. 1928.

30.5 In82

Concerning the general insurance conditions of the hail insurance institution.

588. Germany(Bavaria). Laws, statutes, etc. Nr. 7239 a 25. Bekanntmachung, die allgemeinen versicherungsbedingungen der landeshagelversicherungsanstalt betreffend. (Arrêté concernant les conditions générales d'assurance de l'Institut d'État pour l'assurance contre la grêle). - 4 octobre 1912. Bavaria. Laws, statutes, etc. Gesetz- und Verordnungsblatt für das Königreich Bayern, N. 59 (8 octobre 1912).

L. C. Law

Cited in Internatl. Yearbook Agr. Legis. 2: 559. 1912.

30.5 In82

Concerns the State institution for hail insurance.

589. Gugel, Hermann. Das hagelversicherungsvesen in Württemberg. Leipziger Zeitschrift für Handels-, Konkurs- und Versicherungsrecht 5(2): 132-135. Feb. 1, 1911. (not seen)

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(2): 123-126. February 1911. 280.29 In83

"There is no public insurance institution against hailstorms in Württemberg, but the State has endeavoured in other ways to alleviate the damage frequently caused by this scourge to the agriculture of this country. An Agreement has been entered into with the 'Norddeutschen Hagelversicherungsgesellschaft' (North German Hailstorm Insurance Company), of Berlin, by which the Company is compelled, in conformity with its rules and conditions of insurance, to take all risks offered by the Württemberg farmers whose farms are in this State."

590. Hagen, Otto. Die neuen hagelversicherungsbedingungen. Zeitschrift für die Gesamte Versicherungs-wissenschaft 14(1-2): 81-96, 204-214. Jan. 1, 1914. HG3015.Z5

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(2): 65. February 1915. (280.29 In83) as follows:

"In the field of hail insurance, uniform insurance conditions were authorized on April 14th, 1909 for institutions for this insurance belonging to the Federation of German Hail Insurance Societies limited by shares (Verband der Deutschen Hagelversicherungs-Aktiengesellschaften). In the same way, a large number of mutual hail insurance societies have established general insurance conditions. The two groups of societies limited by shares and mutual societies, before presenting their insurance conditions for authorization, came to an agreement in regard to the most important points."

591. International institute of agriculture. The activity of the Breslau "Ostdeutscher hagelversicherungsverbund" in 1917. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(7): 558-559. July 1918. 280.29 In83

Summarized from Wallmanns Versicherungs-Zeitschrift yr. 52, v. 1, no. 47. Mar. 17, 1913. (not seen)

This society is concerned almost entirely with insurance against damage by hail.

592. International institute of agriculture. The activity of the Leipzig "Gesellschaft zu gegenseitiger hagelschädenvergütung" in 1917. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(7): 558. July 1918. 280.29 In83
Summarized from Wallmanns Versicherungs-Zeitschrift yr. 52, v. 1, no. 57. Mar. 17, 1918. (not seen)
This German mutual society which was formed 94 years ago, confines its activities to insurance against damage by hail.
593. International institute of agriculture. The development of insurance against hail [Germany] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(1): 22-36. January 1918; (2): 134-149. February 1918; (3): 215-226. March 1918; (4): 295-319. April 1918. 280.29 In83
39 organizations in Germany insure against hail. Of these, four are stock companies and 35 mutual societies. The latter are either public or private in form. Bavaria, alone, has a public institution, insuring against hail, which is administered by the State.
Statistics show the business done by these societies over a period of years.
594. International institute of agriculture. German insurance societies against hail in 1915. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(9): 66-68. September 1916. 280.29 In83
Summarized from Allgemeine Versicherungs Presse no. 19, May 7, 1916. (not seen)
Receipts and expenditures are shown for these companies.
595. International institute of agriculture. Statistics of hail in Württemberg in relation to insurance. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(4): 160-163. April 1911. 280.29 In83
Summarized from the Deutsche Landwirtschaftliche Rundschau, Feb. 15, 1911; and the Annalen des Gesamten Versicherungswesen, Mar. 9, 1911. (not seen)
Information on the damage caused by hail in Württemberg from 1885 to 1909 is shown by means of statistical tables.
596. International institute of agriculture. Work of the agricultural insurance institutions. [Germany] Businesses insuring against hail in 1909. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(4): 149-159. April 1911. 280.29 In83
This is a resumé of the businesses insuring against hail in 1909 in Germany. Operations of limited liability companies and of mutual societies are given.
597. Josef, Eugen. Besitzwechsel bei der hagelversicherung und die versicherungspflicht des pächters. Zeitschrift für die Gesamte Versicherungs-wissenschaft 14(5): 687-694. Sept. 1, 1914. HG 8015.Z5
A discussion of the law relating to hail insurance in case of change of possession and of the obligation of tenant farmers to insure.
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(2): 65-66. February 1915. (280.29 In83) as follows:

"Paragraph 114 of the law on insurance contracts lays it down that the insuring institute, in case of the sale of produce insured against hail, can only denounce contract for the end of the period fixed for the insurance whilst the purchaser may immediately denounce contract."

The author considers in detail the cases in which this denunciation may take effect and concludes that it can only do so when the produce is sold as inseparable from the land.

598. Rocca, Giuseppe. The Bavarian hail insurance institute. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(8): 53-72. August 1914; (9): 45-57. September 1914. 280.29 In83

This institute was founded by the law of February 13, 1884, with headquarters at Munich. It is a State Institute, managed by the Fire Insurance Institute and under the supervision of the Home Office. It is founded on mutual principles. Premiums are graduated according to the special risks of each locality and each kind of crop. The principal work of the management is devoted to bringing the statistics of losses to constantly greater perfection, and therefore constantly adjusting the premium rates, and to rendering the work of the estimation of losses more and more rapid and accurate.

599. Rocca, Giuseppe. Work of the Bavarian hail insurance institute in 1914. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(4): 37-50. April 1915. 280.29 In83

"In the 44th and 45th numbers of this Bulletin [August and September 1914] I had an opportunity of giving an account of the work of the Bavarian Hail Insurance Institute and the results obtained by it since its foundation in 1884 up to 1914. As the Presidential Board of the Institute has kindly supplied me with the latest statistics of the progress of the institution in the year 1914 and informed me of some important changes made in the general conditions of insurance, I think it advisable to complete the above mentioned account by the addition of the new facts at my disposal."

During the year the Institute extended its operations to the State adjacent to Bavaria.

600. Rohrbeck, Walter. German local hail insurance associations. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(6): 55-83. June 1913. 280.29 In83

"Hail insurance as undertaken by local associations is not of the same importance in Germany, as, for example, in Denmark. In 1911, the risks undertaken by the local associations were only 6% of the total hail insurance risks, although these organizations were more numerous than the territorial insurance institutions. Yet hail insurance as undertaken by the German local associations has a certain scientific interest, above all as regards the regulation of it and the form in which the insurance conditions are drawn up, whilst some of these organizations have existed for many years, thanks to which we are in a position to make a few observations with regard to the past..."

The author lists these associations and describes their work.

601. Rohrbeck, Walter. Die geschichtliche entwicklung der prämiënbestimmung und entschädigungsberechnung in der deutschen hagelversicherung. Zeitschrift für die Gesamte Versicherungs-wissenschaft 7: 657-697. 1907. HG 8015.Z5
Deals with the development pf hail insurance in Germany including the fixing of premiums and settlement of indemnities.

Great Britain

602. Gt. Britain. Board of agriculture and fisheries. Insurance against damage te crops by hailstorms. Gt. Brit. Bd. Agr. Jour. 19: 1009-1013. 1913. 10 G79J
Hail insurance is fairly general in only two counties - Bedfordshire and Huntingdonshire. In these two counties and in Cambridge-shire and Northamptonshire damage from hail is fairly common, though negligible in other parts of the country.
Statistics show premiums charged, and amount of insurance and damage done by hail in different counties.

Greece

603. Greece. Laws, statutes, etc. Nomos 2523 perì enishyseos ton Asfalistikon Synetairismon kata ton ekchalazis zínion. (Loi n. 2523 sur l'encouragement des sociétés d'assurance contre la grêle). - 24 septembre - 7 octobre 1920 - Journal du Gouvernement du Royaume de Grèce (3/16 octobre 1920) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 11: 788. 1921.
30.5 In82
Law no. 2523 on the encouragement of hail insurance societies.
604. Greece. Laws, statutes, etc. Vasilikon diatagma perì ekteleseos ton arthrou 7553 ton nomou 2523 "perì enishyseos ton Asfalistikon synetairismon kata ton ekchalazis zínion." (Décret royal sur l'exécution de l'article 7553 de la loi n. 2523 "sur l'encouragement des sociétés d'assurance contre la grêle"). - 3-16 octebre 1920. - Journal du Gouvernement du Royaume de Grèce (8/21 octobre 1920) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 11: 788. 1921.
30.5 In82
Royal decree for the execution of Art. 7553 of Law no. 2523 on the encouragement of hail insurance societies.

Hungary

605. Arcoleo, F. Hail insurance in Hungary. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociel. 24(3): 86E-99E. March 1933. 280.29 In83.
The societies dealing with hail insurance in Hungary are listed. 13 of them form an insurance pool regulated by a new agreement which came into force in August 1931. "The object of this agreement is the diminution of insurance risks by means of suitable distribution of risk and to ensure, by organising the valuation of damages by joint bodies, the equitable and effective settlement of claims in respect of damage by hail."

"The companies forming the pool are bound to effect hail insurance: (2) only on the basis of the general conditions agreed between themselves; (b) without at any time fixing premiums and additional charges at lower figures than the rates agreed and only in accordance with the provisions relating to these rates; (c) only with strict observance of any other provisions jointly agreed on for the effecting of hail insurance (e.g. provisions relating to maximum prices, the period that may be fixed for acceptance of the policy, the exclusion of certain crops from insurance); (d) utilising exclusively the schedules jointly agreed on relating to insurance proposals as well as any such schedules the use of which has been contemplated at the time of effecting of the hail insurance contracts."

Insurance societies are regulated under Law VIII of 1923.

606. International institute of agriculture. Hail insurance in the Kingdom of Hungary. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(10): 147-150. October 1911. 280.29 In83

Hungary has 9 societies which insure against the damage caused by hail; some of them extend their operations in the neighboring countries of the Austrian Monarchy. The number of new policies taken out rose from 53,423 in 1909 to 84,400 in 1910, while the amount of premiums received rose from 7,687,020 crowns in 1909 to nearly 11 millions in 1910. During the year 1910, however, hail caused such havoc that the working year closed with a considerable deficit.

Data for these two years are given in detail.

607. International institute of agriculture. Insurance against hail in 1916. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(1): 39-40. January 1918. 280.29 In83

Summarized from Ungarische Assekuranz Courier (not seen)

Describes the business done by hail insurance societies in Hungary in 1916.

608. International institute of agriculture. Insurance against hail in 1918 [Hungary] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(5): 274. May 1919. 280.29 In83

Summarized from Oesterreichische Versicherungs-Zeitung, Vienna, no. 46, Nov. 16, 1918. (not seen)

1918 was a favourable year for insurance against hail in Hungary. Statistics show the number of policies, the insured capital and the premiums received.

609. International institute of agriculture. Report of the work of the Farmers' mutual insurance society [Hungary] in ten years. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(3): 180-183. March 1911. 280.29 In83

"The enormous losses caused by hail in 1897 and 1898 were the occasion for the foundation of the Farmers' Mutual Insurance Society, for the insurance societies already at work had, precisely on account of these great losses, raised their rates by more than 10%. The 'Association against Hail' went into liquidation, and the 'Farmers' Mutual Insurance Society' was founded in most critical circumstances. The farmers could do nothing against the Insurance 'trust'; it was in February 1898 that M. I. de Scitovszky and some

other persons of influence proposed to the Board of Management of the Hungarian Farmers' National Society to occupy itself in the matter and to commence studies for the mutual insurance of farmers against fire and hail."

This society has been very successful. The progress of hail insurance is shown.

Italy

610. Arcoleo, F. Hail insurance in Italy. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 17(8): 256E-270E. August 1936. 280.29 In83

"In 1935 there were operating in Italy in this branch of insurance 20 ordinary share companies and co-operative societies and 4 mutual insurance societies.

"In addition to these undertakings there were in 1932 some thirty associations dealing with hail insurance and of an exclusively local character. These were small societies of co-operative or mutual type, operating either by the terms of their constitution or in actual fact, within a limited area, the annual receipts of which in premiums or additional payments were not to exceed normally 30,000 liras for each branch and 100,000 liras for the whole of the branches operated taken together. As will be seen later, important modifications have been introduced into this form of hail insurance by recent legislative measures. In 1932 there were about thirty of these societies undertaking hail insurance."

611. Fugini, Eraldo. L'assicurazione mutua contro i danni della grandine. Bergamo, 1924. (not seen)

Summarized in Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. n.s., 2(3): 446-448. July-September 1924. 280.29 In83

Shows the development of the societies for insurance against hail in Italy since 1894 and mentions proposals for the formation of such societies.

612. International institute of agriculture. The Alessandria hail insurance meeting and the scheme of rules for a consortium among the Communes. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(5): 169-172. May 1911. 280.29 In83

Summarized from La Stampa, Turin, n. 65, March 6, 1911 and The Progetto di Statuto di un Consorzio tra Comuni per l'Assicurazione contro la grandine, Communicated by the Comitato Nazionale per la Mutualità Agraria, Rome.

This article summarizes briefly papers presented at a conference on hail insurance held at Alessandria, Italy on March 5, 1911.

A committee was appointed to draw up rules for a Consortium of the Communes where viticulture is the chief agricultural industry. Some of the preliminary rules are given.

613. International institute of agriculture. The new general conditions for hail insurance in Italy. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. (n.s.) 19(7): 608-610. July 1928. 241 In82

This article is summarized from Decreto ministeriale 20 April 1928 (Gazzetta Ufficiale del Regno d'Italia, no. 103, May 2, 1928, (not seen) and an article by Rino Bontempini, In Materia di

Assicurazione contro i danni della Grandine: l'azione e le Richieste della Confederazione Nazionale Fascista degli Agricoltori in L'Agricoltore d'Italia, no. 19, May 12, 1928 (not seen)

"The whole question has lately been under review by the Confederazione Nazionale Fascista degli Agricoltori. This body has undertaken an examination of all agreements of any kind by which farmers are bound with a view to possible reduction of production costs, and it has accordingly approached the Federation of the insurance companies with the object of a close regulation of hail insurance policies and of a national co-ordination of the working of insurance in the different provinces. The understanding arrived at between the two organizations has led to fixing the general terms of policies on lines approved by the Ministry of National Economy and all institutions carrying on this branch of business will be expected to conform to these terms.

"The insurance policy may be either for one year or for several years; if for several years the period must be fixed by a separate and clear declaration; signed by the insured person and countersigned by the company; on expiry it is only renewable on the express desire of the two parties; neither the rules of the company nor the policies may contain any provision for prolonging by mutual tacit understanding the duration of the agreement or for making it subject to the occurrence of losses or to other conditions, nor is it permissible to make supplementary compacts for these purposes. Insurance is arranged under condition of non-liability of the insurance society up to limits as follows: (a) 8 per cent on tobacco, gourds and fruit; (b) 6 per cent. hemp, maize, tomatoes, beet in seed, castor-oil plants and grapes; (c) 4 per cent. on all other products. In the event of losses of greater extent compensation for the excess over these percentage limits only is paid. In no case can the societies grant reductions or exemptions, not even by means of payment of an increased premium. This is a fundamental point which has formed, as is well known, the subject of animated discussions and of directly opposed pronouncements made on the one hand by certain insurance companies and on the other by farmers. The solution arrived at is one dictated by the general interests, and in support of it, the following observations may be made: 1. that as insurance is to be regarded as thrift and not as a speculative activity, the sole anxiety of the farmer should be as regards the possibility of any considerable loss of his product which will affect to any serious extent the profit on his farm, and not as regards damage to a small part, "for which he should act as his own insurer;" 2. that the non-liability clause is one way of ensuring a real reduction in the cost of insurance and consequently in the cost of the premium; from an accurate compilation of the data it appears that about 50 per cent. of the losses on which the societies have allowed compensation is represented by minimum losses (i.e. from 1 to 8 per cent); the non-liability of the company in respect of these accordingly makes possible a saving in valuation costs both general and special; 3. that by adopting suitable scientific measures, particularly in the case of irrigated crops, it is possible to reduce at small expenditure the extent of small losses; 4. that, whereas the reduction of the premium is of advantage to all insured persons, only policy holders who have suffered losses are affected by this non-liability clause."

614. Italy. Laws, statutes, etc. Decreto ministeriale. Modificazioni alle condizioni generali di polizza per l'assicurazione contro i danni della grandine. (Décret ministériel portant des modifications aux conditions générales des polices pour l'assurance contre les dommages causés par la grêle). - 28 février 1931. - Gazzetta Ufficiale. Italy, n. 53 (5 mars 1931). (not seen)

Cited in International Yearbook Agricultural Legislation
21: 805. 1931. 30.5 In82

Deals with hail insurance.

615. Magni, G. Alcune considerazioni intorno ad un eventuale intervento dello stato nelle assicurazioni contro i danni della grandine. 29pp. Milan. Press of the Mutual Hail Insurance Society. 1914. (not seen)

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(8): 81. August 1914. 280.29 In83

"...the author does not propose the immediate abolition of all hail insurance societies, many of which, even if they have a capitalistic basis, have been able in a manner deserving of praise to unite the interest of the share holders and the policy holders, but the foundation of a National Hail Insurance Institute to eliminate naturally, in the space of a certain number of years, the societies competing against it, as their work, by their very nature, would become superfluous or would present no further advantage."

Netherlands

616. Leopold, H. R. M. Insurance against losses by hail in Holland. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(5): 261-266. May 1919. 280.29 In83

"Insurance against hail is much less widely practised among Dutch peasants than insurance against fire. The phenomenon is explicable only as a consequence of conservatism. Its contrary would indeed seem natural. For while persons who suffer loss owing to fires in their houses or outbuildings are comparatively few, it is rare to find an old peasant who cannot tell of crops of his which have been destroyed by hail."

Insurance against damage by hail has developed slowly since 1891 when Brabant and Limbourg lost 3,000,000 francs in a single day. For some years it has been stationary. The companies now existing are mutual companies.

Statistics as to premium rate, membership, insured area, etc. are given for the various companies.

617. Netherlands. Departement van landbouw, nijverheid en handel. Hagelverzekering in 1912 en 1920. Netherlands. Departement van Landbouw, Nijverheid en Handel. Verslagen en Mededeelingen 1921, no. 3, p. 75. S239 A21

Hail insurance in the Netherlands in 1912 and in 1920.

Poland

618. International institute of agriculture. Hail insurance in Poland. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 23(4): 102E-107E. April 1932. 280.29 In83

There were nine national institutions undertaking hail insurance in Poland in 1930, most of which had been established since the war. These nine societies have formed an Association of Insurance Companies (Zrzeszenie Towarzystw Ubezpieczeń). "The objects of this Association are...1. the unification of premium rates and additional charges for all members of the association; 2. the unification of brokerage charges; 3. the preparation of joint statistics; 4. regularisation of the collection of premiums; 5. unification of the conditions of hail insurance; 6. unification of the methods of estimating losses from hail."

Excellent results have been obtained by co-operation within the limits of this Association.

Rumania

619. Arcoleo, F. Hail insurance in Rumania.. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 25(2): 77E-83E. February 1934. 280.29 In83

The societies engaged in hail insurance in Rumania in 1931 are listed. In 1932 a hail pool was instituted by some of these companies. This pool is known as "Birou Central de Grindina," is not incorporated and has the duty of joint direction of hail insurance matters.

"...The constituent companies retain a free hand in respect of obtaining business; each company is the sole judge of the number of insurance contracts which it can, and is prepared to, undertake, and the staff of the company is in each case in charge of such operations. The same does not hold good in regard to premium rates, the scale of which is identical for all the companies, thus excluding all possibility of competition in this respect between the companies. Competition exists solely in respect of the activity of the staff in obtaining and fostering insurance business and in respect of the reputation gained. Policy insurance conditions are the same for all the companies...

"...the settlement of claims is in common, that is to say, the Central Hail Office carries out the surveys of damage and the compensation for losses without reference to the company or companies with which the policies are held...

"The Central Hail Office has charge of the accounting operations which are carried out jointly. The returns, whether profit or loss, of the working of the hail insurance, are pooled."

Spain

620. Arcoleo, F. Hail insurance in Spain. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 26(12): 439E-448E. December 1935. 280.29 In83

Both mutual and Spanish and foreign limited companies operate hail insurance in Spain.

"Private insurance companies in Spain come under the Commercial

Code and under special laws relating to the supervision of insurance companies, for example the law of 14 May 1908 and the regulations of February 1912...

"The public authorities have been actively engaged with agricultural insurance during recent years. In 1919, the State, by decree of 9 September, established the National Organisation of Agricultural Insurances (Mutualidad Nacional del Seguro Agropecuario) one of the most immediate objects of which was hail insurance. The field of activity of this organisation rapidly developed, and on 26 September 1929, it was transformed by decree into the Commission of Agricultural Insurances with widened scope...

"In 1934 a very important decree dated 11 January greatly widened the range of State activity in the sphere of agricultural insurance."

This decree established a clear distinction between insurable and non-insurable farm risks. Protection against hail risks is carried out by means of reinsurance contracts, with or without compensation for losses, by subsidiary insurance contracts, or by establishing a direct State insurance service, either voluntary or compulsory.

621. International institute of agriculture. The Mutual hail insurance of the Farmers' association. [Spain] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(10): 698-702. October 1920. 280.29 In83

The insurance which this society offers is based on the payment by the policyholders of a provisional premium, calculated according to the nature of the crop and the district in which it is situated. The crops insured are divided into five classes according to the greater or less damage by hail to which they are exposed: (1) Roots and tubers; (2) winter cereals; (3) summer cereals, farinaceous vegetables, industrial plants and spring fruits; (4) summer and autumn fruits, garden produce, and forage plants; (5) vines and olives.

Topographical risks are divided into eleven classes according to the frequency with which hail occurs in the different districts.

622. International institute of agriculture. The Mutual hail insurance society of the Farmers' Association of Spain in 1920. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(11): 580-581. November 1921. 280.29 In83

Summarized from Boletín de la Asociación de Agricultores de España, no. 143. June 1921 (not seen)

Describes the business done by the Mutual Hail Insurance Society of the Farmers' Association of Spain during 1920.

623. M., J. K. The Mutual hail insurance society of the Farmers' Association. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 1(4): 585-588. October-December 1923. 280.29 In83

Summarized from Boletín de la Asociación de Agricultores de España. nos. 136, 143, 153, 163. March 1920, June 1921, June 1922, May 1923. (not seen)

This is mainly a progress report, covering the system and work of the Mutual Hail Insurance Society (Caja de Seguros Mutuos contra el Pedrisco) which was founded in 1917 by the Farmers' Association of Spain.

624. -Spain. Laws, statutes, etc. Decreto creando el Servicio de seguro contra el pedrisco para los cultivadores de tabaco de toda España. (Décret portant création du Service d'assurance contre la grêle pour les planteurs de tabac de toute l'Espagne). - 26 juin 1934. - Gaceta de Madrid, n. 179 (28 juin 1934) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 24: 668. 1934.
30.5 In82
Hail insurance law for tobacco plantations.
625. Spain. Laws, statutes, etc. Orden aprobando el reglamento, que se inserta, de seguro de pedrisco para el tabaco. (Arrêté approuvant le règlement d'assurance contre la grêle pour le tabac). - 3 juillet 1934. - Gaceta de Madrid, n. 187 (6 juillet 1934). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 24: 668. 1934. 30.5 In82
Hail insurance regulations relating to tobacco.
626. Spain. Laws, statutes, etc. [Real orden dando disposiciones para el seguro de las cosechas contra el riesgo del pedrisco] (Arrêté royal portant des dispositions concernant l'assurance des récoltes contre les risques de la grêle). - 8 mars 1928. - Gaceta de Madrid, n. 76 (1928) 1: 1710. J7.S6
Provisions are given in French in Internatl. Yearbook Agr. Legis. 18: 594. 1928. 30.5 In82
Deals with hail insurance.
627. Spain. Laws, statutes, etc. [Real orden [n.120] dando disposiciones para llevar a efecto el seguro y reaseguro de las cosechas] - 28 avril 1919. (Ordonnance royale portant des dispositions pour effectuer l'assurance et la réassurance des récoltes) Gaceta de Madrid 1919, 2: 351-353. J7.S6
Provisions are given in French in Internatl. Yearbook Agr. Legis. 9: 635-639. 1919. 30.5 In82
Pt. C. - De la réassurance du risque de la grêle pour les récoltes, covers the reinsurance of the risks of damage by hail.

Sweden

628. International institute of agriculture. Mutual insurance against hail in 1916, in Sweden. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(1): 46-47. January 1919.
Summarized from Sveriges Officiella Statistik: Enskilda da Försäkringsanstalter år 1916 av kungl., försäkringsinspektionen II. Stockholm, 1918 (not seen)
Receipts and expenditures of mutual societies insuring against hail are given. "At the end of the year 27,690 policies were in force and covered risks valued at 97,866. 993 crowns. Damages were incurred in 406 cases, the largest indemnity paid being 2,197.08 crowns."

Switzerland

629. International institute of agriculture. Encouragement to insurance against hail in 1917. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(7): 562. July 1918. 280.39 In83

From the Report of the Swiss Department of Public Economy on Business done in 1917 (not seen)

The cost of insurance of this kind in the various cantons and the subsidies granted in 1917 are shown in a table.

630. International institute of agriculture. Hail insurance. [Switzerland] Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. 18(2): E42-E44. March 1927. 241 In82
- "Hail insurance is effected in Switzerland by two mutual insurance societies: the Paragrêle, founded in 1875 in Neuchâtel, and the Schweizerische Hagelversicherungsgesellschaft, established in 1889 in Zurich. The first is of local character limited to the vine clad hills of the canton of Neuchatel; the second is a national institution embracing all Switzerland and extending its activities to all kinds of cultivation."
631. International institute of agriculture. Hail insurance in Switzerland and the action of the State. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(6): 163-165. June 1911. 280.29 In83
- Data for hail insurance for the year 1910 are given; also some of the legal provisions having to do with the intervention of the Federal and Cantonal governments. The Government is trying to encourage hail insurance by subventions and by establishing fixed rules for the supervision of the societies and of the insurance policies.
632. International institute of agriculture. Hail insurance in the Canton of Ticino. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(11): 789-791. November 1920. 280.29 In83
- Summarized from L'Agricoltore Ticinese yr. 52, no. 23, June 12, 1920, and no. 29 July 24, 1920. (not seen)
- The Grand Council of the Republic and Canton of Ticino, by a decree of June 1, 1920 granted subsidies for insurance against hail. The subsidy covers 50% of the cost of the policy and up to 30% of the insurance premium. A cantonal reserve fund has been instituted, to which the State contributes 10,000 fr. provided the Confederation pays an equal sum as a subsidy.
633. International institute of agriculture. Insurance against hail in 1917. [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(6): 411-417. June 1920. 280.29 In83
- Summarized from the Rapport du Bureau Fédéral des Assurances sur les Entreprises Privées en Matière d'Assurance en Suisse en 1917, issued in 1919. (not seen)
- "In 1917 as in earlier years insurance against hail was practised in Switzerland only by two mutual societies, the Société Suisse d'Assurance Contre la Grêle which has its offices in Zurich and Le Paragrêle of Neuchâtel. The former is active throughout the Federation's territory and insures all agricultural produce against the risk of hail. The latter does business only in the canton of Neuchâtel and insures only vines.
- The damage done by storms accompanied by hail was much greater in 1917 than in 1916. Statistical tables show the results of this.

634. International institute of agriculture. A proposal for compulsory cantonal hail insurance. [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(10): 48-53. October 1913. 280.29 In83

This proposal was made by Prof. Fantuzzi of Locarno. He proposes to found a cantonal hail insurance society of public character, which would be compulsory for all vines, but for the present would apply to no other crops. The insurance premiums would be fixed for the several regions in proportion to the risks. The expenditure in connection with the policies and in the estimation of losses would be borne by the State.

635. International institute of agriculture. Recent state intervention in matters of insurance. [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(1): 75-83. January 1913. 280.29 In83

The report of the Council of State of Vaud on hail insurance is discussed. In 1892 the canton of Vaud commenced subsidising hail insurance. The Grand Council voted a special credit to reimburse insured landowners within the territory of the canton 20% of the premiums they pay to the Swiss Society, besides the general expenses of policies (dues, copying, etc.)

It is proposed to increase the cantonal subsidy by 10% of the amount of the premiums. It is proposed to limit this increase to insurance for amounts not above 800 frs.

636. Switzerland. Laws, statutes, etc. Arrêté du Conseil fédéral fixant le taux des subsides fédéraux en faveur de l'assurance contre la grêle. Du 11 décembre 1914. Switzerland. Laws, Statutes, Etc. Recueil des Lois Fédérales, N. 59 (16 décembre 1914). (n.s.) 30: 647-648. 1914. L.C. Law

Cited in Internatl. Yearbook Agr. Legis. 4: 624. 1914. 30.5 In82
Concerns subsidies for hail insurance.

637. Switzerland. Laws, statutes, etc. Arrêté du Conseil fédéral fixant le taux des subsides fédéraux en faveur de l'assurance contre la grêle. - 6 février 1934. - Recueil des Lois Fédérales, n. 6 (14 février 1934) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 24: 663. 1934. 30.5 In82
Deals with federal subsidies for hail insurance.

638. Switzerland (Bern). Laws, statutes, etc. Beschluss des regierungsrates betreffend die staatsbeiträge an die hagelversicherung. (Arrêté du Conseil gouvernant concernant la contribution de l'État à l'assurance contre la grêle). - 31 mars 1915. Amtsblatt des Kantons Bern, N. 29 (10 avril 1915) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 5: 964. 1915. 30.5 In82
Concerns the contribution of the State to hail insurance.

639. Switzerland (Vaud). Laws, statutes, etc. Arrêté du 29 janvier 1915, fixant les subventions en faveur de l'assurance contre la grêle. Switzerland (Vaud) Laws, Statutes, Etc. Recueil des Lois et Décrets 112: 11-12. 1915. L.C. Law

Cited in Internatl. Yearbook Agr. Legis. 5: 964. 1915. 30.5 In82
Subsidies for hail insurance.

640. Switzerland (Vaud) Laws, statutes, etc. Loi du 25 Octobre 1928, créant une assurance cantonale vaudoise contre les dégâts de grêle. Switzerland (Vaud) Laws, Statutes, Etc. Recueil des Lois et Décrets 125: 111-118. 1928. L. C. Law Div.
Provisions of the law creating hail insurance in the canton of Vaud are given in Internatl. Yearbook Agr. Legis. 18: 602-606. 1928. 30.5 In82
641. Switzerland (Zurich) Laws, statutes, etc. Beschluss des Regierungsrates, betreffend bewilligung von beiträgen zur förderung der hagelversicherung im jahre 1917. (Arrêté du conseil d'Etat accordant des subsides pour l'encouragement de l'assurance contre la grêle en 1917) - 9 mars 1917. - Amtsblatt des Kantons Zürich, n. 22(16 mars 1917) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 7: 871. 1917. 30.5 In82
State subsidies for hail insurance in 1917.

Tunis

642. International institute of agriculture. Insurance against hail by native thrift societies. [Tunis] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(2): 112-113. February 1920. 280.29 In83
"A decree of 31 March 1919 organized insurance against hail for native cultivators who are members of Native Thrift Societies.
"The originality and the advantage of the insurance which this decree institutes consist in the fact that it makes no formality or writing necessary. All the information which is necessary to the working of the scheme (name of cultivator, kind, situation and area of crops) is already contained in the documents used for assessing the achour tax."
This information is taken from reports on the business done by the native thrift societies in Tunis, 1918.
643. Tunis. Direction générale d'l'agriculture, du commerce et de la colonisation. Statistique générale de la Tunisie. 1916, 1920-date. Tunis. 270 T83S
Statistics showing the position of mutual hail insurance societies are included.
644. Tunis. Laws, statutes, etc. Décret portant approbation des statuts de la branche assurance-accidents et des tarifs accidents, incendie et grêle des caisses d'assurances mutuelles agricoles pour l'année 1917. 8 mai 1917. Journal officiel tunisien, n. 38 (12 mai 1917). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 7: 860. 1917. 30.5 In82
Includes hail insurance of mutual agricultural insurance banks in 1917.
645. Tunis. Laws, statutes, etc. Décret relatif á l'assurance contre la grêle des cultures faites par les membres des sociétés indigènes de prévoyance - 31 mars 1919. Journal officiel tunisien, n. 30 (12 avril 1919) (not seen)
The provisions of this decree relating to hail insurance for members of native provident societies are listed in Internatl. Yearbook Agr. Legis. 9: 653-654. 1919. 30.5 In82

Union of South Africa

646. Clark, J. S. Hailstorm damage. South Africa Dept. Agr. Jour. 9(2): 121-122. August 1924. 24 Un3
Points out the need for insurance against damage from hail in South Africa.
647. International institute of agriculture. Hail insurance in South Africa. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. and Sociol. 23(11): 366E-369E. November 1932. 280.29 In83
"In the Union of South Africa hail insurance was only carried out during 1931 by a small society at Ficksburg, in the Orange Free State, the Farmers' Hail Insurance Society.
"In the course of the last year proposals were put forward for the formation of a co-operative insurance society which, according to the intentions of the promoters, was to extend its operations to the whole country. The object of this society was to be the carrying on under a co-operative system of the business of insuring the agricultural crops of its members against damage caused by hail, fire, pest, and rust, and of insuring their livestock against death."
The principal provisions of the Rules of the Farmers' Hail Insurance Society are set forth. The Society has a working capital, an insurance fund and a reserve fund. All profits earned by investments must be carried to a dividend account and distributed annually to the members in proportion to their holding in the reserve fund. No payment of compensation may be made out of the reserve fund of a sum greater than the value of the holding therein of the number to whom it is paid. The insurance fund is provided by the contributions of the members.

United States

648. American hail insurance. Amer. Rev. of Reviews 63: 105-106. 1921. 110 Am32
This is a brief historical summary of hail insurance both in the Old World and in the United States.
649. Arcoleo, F. Hail insurance in the United States of America. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 25(4): 136E-153E. April 1934. 280.29 In83
"Hail insurance on growing crops is carried in the United States by three types of institutions:-
"(a) joint-stock fire insurance companies, also undertaking hail insurance of crops; (b) mutual hail insurance companies which with few exceptions limit their business to this branch; (c) State hail insurance boards or departments, under whose direction and control State hail insurance funds are administered.
"A brief account of the origin, development and organisation of private insurance, i.e., as carried by joint stock companies or by mutual insurance societies, will be followed by an examination of State insurance against hail risks, with special attention to North Dakota, where the organisation of State hail insurance is much the most important in the United States."

650. Bina, W. E. An abridged manual for state hail adjusters, by Wm. E. Bina...In collaboration with Martin S. Hagen...60pp. Bismarck, N. D. 1925. HG9968.H3B5
Not seen.
651. Boise, W. E. Some problems of the business. Natl. Assoc. Mutual Insurance Cos., Proc. and Papers (1920) 24: 100-105. 284.69 N19
"I have been asked to speak to you about some of the problems of the hail insurance business... It is not necessary to tell representatives of hail writing companies that hail insurance is by far the fiercest game in the whole insurance field. It is so much a matter of chance, being dependent on the elements, that it is a big gamble as to what the probable cost will be...
"The next problem is to get the business in competition with the large number of stock companies and with us in North Dakota, in competition, with the State Hail Insurance, too...
"Then with companies taking notes for the premium there is considerable danger of acquiring bad paper, consequently making it difficult to make collections sufficient to meet the losses and expenses...
"In common with all hail writing companies we have found the adjusting one of the very big problems. This became much more serious several years ago when many farmers got into the habit of insuring in more than one company...
"There remains to be mentioned the problem of state hail insurance, which is without doubt by far the greatest problem confronting the companies writing hail insurance in North Dakota. It is very difficult, in fact impossible, from only one season's experience to decide just what effect state hail insurance will have and there is the more doubt because it is uncertain as yet what the outcome of the state business will be in some respects. However while only a partial report has so far been made, it must be evident to all that state hail insurance has been a real success even the first season; the hail indemnity tax will be lower than we had thought possible and the insurance is therefore pretty certain to be very popular next season, so will require the most strenuous effort on the part of the regular companies to write anywhere near their normal hail business.
"The situation was so serious last spring after the passage of the state hail law that many of the stock companies were inclined to withdraw from the state, but most of them decided to try it out, so staid in. The outcome of the season seems to have warranted them in this decision and if it had not been for the fact that the crop conditions in the state were generally poor and the volume of hail insurance was thereby greatly reduced, it is probable that the companies would have written a very large business."
652. Bowman, E. K. Helping farmer offset loss caused by hail storm; creation and operation of State insurance funds in Montana and other north-western states described by director of activity. U. S. Daily 6(40): 412. April 18, 1931.
Mr. Bowman, chairman of the Board of Hail Insurance of Montana tells briefly of the development of hail insurance in the United States.

653. Bridges, L. H. Definite possibilities in writing hail on growing crops... Natl. Underwriter 40(17): 10-11. Apr. 23, 1936. 284.68 N21
At a meeting of the American Association of Insurance General agents in Little Rock, Ark., April 22, 1936, Mr. Bridges pointed out some of the points to be considered in writing hail insurance. This article is an abstract of his paper.
654. Cavert, W. L. How about your insurance? Successful Farming 29(5): 17, 67. May 1931. 6 S12
Lists the various kinds of insurance the farmer should carry, among them hail insurance.
655. Clark, R. M. A plan of hail insurance that would fit the needs of apple growers. Amer. Fruit Grower 51(7): 12. July 1931. 80 G85
The writer thinks that optional 25 and 35 per cent clauses should be added to the policies and the rates graduated downward accordingly.
656. Colorado. Laws, statutes, etc. Hail insurance. Courtright's mills annotated statutes. 2: 1586r-1586v. 1930. Solicitor's Off. Library
This is Division IV of ch. 84 and is an Act concerning hail insurance, creating a state hail insurance department, defining the powers, duties and functions thereof, making an appropriation to carry out the purposes of this act and providing penalties for violations of this act. Approved May 7, 1929.
657. Colorado. Laws, statutes, etc. Insurance laws of the State of Colorado. Effective July 15, 1913. 62pp. Denver, Smith-Brooks Print. Co., State Printers. 1913. 284.65 C71
A 9-page pamphlet entitled "Amendments to the Insurance Laws of the State of Colorado. Effective July 12, 1915" is bound with the above and Section 30 of this pamphlet which deals with the formation of new companies applies to the formation of hail associations formed upon the assessment plan.
658. Connecticut. Laws, statutes, etc. Insurance laws 1911 including public acts of 1913 relating to insurance. 118, 79pp. Hartford. 1913. 284.65 C76
Section 3510, p. 32, authorizes insurance against damage done by hail.
659. Costlow, J. P. Bighorn mutual hail insurance association. First annual statement for year ending December 31, 1929. Bur. Farmer (Wyo. ed.) 5(9): 10. May 1930. 280.82 B89
660. Covey, H. P. Difficulties in hail insurance in the Southwest. Natl. Assoc. Mutual Insurance Cos. (1911) 16: 160-164. 284.69 N19
These difficulties are mainly those relating to organization and personnel.
661. Cullison, J. B., Jr. How to write hail insurance on growing crops. Spectator 116(no. 19, sec. 2): 4, 27, 29. May 13, 1926. HG 8011.S7
Answers some of the objections which may be raised by farmers when the agent approaches him on the question of hail insurance.

662. Detamore, T. P. State hail insurance in Colorado. Bur. Farmer (Colo. ed.) 5(9): 10. May 1930. 280.82 B89
The State hail insurance commissioner outlines the progress of the State Hail Insurance Department at the end of its second year.
663. Evarts, Russell. Insurance protects grower. Amer. Fruit Grower 56(5): 29. May 1936. 80 G85
Mr. Evarts describes the insurance he carries on his orchards in Michigan and advocates insurance against hail for every grower.
664. Facts about hail insurance. Wallaces' Farmer 46: 863. June 10, 1921. 6 W15
Attempts to clear up some of the common misunderstandings in regard to hail insurance.
665. Farm men watch signs in the sky. Natl. Underwriter 40(3): 1, 13. Jan. 16, 1936. 284.68 N21
This is an account of the annual meeting of the Farm Underwriters Association which includes a brief statement on the status of hail insurance in Oklahoma.
666. Fine record of Hail association. Bur. Farmer (Wyo. ed.) 5(3): 10. November 1929. 280.82 B89
This article, taken from the Basin Republican-Rustler of Sept. 12, 1929, describes the record of the Big Horn Mutual Insurance Association.
667. Gross, Irma H., and Bosworth, Marguerite R. Insurance of farm families. Mich. Agr. Expt. Sta. Tech. Bull. 133, 39pp. East Lansing. 1933.
"The study is based upon information collected between April and November, 1931, in certain townships in Ingham County, Michigan, from 100 farm-owner families and 100 farm tenant families."
The number of families of each class carrying hail and tornado insurance is included.
668. Hail insurance. Wallaces' Farmer 41(3): 80. Jan. 21, 1916. 6 W15
Complaints had been received of overcharging by a hail insurance company with headquarters in Des Moines. Agents had represented that the amount which could be assessed against any one farmer was limited, when such was not the case.
669. A hail insurance contract. Rural New Yorker 78: 1442. 1919. 6 R38
Quotes the Hartford Courant on a legal case in Michigan in which a claim for damages was refused by the company because the damage was done while the trees were in flower and therefore, according to the company, damage was not to fruit. The courts upheld the grower in his claim.
670. Hail insurance. Plan of the Big Horn mutual insurance association. Bur. Farmer (Wyo. ed.) 4(10): 17-18. June 1929. 280.82 B89
671. Hail insurance, the double destroyer. Amer. Underwriter Mag. and Insurance Rev. 45(3): 103-104. March 1916. HG 8011 A58
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(6): 75-76. June 1916. 280.29 In83

Consists of a table showing the net premiums received and losses incurred by companies writing hail insurance as reported to the Massachusetts insurance department for the year 1915.

672. Hobbs, C. W. State regulation and state insurance. Address delivered at Insurance day meeting, Milwaukee, Wis., October 26th, 1927. 16pp. New York, Workmen's compensation publicity bureau [1927] Pam. Coll.

"Hail funds...have been established in five states, Montana, Nebraska, North Dakota, South Dakota and Oklahoma. The Oklahoma law has been repealed. The law in the Dakotas provides for automatic coverage; in the two other states coverage is optional.

"These funds operated at a fairly low insurance cost, probably a lower cost per acre than charged by private companies. But the variation in rates from year to year, the zoning and rating systems used, the lack of adequate catastrophe reserves and reinsurance and above all the pro-rating of losses and frequent delays in their payment produced profound dissatisfaction. Oklahoma as above stated, repealed its law. The premium receipts of the optional funds fell from \$900,000 in 1920 to about \$100,000 in 1925, and premium receipts of all state funds fell from its maximum \$7,306,000 in 1921 to \$2,688,000 in 1925.

"Here again the states blundered as insurers in writing business without a proper theoretical distribution of risk, and blundered at the expense of the insured. Prorating of losses and delays in payment are rated as malpractice in the case of private companies, and promptly punished by supervising officials. But the states do not apparently recognize this rule as applying to themselves, and against the state the individual has only such redress as the state consents to give him."

673. International institute of agriculture. State hail insurance in North Dakota. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(2): 41-49. February 1917. 280.29 In83

"North Dakota has been the first and so far the only State in the Union which has placed a law for the State insurance of crops against loss or damage by hail on its statute books. The venture is therefore highly important as a test of the ability of the State, from a practical standpoint, to compete with privately owned and managed insurance enterprises. We will examine the provisions of the Act and the results as set forth in the two biennial reports so far issued by the Commissioner of Hail Insurance."

The State Hail Insurance Act of North Dakota first went into operation in January 1911 and was amended in 1913. The law provides for a Hail Insurance Department which insures growing grain crops in any county in the State against loss or damage by hail. Insurance is voluntary, the premium being 30 cents for each acre insured. The insurance is in force from the time of filing the application until the grain is cut but not later than September 15th. A resident of each county is appointed as official adjuster.

674. Jones, Homer. The development and significance of mutual insurance associations in Iowa. Iowa Univ. Bur. Business Res. Iowa Studies in Business no. 3, 84pp. October 1928. 280.9 Io92 no. 3

In Section 13, the author states "Probably 80 per cent of the hail insurance of Iowa is carried by state mutual associations... Hail insurance is also written by mutual and stock companies which have fire insurance as the bulk of their risks. The companies will be considered with respect to the cost of their insurance as compared with that of the mutual associations."

The State of Iowa does not provide hail insurance. Statistics of state mutual hail insurance are given, 1893-1926. Statistics are given for Iowa stock companies doing hail business, 1923-1926.

675. Kansas. Laws, statutes, etc. Act relating to insurance against hail, wind, storm or tornado, and to provide for the regulation and control of rates of premium thereon, and to prevent discrimination therein, being supplemental to and in no wise derogatory of the statutes prescribing the powers and duties of the state Department of insurance. Kans. Laws, Statutes, Etc. Acts 1920, ch. 45. (not seen)
676. Kansas. Laws, statutes, etc. Insurance laws of Kansas containing all enactments to date. 116pp. Topeka, Kans. State Print. Off. 1915. 284.65 K13
Ch. 206 - Laws of 1913 concerning mutual hail insurance companies, pp. 99-105.
677. Kansas. Laws, statutes, etc. Mutual hail insurance. [Art. 6 of Ch. 40] Kans. Laws, Statutes, Etc. Rev. Statutes 1923: 606-701. 274.29 L52G
678. Lewis, C. A. Nebraska hail insurance. Wallaces' Farmer 45: 782. Mar. 5, 1920. 6 W15
Describes Nebraska's experiment with State hail insurance at the end of its second year. The experiment has been successful, more than one-tenth of the total crop acreage of the State having been insured against damage by hail.
679. Louisiana. Laws, statutes, etc. Act to establish uniform rates for fire, windstorm and hail and automobile fire and theft insurance in Louisiana, and to prohibit discrimination in insurance rates; to provide for the organization of a 'rating and fire prevention bureau' to create an insurance commission, fix its powers and prescribe its duties; to provide penalties for the violation of this act; to repeal Act 189 of 1904, and all laws in conflict. La. Laws, Statutes, Etc. Acts 1926, no. 302 (not seen)
680. Lower cost hail insurance. Better Fruit 26(1): 5-6. July 1931. 80 B46
This is a discussion of the high insurance rates on apples. The procedure of making an adjustment is outlined in detail.
681. McCahan, David. State hail insurance: a study of the careers of State funds as applied to the protection of crops from damage by the elements. Jour. Amer. Insurance 8(2): 11-14. February 1931. 284.68 J822
682. McCahan, David. State insurance funds: optional and monopolistic. Amer. Acad. Polit. and Social Sci. Ann. 130: 202-212. March 1927. 280.9 Am34
Contains a brief statement of the types of hail insurance in Montana Nebraska, North Dakota, Oklahoma and South Dakota.

683. Michigan. Laws, statutes, etc. Act to prohibit any mutual fire, cyclone, automobile or hailstorm insurance company doing an insurance business in Michigan taking or assuming a greater risk or liability on a single hazard than one fifth of one per centum of the total insurance in force in said company unless the excess insurance or liability over and above said one-fifth of one per centum be at once reinsured in some other insurance or reinsurance company doing business in and under the laws of the state. Mich. Laws, Statutes, Etc. Public Acts 1921, no. 368. (not seen)
684. Montana. Laws, statutes, etc. Act...relating to hail insurance; providing for the levy and collection of taxes on all lands subject to injury or destruction by hail of all tax payers who may elect to become subject to the provisions of this act; providing for partial cancellation of insurance in case of destruction by other causes than hail; and providing for cash payments, with discount, or lien where delinquent taxes would otherwise bar application. Mont. Laws, Statutes, Etc. Laws 1931, Ch. 54, pp. 117-120.
685. Montana. Laws, statutes, etc. Act to amend certain sections of the Revised codes of Montana of 1921...relating to hail insurance, providing for the payment of losses and fixing the amount that may be levied for the reserve fund. Mont. Laws, Statutes, Etc. Laws 1929, Ch. 8, pp. 8-11. 274.49 L52L
686. Montana. Laws, statutes, etc. An Act to amend section 4076 of the revised codes of the State of Montana of 1907 relating to the incorporation of mutual hail insurance of growing crops against loss or damage by hail and farm improvements by fire. Mont. Laws, Statutes, Etc. Laws, Resolutions and Memorials. 1917, Ch. 120, pp. 197-198. 274.49 L52L
687. Montana. Laws, statutes, etc. An Act to Amend Sections No. 2, No. 3, No. 8, No. 9, and No. 10 of Chapter 169 of the Laws of the Fifteenth Legislative Assembly of the State of Montana, Entitled "An Act to Create a State Board of Hail Insurance..." 21 février 1919." Mont. Laws, Statutes, Etc. Laws 1919, Ch. 34, p. 75. (not seen)
688. Montana. Laws, statutes, etc. An Act to create a State board of hail insurance; defining the duties and powers of said board, etc.; providing for the levy and collection of taxes on all lands subject to injury or destruction by hail of all taxpayers who may elect to become subject to the provisions of this act; providing for a hail insurance fund; providing for the appointment of appraisers, the appraisal and adjustment of losses, and the settlement therefor; and repealing all acts which may in any way conflict with this act. Mont. Laws, Statutes, Etc. Laws, Resolutions and Memorials 1917, Ch. 169, pp. 419-423. 274.49 L52L
689. Montana. Laws, statutes, etc. Act to create a State board of hail insurance defining the duties and powers of said board and public officers in connection therewith. Mont. Laws, Statutes, Etc. Laws 1923, Ch. 4C. (not seen)

690. Montana. Laws, statutes, etc. 1927 supplement to the Revised Codes of Montana of 1921...1196pp. San Francisco, Bancroft-Whitney Co. 1928.
Ch. 26. The State Board of Hail Insurance.
691. Montana. State board of hail insurance. Biennial report. 1919-date.
Helena, 1919-date. Folio HG 9968 H32M6
692. National storm insurance bureau. Storm insurance of property. Tornado and hailstorm hazards. Finley system. 9 charts. New York. 1920.
M1740 N277
693. National Underwriter. v. 24, January 1920 to date. Chicago. 284.68 N21
A Hail and Tornado Insurance number is issued, usually in April, which contains material of interest to this bibliography.
694. Nebraska. Laws, statutes, etc. Insurance laws of the State of Nebraska. 1936 compilation. Compiled for Department of insurance...by G. R. Mann. 311pp. Lincoln, 1936. 284.65 N27 In 1936
Under Article 9, may be found Assessment Companies, Assessment hail associations; powers, regulations, bond of treasurer - 44-912.
695. New Mexico. Laws, statutes, etc. An Act to provide for the incorporation, organization, management and control of domestic mutual fire, hail and tornado insurance companies and repealing all laws or parts of laws in conflict herewith. N. Mex. Laws, Statutes, Etc. Laws 1931, Ch. 101, pp. 169-175. 274.59 L52A
696. North Dakota. Hail insurance dept. Annual report 1920-date. Grand Forks, 1920-date. 284.69 N814
Set incomplete
These reports contain statistical tables showing amount of hail insurance business for the year, by counties; also maps showing State hail insurance business.
Recommendations of the department for amendments to the Hail Insurance Law are given.
697. North Dakota. Laws, statutes, etc. Act...relating to state hail insurance, providing for collection of hail indemnity insurance, and giving notice of priority of hail indemnity tax liens; providing for writing hail protection, defining duty of assessors...N. Dak. Laws, Statutes, Etc. Laws 1933, Ch. 137, pp. 190-204. 274.65 L52L
698. North Dakota. Laws, statutes, etc. Act to amend and re-enact certain sections of chapter 160 of the session laws of 1919 as amended by chapter 38 of the special session laws of the 16th Legislative assembly of the state of North Dakota, as amended and re-enacted by chapter 77 of the session laws of North Dakota for the year 1921, as amended and re-enacted by chapter 232 of the session laws of North Dakota for the year 1923, relating to state hail insurance. N. Dak. Laws, Statutes, Etc. Laws 1925, Ch. 151. (not seen)
699. North Dakota. Laws, statutes, etc. An Act to amend and re-enact Section 4896 of the Compiled Laws of the State of North Dakota for the year 1913. [relating to hail insurance]. N. Dak. Laws, Statutes, Etc. Laws 1915, p. 284 (not seen)

700. North Dakota. Laws, statutes, etc. Provisions peculiar to mutual hail insurance companies. N. Dak. Laws, Statutes, Etc. Supplement to Compiled Laws 1913-1925, pp. 4895-4896. 274.65 L52
This is Article 14 of Ch. 18.
701. Oklahoma. Laws, statutes, etc. Insurance laws of the State of Oklahoma. Compiled 1916. 144pp. Oklahoma City. 1916. 284.65 Ok4
Article V, Mutual hail insurance companies, pp. 62-65; Ch. 42, Hail insurance companies - Amendment, pp. 77-78.
702. Olsness, S. A. Hail insurance in North Dakota. Natl. Conv. Insurance Commrs. Proc. (1917) 48: 263-267. HG 8016 M2
Quotes statistics of State hail insurance in North Dakota, 1913-1916; and of old line companies, 1908-1916.
703. Operating deficit of the North Dakota State hail insurance fund for 1923. Econ. World 112: 675. Nov. 10, 1923. 286.8 M34
The income of the fund allowed only 81 cents on the dollar upon the claims allowed. The plans of the management for meeting the situation are given.
704. Protection against uncertainty. Amer. Fruit Grower 56(5): 5. May 1936. 80 G85
A brief statement of the types of companies which handle hail insurance in the United States.
705. Rutledge, Walt. Hail insurance. Natl. Assoc. Mutual Insurance Companies. Proc. and Papers (1911) 16: 79-84. 284.69 N19
This is a description of the hail insurance business carried on under the Farmers' Mutual Hail Insurance Association of Iowa, founded in 1893 by one of its organizers.
706. Rutledge, W. A. Hail insurance. Natl. Assoc. Mutual Insurance Companies. Proc. (1921) 26: 52-55. April 1923. 284.69 N19
This is a brief description of hail insurance in Iowa and the author's experience with it. This business is carried on in mutual associations which have many different methods of conducting it.
707. South Dakota. Hail insurance dept. Report...1926/1927; 1928/29-1931/32 and preliminary report, July 1-December 1, 1927; July-November 1929-1932. Pierre. 1928-1932. HG 9968 H32S8
These reports contain statistics of hail insurance by counties in South Dakota.
708. South Dakota. Laws, statutes, etc. Act entitled, an act providing for the continuance, maintenance, management and operation by the state of South Dakota of a system of state hail insurance; creating a hail insurance department and a commission on hail insurance rates for the administration, management and control thereof; defining of the powers, duties and functions of said department and commission; repealing all acts and parts of acts in conflict herewith; and declaring an emergency. S. Dak. Laws, Statutes, Etc. Laws 1929, Ch. 150 (not seen)

709. South Dakota. Laws, statutes, etc. Act to amend chapter 244 of the session laws of South Dakota for the year 1919, relating to hail insurance. S. Dak. Laws, Statutes, Etc. Laws 1925, Ch. 202 (not seen)
710. South Dakota. Laws, statutes, etc. Act to amend sections 1, 18, 23, and 34, of chapter 244 of the session laws of 1919 of the state of South Dakota, relating to the Hail insurance department of the State of South Dakota, and declaring an emergency. S. Dak. Laws, Statutes, Etc. Laws 1920, Ch. 64 (not seen)
711. South Dakota. Laws, statutes, etc. [Hail insurance department] S. Dak. Laws, Statutes, Etc. Compiled Laws 1929, v. 2, pp. 3092-3105. 274.79 L44
712. South Dakota. Laws, statutes, etc. South Dakota hail insurance law, 1929. 12pp. Pierre, S. Dak. [1929] L.C.
A copy of the law enacted by the 1929 session of the Legislature, with rates revised at the meeting of the Commission, March 22, 1929.
713. South Dakota hail insurance. Dakota Farmer 39: 795. 1919. 6 D14
Describes and lists provisions of the recently enacted South Dakota hail insurance law.
714. Stanley, H. V. Avoiding mistakes in buying farm insurance. Although John Cody believed that the policy tucked away in the safe deposit vault fully protected his corn from hail, he found that he was really not insured at all. Better dig out your policies, and make sure you're not in the same boat. System on the Farm 2: 163-166. 1918. 6 Sy8
715. T., L. Hail insurance law criticized. Claims injustice is done to farmer. Dakota Farmer 42: 523. 1922. 6 D14
A tenant filed exemption notice but, through an error, exempted only half of the crop, leaving the owner to pay hail tax on the other half.
716. Unfortunate experience of the Montana state hail insurance fund in 1918. Econ. World 103: 242. Feb. 15, 1919. 286.8 M34
"The outcome of the season's underwriting can scarcely be called anything else than calamitous for the farmers carrying hail insurance with the State Fund, inasmuch as they are to receive, not full settlements for their adjusted losses, but a pro rata settlement of only 46 per cent..."
717. Valgren, V. N. Hail insurance on farm crops in the United States. U. S. Dept. Agr. Bull. 912, 32pp. 1920. 1 Ag84B
Summary in Internat'l. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(5): 264-273. May 1921; 12(6-7): 334-340. June-July 1921.
"Hail insurance on growing crops is written in the United States by organizations representing three different groups of business institutions. These groups are: (1) Mutual hail insurance companies, which, with few exceptions, limit their business to the insurance of growing crops against hail; (2) joint-stock fire insurance companies, which write hail insurance on growing crops more or less as

a side line; (3) State hail insurance boards or departments, under whose direction and control are administered State hail insurance funds...

"The first organization in the United States to write hail insurance on growing crops, so far as official records reveal, was a small mutual concern organized in 1880 by the tobacco growers in Connecticut. This company, for some reason or other, dropped out of existence in 1887, but was promptly succeeded by another hail mutual organized in an adjoining county, which is still doing business. No other exclusive hail companies are revealed by official records earlier than the year 1889, in which year four mutual hail insurance companies were reported from North Dakota..."

The history of hail insurance is discussed in detail; and its territorial distribution, cost, characteristics of contract, and some special problems relating to it are included in the bulletin.

718. Valgren, V. N. Hail insurance theory and practice. Making some interesting suggestions on the advantages of the loss deductible clause. Jour. Amer. Insurance. 9(3): 11-12, 29. March 1932. 284.68 J822
719. Van Camp, W. N. Is State hail insurance a wise investment. Dakota Farmer 39: 852. 1919. 6 D14
A letter written in reply to an inquiry by one of the large farmers of the state as to the advisability of carrying state hail insurance. Mr. Van Camp is enthusiastic in his praise of the law.
720. Van Meter, R. A. Hail insurance on fruit crops. Amer. Fruit Grower 47(4): 3, 27. April 1927. 80 G85
"...Hail insurance on fruit crops is now available in most fruit sections. It is relatively new but there has been a great increase since the war in the volume of hail insurance written for fruit growers, particularly on apples..."
"Hail insurance is paid for on a percentage basis, usually four or five per cent of the amount of the insurance, but the rates vary with the frequency with which hailstorms are known to occur in different districts..."
721. The very unfavorable hail insurance experience in the United States in 1916. Econ. World 99: 350-351. 1917. 286.8 M34
Hail insurance premiums and losses in 1915 are given by companies.
722. Walker, D. E. Hail insurance in South Dakota. How State law works. Results are not always as anticipated. Dakota Farmer 46: 483. 1926. 6 D14
The North Dakota Law of 1911 is also described.
723. Western adjustment and inspection co. Hail adjustments...Report...to the Western hail and adjustment association. 1921-1922. Chicago, Ill. 1921-1922. 284.69 W522
724. Western adjustment and inspection co. Hail department. Losses to corn. What to look for and where to find it. 45pp. Chicago, Western Adjustment & Inspection Co., 1919. SB 608.M2W4
"Being one of a series of articles in relation to crops, their common diseases and insect pests to which they are subject."

"Because corn is subject to serious loss through careless or unintelligent farming, a summary of methods is here included which have a bearing on hail insurance, for spurious hail claims are most frequently reported in those sections where midsummer drought, hot winds, poor soil, and indifferent farming practices prevail.

725. Western adjustment and inspection co., Hail department. Losses to cotton. What to look for and where to find it. Being one of a series of articles in relation to crops, their common diseases, and insect pests to which they are subject. 46pp. Chicago [1919] 72 W522

Many of these losses from the ravages of insects and from other climatic conditions, bear a close resemblance to the damages caused by hail.

726. Wyoming. Laws, statutes, etc. Mutual hail insurance associations. Wyo. Laws, Statutes, etc. Wyoming Rev. Statutes 1931, pp. 943-946. Solicitor's Office.

727. Your boy and girl - how great a success will they make? Bur. Farmer (Iowa ed.) 5(9): 13. May 1930. 280.82 B89

Advocates teaching the boys and girls the Square Deal Mutual Hail Insurance Association principles. This is an Iowa farmers' association.

728. Zimmer, P. F. Adjustments and payment of hail losses. Natl. Assoc. Mutual Insurance Cos. Proc. and Papers (1920) 24: 97-100. 284.69 N19

"In order that the hail losses are properly adjusted the adjuster should be an expert on crop conditions, because there are many other things besides hail that cause damage to crops and it is very often hard to determine whether the damage was actually caused by hail or from some other cause. One of the most common losses sustained on crops which resemble loss by hail is due to rust. This was very prevalent in the wheat fields during the past season. When rust strikes the straw it is so weakened that it will drop over from wind and rain without any hail; then with a very slight sprinkle of hail, enough to give the farmer an excuse to report a loss, the company may be called upon to pay a large percentage of loss by hail when there was not actually very much damage caused thereby. There are other causes, such as the Hessian Fly in winter wheat, blight in oats, and drouth and hot winds on corn, so that unless the adjuster has had experience or understands crop conditions he can pay out a great deal of the company's money for whom he is adjusting losses, for most any other cause which was not damaged by hail...

"On account of the numerous hail storms that pass over the country during the crop season, if the plan was adopted by all companies to make adjustments of losses at the proper time, as above indicated, and then file all of the claims that come in until after all of the small grain has been harvested, and then pay all of the losses at one time, it would save considerable expense to the companies. Assessment companies, of course, are operated on this basis, but the policy of the companies collecting their premiums in advance has, for the past several years, been to pay the losses as soon as

proofs are received, and the case with our company the past few years has been that in numerous cases we have paid losses two or three different times on the same field of grain. This causes considerable expense on account of the extra work in making out loss drafts, mailing, etc., whereas if all of the claims were filed until the grain was harvested they could all be paid at once and thereby save considerable expense. I, for one, therefore sincerely hope that companies will get together on this point at some date in the near future and pay their losses in this manner."

729. Zipf, W. H. Hail insurance, the fruit grower's defy to the elements. Amer. Fruit Grower 56(5): 7, 25. May 1936. 80 G85

The bulk of the hail insurance business for fruit started in 1920.

Most of the business is organized by territories. Rates and the maximum amounts of insurance allowed per acre are standardized for these regions. The limit of insurance for a given crop per acre is uniform and in the case of most fruits the amount is \$300. The limit for brambles is usually \$250 and for grapes and strawberries \$200 per acre, though these amounts vary according to company specifications and orchard location.

Uruguay

730. F., E. Hail insurance effected by the "Banco de seguros del estado [Uruguay] Ley de creacion y reglamento general del Banco de Seguros del Estado, Montevideo, 1921. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 2(1): 139-141. January-March 1924. 280.29 In83

"The only meteorological risk to crops covered up to the present in Uruguay is that of damage by hail. This form of insurance is the monopoly of the Banco de Seguros del Estado, a State bank, established by the Law of 11 December 1911."

731. International institute of agriculture. The State bank of insurance and insurance against hail. [Uruguay] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(3): 35-42. March 1917. 280.29 In83

The State Insurance Bank was created by the law of 27 December 1911. A department to insure standing crops against damage by hail was included. The bank is responsible for risks until the crop is cut or uprooted. Anyone applying for insurance must insure all his crops of the kind which he proposes to insure. Indemnities may not be claimed from the bank for damages due to hail unless these exceed in the case of each crop 6 per cent of the total insured value.

"The development of this department in the short period which has elapsed since its foundation is due not only to the exercise of a monopoly in insurance against hail, but also to the intensive propaganda which the bank's agents have carried out in the country in support of this branch of agricultural insurance. It has come to be almost twice as productive as it was formerly, when it was practised by private companies."

Yugoslavia

732. Arcoleo, F. Hail insurance in Yugoslavia. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 26(4): 161E-167E. April 1935. 280.29 In83

"The special feature of interest in the organisation of hail insurance in Yugoslavia is that in this country compulsory hail insurance has been partially brought into force."

In 1895 a National Institute of Hail Insurance had been founded in Serbia with compulsion to insure but was ineffective because of imperfect organization and inadequate premiums. In 1905 a progressive supertax was introduced taking the form of an additional tax to the land tax and intended as compensation for hail damage done; this additional tax, however, aroused widespread discontent and was abolished.

"In 1923 a law was passed in accordance with which there had to be instituted in each province an insurance credit against hail, which might also be worked by several provinces jointly." The main provisions of this law are stated.

"In 1931 a new law was enacted making obligatory the insurance of sowings and of crops against hail. Compulsory insurance in Yugoslavia is regulated at present on the basis of fundamental law."

The insurance business under this law is analyzed.

733. Die hagelversicherung der tabakkulturen in Bosnien - Herzegowina. Wiener Landwirtschaftliche Zeitung 66: 528-529. 1916. 19 W63
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(1): 56-58. January 1917. 280.29 In83

"Insurance of tobacco plantations against damage by hail is obligatory for planters of the *régie* and is based on the principle of mutuality. Broadly, the following are the chief features of the system. When the planters deliver their tobacco to the *régie* they pay a quota thereof proportionate to the quantity they deliver, into an insurance fund. The premiums thus have the form of deductions from their normal profits. The sums intended to indemnify them for losses by hail are taken from this insurance fund, the damage sustained being estimated by valuation."

734. Serb, Croat and Slovene State. Laws, statutes, etc. Law on insurance of seeds and fruits against hail. - 31 July 1923. - Službene Novine, No. 189 (21 August 1923) (not seen)

This Law provides for the establishment of a Hail Insurance Credit in each province. The insurance quota varies with the kind of crop to be insured. Provisions of the law are listed in Internatl. Yearbook Agr. Legis. 13: 720-728. 1923. 30.5 In82

735. Yugoslavia. Laws, statutes, etc. Loi visant l'assurance obligatoire des semences et des récoltes, contre la grêle. - 10 février 1931. - Službene Novine, n. 43 (25 février 1931). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 21: 807. 1931. 30.5 In82
Compulsory hail insurance law.

736. Yugoslavia. Laws, statutes, etc. Ordonnance concernant l'assurance obligatoire contre la grêle, des ensemencements et récoltes dans la province [banovine] de la Save. - 12 juillet 1935. - Službene Novine, n. 191-XLIV (19 août 1935) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 25: 663. 1935.
30.5 In82

Concerns compulsory hail insurance.

737. Yugoslavia. Laws, statutes, etc. Ordonnance n. 9 concernant l'assurance grêle obligatoire des ensemencements et récoltes dans la province du littoral (Primorska banovina). - 4 janvier 1932. - Službene Novine, n. 11 (15 janvier 1932) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 984. 1932. 30.5 In82
Ordinance concerning obligatory hail insurance in Primorska.
738. Yugoslavia. Laws, statutes, etc. Ordonnance n. 49 concernant l'assurance grêle obligatoire des ensemencements et récoltes dans la province (banovine) du Danube. - 18 janvier 1932. - Službene Novine, n. 18 (25 janvier 1932) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 984. 1934. 30.5 In82
Ordinance concerning obligatory hail insurance in the Danube.
739. Yugoslavia. Laws, statutes, etc. Ordonnance visant l'assurance des récoltes et moissons contre la grêle dans la province de Vrbatz. - 19 février 1932. - Službene Novine, n. 51 (4 mars 1932) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 984. 1932. 30.5 In82
Hail insurance in Vrbaska.

LIVESTOCK

General

740. Edelmann, R. Die schlachtviehversicherung. In Internatl. Vet. Cong. IX, The Hague, 1909. Trans. v. 2, S.I, 2, 1, pp. 1-19. 41.9 In83
The conclusions of the report are given, in English, pp. 15-16 with the title "Insurance of Stock in Relation to Obligatory Meat-Inspection." They are given in French, pp. 17-19, with the title "L'Assurance du Bétail en Rapport avec l'Inspection Obligatoire des Viandes."
The principles to be followed in providing insurance for slaughter cattle are explained.
741. Farmers need it and want it: live stock insurance dates back to the earliest days of civilization and came through the dark ages when a lost twenty penny cow caused a general collection. Spectator 126(13): 9, 39. Mar. 26, 1931. HG 8011.S7
Refers to mutual organizations in India prior to the Christian era which provided benefits to members who had lost cattle and to the Guild of Cnihts operating in England 860-866 A.D. to reimburse owners for loss of slaves or cattle. In the United States the principal form of agricultural insurance is against loss of livestock.
The difficulty of writing live stock insurance lies in the fact that "an animal may be allowed to die without having been deliberately killed."

742. Gt. Britain. Board of agriculture and fisheries. Insurance of live stock in Denmark and Norway. Gt. Brit. Bd. Agr. Jour. 15: 523-526. 1908. 10 G79J

The oldest company for the insurance of live stock in Denmark the "Kreaturforsikrings Forening" was founded in 1859. Other associations have also been established.

In Norway such insurance, though purely voluntary, is quite wide-spread. A large number of private societies have been formed for the purpose of mutual insurance.

743. Gt. Britain. Board of agriculture and fisheries. Insurance of live stock [in the different European countries] Gt. Brit. Bd. Agr. Jour. 15(1): 33-44. April 1908; (7): 523-526. October 1908; (8): 572-579. November 1908. 10 G79J

General information on insuring stock and methods of establishing live stock insurance societies in Holland, Belgium, France, Switzerland, Germany, Sweden, Denmark, Norway, and Great Britain.

744. Hendrickx, M. F. L'assurance du bétail de boucherie. In Internatl. Vet. Cong. IX, The Hague, 1909. Trans. v. 2, S. I. 2, 4. pp.1-11. 41.9 In83

Summary in German, pp. 8-9. Summary in English with title "Insurance of Cattle in Relation to Meat-inspection," pp.10-11.

The author states that it is desirable that the insurance of cattle for the slaughter house should be provided in all countries, and to that end each country should consider the form of organization best suited to its needs.

745. Jones, Arthur. The organization of livestock insurance. Internatl. Conf. Agr. Econ. Proc. (1930) 2: 967-977. 281.9 In82

"Although the insurance of livestock has been undertaken in Great Britain for a matter of about 200 years, the progress made both in the number of livestock insured and in the organisation of this class of business is disappointing." The author describes briefly the organisation of the cow and pig clubs and slaughter insurance associations in Great Britain. It appears from a comparison of conditions in England with those on the Continent that the most inexpensive way in which a farmer can insure his livestock is through local mutual associations. Such associations have been assisted by the government in France, Belgium, and Germany.

If the government assists in the formation of livestock insurance societies, it should require the societies to furnish statistics relative to both incidence and cause of losses, and should also take steps toward the elimination and prevention of infectious and contagious diseases.

746. Lydtin, and Rudowsky. Viehversicherung. (Staatliche, private und schlacht. viehversicherung) In Internatl. Vet. Cong. VIII, Budapest, 1905. Rept. v. 1, pp. 1-71.

A synopsis of the report is given in English, pp. 65-71, with title "Live-stock Insurance. (State, Private, and Slaughter - Animal Insurance)."

These types of insurance in various European countries are discussed.

747. Pirocchi, A. L'assurance du bétail en rapport avec l'inspection obligatoire des viandes. In Internatl. Vet. Cong. IX The Hague, 1909. Trans. v. 2, S. I, 2, 2. pp. 1-19. 41.9 In83
A summary of the report is given in English, pp. 20-23 with the title "Insurance of Stock in Relation to Obligatory Meat Inspection." It is given in German, pp. 16-19.
The author recommends that in order to guarantee long life to the local mutual associations the State encourage formation of mutual private associations or municipal insurance and grant subsidies to the associations already formed.
748. Stepford, E. A. Cooperative live stock insurance. Gt. Brit. Bd. Agr. Jour. 17: 643-649. 1910. 10 G79J
A summary of the principles on which cooperative live stock insurance in the continental countries of Europe is organized. The organization of La Fraternelle in 1879 in France is described in detail.
749. Szántó, Menyhért. Állatbiztosítás. In Internatl. Vet. Cong. VIII, Budapest, 1905. Rept. v. 1, pp. 92-111. 41.9 In82J
Synopsis of the report is given in English with title "Animal Insurance," pp. 109-111. Points out the principles of animal insurance under State management.

Austria

750. Austria (Enns). Laws, statutes, etc. Kundmachung N. 9 der k. k. Statthalterei im Erzherzogtume Österreich ob der Enns vom 4. Februar 1913, betreffend die anordnung der sätzen der oberösterreichischen Landesanstalt für pferdeversicherung. (Arrêté N. 9 du gouvernement imp. -roy. de l'Archiduché d'Autriche au-dessus de l'Enns concernant la modification des statuts des instituts d'état pour l'assurance des chevaux dans la Haute Autriche). - 4 février 1913. Landesgesetz-u. Verordnungsblatt für das Erzherzogtum Österreich ob der Enns, Stück VIII(17 fevrier 1913) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 3: 570. 1913. 30.5 In82
751. Austria (Silesia). Laws, statutes, etc. Kundmachung Nr. 5 der k. k. schlesischen Landesregierung vom 26. Jänner 1914, z1, 11-141, betreffend Verlautbarung der genehmigten Satzungen für die Schlesische Landes-Viehversicherungsanstalt in Troppau. (Arrêté N. 5 du gouvernement imp. roy. provincial de la Silésie portant approbation des statuts de l'Institut silésien d'assurance du bétail à Troppau). - 26 janvier 1914. Gesetz- und Verordnungsblatt für das Herzogtum Ober- und Nieder Schlesien, II Stück (25 février 1914). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 4: 610. 1914. 30.5 In82
Deals with the Silesian Institute for the Insurance of Livestock at Troppau.
752. Austria (Tyrol and Vorarlberg). Laws, statutes, etc. Kundmachung des k. k. Statthalters, vom. 15 october 1914...betreffend die abgeänderten statuten der Tiroler landes-Viehversicherungsanstalt, mit dem sitze in Innsbruck. (Arrêté du gouverneur imp. roy. concernant les statuts modifiés de l'"Institut provincial de Tyrol

pour l'assurance du bétail" ayant son siège à Innsbruck). - 15 octobre 1914. Gesetz- u. Verordnungsblatt für die gefürstete Grafschaft Tirol und das Land Vorarlberg, XXVI. Stück 1914: 367. L.C. Law Div.

Cited in Internatl. Yearbook Agr. Legis. 4: 610. 1914. 30.5 In82
Concerns the provincial institute for livestock insurance of Tyrol.

753. International institute of agriculture. Cattle insurance societies from 1907 to 1909. [Austria] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(8): 73-91. August 1912. 280.29 In83
Tables show: Progress of horned cattle insurance in Austria during the year 1907; Progress of horse insurance in Austria during the year 1907; and Profit and loss account of the large Austrian Mutual societies for cattle insurance in 1908 and 1909.

754. International institute of agriculture. Present position of livestock insurance. [Austria] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(3): 43-56. March 1915. 280.29 In83
"In Austria livestock insurance is almost entirely undertaken by public institutions, except in the cases in which it is entrusted to the local livestock insurance societies, now antiquated and unable to realise important results."
This article is based largely on a report of the Provincial Administration of Lower Austria laid before the Diet of that province - June 24, 1914.
Statistical tables show the progress of State livestock insurance in the various provinces of Austria.

755. Kallbrunner, Hermann. The development of the Live stock insurance institute of Lower Austria (cattle section) from 1914 to 1918. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(1): 21-31. January 1920. 280.29 In83
The influence of the war on this Institute is discussed. It made a very satisfactory forward movement especially during those trying years and its value to farmers has been established.

756. Kallbrunner, Hermann. The development of the Live stock insurance institute of Lower Austria (horse section) from 1914 to 1918. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(2): 106-111. February 1920. 280.29 In83
The Horse Section of this Institute had during the war a development much like that of the Cattle Section. The number of insured horses fell while the number of losses for which damages were paid increased.

Belgium

757. Gt. Britain. Board of agriculture and fisheries. Belgian agricultural co-operative societies. Gt. Brit. Bd. Agr. Jour. 6(1): 22-27. June 1899. 10 G79J
This article is based on a special inquiry undertaken by the Ministry of Agriculture at Brussels in 1898. The results of the study were published in the Bulletin de l'Agriculture.
Societies for the mutual insurance of live stock are described, pp. 25-26.

758. International institute of agriculture. Live stock insurance in Belgium. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 2(1): 90-104. January-March 1924. 280.29 In83

Live stock insurance societies in Belgium were first founded about 1870. The systems in force may be classed in three groups.

"1. Under the first and earlier system, which was especially common in Eastern Flanders, no regular premium is required of the members and there is thus no actual insurance fund. When the death of an animal occurs and the meat is declared to be fit for consumption, each member is expected to buy at a price fixed beforehand a quantity of the meat proportionate to the number of animals which he has insured. If the meat cannot be used, each member still pays for the number of kilogrammes he would have received at the fixed price. The sum thus collected is handed to the farmer who has lost the animal...

"...at the present time, the two following forms are preferred.

"2. The second system is that of mutual insurance on the basis of a fixed premium, paid annually or monthly for each animal insured.

The premium and the compensation vary according to the class of the insured animals. If the meat is declared fit for consumption the amount of the compensation is reduced accordingly...

"3. The third system is better and it is based on a periodical valuation of the animals on the lists of the societies. As a rule their value is fixed twice a year and the premium calculated on every 100 francs of the sum assured..."

759. International institute of agriculture. The most recent results given by the agricultural insurance institutions. [Belgium] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(3): 109-114. March 1912. 280.29 In83

The progress is given of compulsory cattle insurance, mutual cattle insurance, and the reinsurance federation.

760. International institute of agriculture. Progress of livestock insurance in Belgium. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(6): 47-51. June 1914. 280.29 In83

Progress is shown of compulsory livestock insurance, mutual livestock insurance which includes horned cattle, farm horse and stallion insurance, goat and pig insurance societies.

761. Raeymaeckers, A. Des associations d'intérêt agricole. Annales de Gembloux, 19(1): 1-11. January 1, 1909. 13 G28

The author discusses the origin, development, objects, and present status of the most important agricultural associations and cooperative societies in Belgium with particular reference to their bearing on the nation's economic and social welfare.

Statistics are included showing the amount of insurance carried by insurance societies on livestock, 1896, 1906, and 1907 (p. 6).

Bulgaria

762. Bulgaria. Laws, statutes, etc. Law amending and completing the law with respect to insurance of horned live stock. - 5 March 1925. - Derjaven Viestnik, No. 279 (17 March 1925) (not seen)

"There is organized in the insurance department of the Central Co-operative Bank of Bulgaria a section for the insurance of cattle

against loss caused by accident or death. The insurance is optional and is on a mutual basis." - Internatl. Yearbook Agr. Legis. 15: 796-800. 1925. 30.5 In82

763. Bulgaria. Laws, statutes, etc. Loi sanctionnée par l'oukaze N° 126 concernant l'assurance du gros bétail à cornes. - 26 decembre 1910 v. st. Messenger du Gouvernement, N. 13 (19 janvier 1911 v. st.) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 1: 593. 1911. 30.5 In82
Law concerning the insurance of large horned cattle.
764. International institute of agriculture. Live stock insurance, Bulgaria. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 4(1): 130-131. January-March 1926. 280.29 In83
Summarized from La Bulgarie 3d year, no. 735, Dec. 16, 1925. (not seen)
In 1925, as a result of a new law which facilitates live stock insurance, the number of mutual live stock insurance societies increased considerably. This law extends the system of insurance not only to horses, but also to goats and small live stock in general.

Czechoslovakia

765. International institute of agriculture. Live stock insurance in Bohemia. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(3): 116-117. March 1921. 280.29 In83
Summarized from Bulletin du Ministère de l'Agriculture de la Republique tchechoslovaque. Oct. 1, 1920. Prague (not seen)
"Livestock insurance in Bohemia is carried on by private undertakings; in Moravia there is a National Insurance Institute. We here deal only with the work in 1919 of the Czech Federation of Insurance and Reinsurance of Animals used in Agriculture."
766. Kallbrunner, Hermann. Work of the German section of the Landeskulturrat of the Kingdom of Bohemia in the Department of livestock insurance. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 4(12): 54-61. December 1913. 280.29 In83
The most important insurance establishment in Austria is the Lower Austrian Provincial Horned Cattle Insurance Establishment at Vienna.
"The insurance institution of the German section of the Landeskulturrat has undertaken to remedy...[certain] defects by the drafting of rules, the principal of which we shall give below."

Denmark

767. Arup, Johannes. Viehversicherung in Dänemark. In Internatl. Vet. Cong., VIII, Budapest, 1905. Rept. v. 1, pp. 72-91.
Synopsis of the report is given in English pp. 88-91, with title "Animal Insurance in Denmark."
Statistics are given of horse, cattle, and various societies. These societies were not subsidized by the State.

768. Ireland. Dept. of agriculture and technical education. Report on co-operative agriculture and rural conditions in Denmark. Ireland. Dept. Agr. and Tech. Instr. Bull. Miscellaneous series, no. 7, 148pp. Dublin, printed for H. M. Stationery off. by Alex. Thom & Co., 1905. (not seen)
"Co-operative insurance of live stock": pp. 100-102.

Egypt

769. Piot, J. B. Projet d'assurance mutuelle obligatoire contre la mortalité du bétail en Égypte. Égypte Contemporaine 1: 369-375. 1910. 270 Eg95
"On account of serious losses of live stock as a result of poisoning and contagious diseases, mutual compulsory insurance against loss is urged by the author, to be organized and directed by the government throughout Egypt. Such insurance it is believed would add greatly to the moral and material progress of the Egyptian small holder and to the economic welfare of the country as a whole. The text of a proposed law for the organization, operation, and supervision of such insurance societies is included." - Expt. Sta. Rec. 23: 694. 1910.

Finland

770. Finland. Försäkringsinspektörens. Berättelse angående de lokala brandstods och kreatursförsäkringsföreningarnas verksamhet under år 1913. Helsingfors 1915. (Bidrag till Finlands officiella statistik) (not seen)
Summarized under title "Finnish Societies for Insurance against Mortality among Livestock in 1913" in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(3): 54-56. March 1917. 280.29 In83
771. Finland. Försäkringsinspektörens. Berättelse angående de lokala brandstods och kreatursförsäkringsföreningarnas verksamhet under år 1913. Helsingfors, 1915. (Bidrag till Finlands officiella statistik. Försäkringsväsendet) (not seen)
Summarized under title "Mutual Insurance Societies in Finland in 1913" in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(3): 58-66. March 1916. 280.29 In83
The work of the small mutual insurance societies in Finland including those dealing in livestock insurance is summarized.
772. International institute of agriculture. Insurance societies of interest for rural economy in Finland. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(8): 59-72. August 1915. 280.29 In83
Livestock insurance is included here. This is a progress report showing the work of the large mutual societies and of the small local organizations since 1905.
773. Nylander, Hannes, ed. Eläinvakuutusyhdistyksen käsikirja jeltjäs uusittu painos. 93pp. Helsinki, Pellervo-seura, 1934. 284.6 N98
This brochure contains directions for the organization and management of a livestock insurance society in Finland.

France

774. Arcoleo, F. Insurance against live stock losses in France. Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 26(5): 193E-201E. May 1935. 280.29 In83

The companies engaged in live stock insurance operations in France in 1933 are listed. There is also a large number of small mutual agricultural insurance societies, commonly known as mélinettes, which deal with live stock insurance.

"Both the limited liability insurance companies and the mutual societies are governed as regards their constitution and operations by the highly important official regulation of 8 March 1928, which abrogated and took the place of the regulation of 22 January 1868... The Decree of 1922, which, together with the regulation of 1868, constitutes the common charter of the insurance companies, contains certain provisions in the articles of association, which are common to the limited liability and also to the mutual companies, together with the special rules applicable to the respective types of company."

These regulations are given here.

775. Gt. Britain. Board of agriculture and fisheries. Insurance of cattle in France. Gt. Brit. Bd. Agr. Jour. 11: 547-549. 1904. 10 G79J

"The system of co-operative insurance against losses through death or compulsory slaughter of cattle has gained ground in France within the last few years, largely in consequence of the efforts of the French Department of Agriculture to foster and encourage its development. Until 1898 no assistance was afforded by the State to these mutual insurance societies, but since then a sum of about £20,000 has been annually included in the Agricultural Budget, out of which sums, usually about £20, have been granted to new societies in order to cover the expenses of formation and to give them a few pounds in hand. Recently, in consequence of the number of applications, the grant has had to be reduced to £12, but it is proposed to increase the amount of the vote in future years."

776. Héronnaux, L. L'assurance du bétail en France. Société Royale Centrale d'Agriculture de Belgique, Jour. 61(2): 42-49. 1913. 13 Sol

"The author discusses the influence of local conditions in fixing rates and the relationship of the local associations to the central organization and gives a brief summary of the growth of this type of insurance in France." - Expt. Sta. Rec. 30: 793. 1914.

777. International institute of agriculture. Conditions for the success of live stock insurance. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(3): 117. March 1921. 280.29 In83

Summarized from L'Argus, Oct. 31, 1920. (not seen)

R. A. Briard, manager of the Mutuelle Percheronne, says that in order to succeed, a society for insurance against mortality among live stock must do certain things. It must limit its action to a determined district in which, the risk being practically the same, it may draw up an appropriate tariff. It must adopt almost necessarily the mutual form, for a regional society will never make enough profit to pay adequate dividends on capital and provide for reserves. It must never exceed 30 per cent for general expenses.

778. International institute of agriculture. Large mutual live stock insurance companies in France, 1920. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(10): 504. October 1921. 280.29 In83
Summarized from L'Argus Aug. 28, 1921. (not seen)
A statistical table shows business done by these companies in 1920.
779. International institute of agriculture. The large mutual societies insuring against mortality among live stock in 1918. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(3): 184. March 1920. 280.29 In83
Summarized from L'Argus, Dec. 7, 1918. (not seen)
The results obtained by these societies in 1918 were rather insignificant. Losses have increased since the war. Statistics show amount of business done during the year.
780. International institute of agriculture. The principal diseases occasioning the losses of live stock mutual insurance societies in the course of the years 1919, 1920 and 1921. [France] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 13(7-8): 521-523. July-August 1922. 280.29 In83
Summarized from Annales de la Mutualité et de la Coopération Agricole; March-April 1922. (not seen)
781. International institute of agriculture. Some data on progress of cattle insurances in 1910. - The "Avenir bétail" ("Cattle future") and the "Federation de agriculteurs francais" ("Federation of French farmers.") Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(2): 147-149. February 1911. 280.29 In83
In spite of the fact that 1910 was a very poor year for agriculture with floods, continuous rains, low temperatures, etc., these two societies had a very good financial year.
782. International institute of agriculture. Work of the large mutual live stock insurance societies in France. Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 3(1): 117-118. January 1925. 280.29 In83
Summarized from L'Argus, July 27, 1924. (not seen)
A statistical table shows the work of fifteen large mutual live stock insurance companies.
783. Kieffer, E. Insurance of brood mares. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 13(11): 757-758. November 1922. 280.29 In83
Summarized from Journal Agricole d'Alsace et de Lorraine, Nov. 18, 1922. (not seen)
Two methods are open to farmers: The first is to enter upon a contract good over at least a year for the insurance of the brood mares, to the exclusion of mares not used for breeding; the second is to insure their mares for the time they are in foal. Preference is often given to the latter form which appears more advantageous though in reality it is less so.

784. Sagnier, Henry. Assurances-bétail. Jour. Agr. Pratique (n.s.) 32(12): 233-234. April 24, 1919. 14 J82
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(5): 273-274. May 1919. (280.29 In83) under title "Insurance of Live Stock Federation During the War in France."
A discussion of a meeting of the "Committee of the Federation and Reinsurance Fund of the Communal Mutual Societies for Insurance against Mortality among Live Stock in the arrondissements of Chaumont and Wassy (Haute-Marne) held at Chaumont on March 1st."
This federation, which formerly enjoyed a real prosperity, had been much tried by the years of war and in the years 1916-1918 piled up a large deficit. It was found necessary to raise the price of insured animals and maximum rates were fixed.
- Germany
785. Aus dem geschäftsbericht des Badischen viehversicherungsverbandes über das jahr 1915. Deutsche Schlacht- und Viehhofzeitung 16: 284-285. 1916. 286.85 D48
The work of the Baden association for insurance against mortality among livestock in 1915 is summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(1): 58-61. January 1917. 280.29 In83
786. [Buchmann, L.] Insurance of live stock in Bavaria. Gt. Brit. Bd. Agr. Jour. 11(1): 26-28. April 1904. 10 G79J
A brief description of the four kinds of livestock insurance in Bavaria: (1) government insurance (Law of May 11, 1896); (2) private insurance companies; (3) local insurance associations; and, (4) municipal insurance of cattle for slaughter (in some of the larger towns only).
787. [Buchmann, L.] The insurance of swine in Bavaria. Gt. Brit. Bd. Agr. Jour. 11(10): 620-621. January 1905. 10 G79J
Swine were not included in the Bavarian Law on Cattle Insurance of May 11, 1896, but beginning with June 1, 1903 have been insured by the municipal slaughter house at Munich. They are also insured by the Guild of Pork Butchers in Nuremberg for the duration of the market, Monday morning to Saturday night.
788. Ehrlich, Hermann. Die deutsche viehversicherung in ihren hauptformen. Zeitschrift für die Gesamte Versicherungs-Wissenschaft 7: 244-267. April 1907. HG8015.Z5
Discusses the principal forms of livestock insurance in Germany.
789. Fratzscher, Alfred. Das Örtliche viehversicherungswesen im Königreich Preussen. Prussia. Landes- Ökonomie-Kollegiums. Veröffentlichungen hft. 14, 48pp. 1914. 18 L2322
Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(8): 80. August 1914. 280.29 In83
"Owing to the need of permanent supervision over livestock insured and in order to keep down working expenses, the business of livestock insurance is carried on with greatest advantage by small local associations. These develop above all in districts where the farms are small or of moderate size."

Statistical tables show number of associations, number of animals insured, amounts insured, amounts of premiums to be paid, claims granted, working expenses and reserve funds formed.

790. Germany. Laws, statutes, etc. Verordnung über die umrechnung ausländischer Währungen und die Befreiungsgrenze für viehversicherungen bei Berechnung der versicherungsteuer. (Décret concernant la conversion de valeurs étrangères et modifiant la limite de dispensation de l'assurance du bétail aux effets des impôts sur les assurances). - 3 avril 1928. - Germany. Reichsgesetzblatt, Teil I, n. 18 (20 avril 1928). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 18: 607. 1928.
30.5 In82
Deals with livestock insurance.
791. Germany (Baden) Laws, statutes, etc. Verordnung den vollzug des viehversicherungsgesetzes betreffend. vom. 30 août 1911, N. XXXV. (Décret concernant l'exécution de la loi sur l'assurance du bétail). Baden. Laws, Statutes, Etc. Gesetz- und Verordnungsblatt für das Grossherzogtum Baden, 1911: 363-400. L.C. Law
Cited in Internatl. Yearbook Agr. Legis. 1: 573. 1911. 30.5 In82
Decree concerning the carrying out of the livestock insurance law of Baden.
792. Germany (Bavaria) Laws, statutes, etc. Bekanntmachung, die normalstatute für örtsvieh- und für pferdeversicherungsvereine betreffend. (Arrêté concernant les statuts fondamentaux des sociétés locales d'assurance du bétail et des chevaux dudit lieu). - 30 octobre 1912, N. 66. Gesetz- und Verordnungsblatt für das Königreich Bayern, (30 octobre 1912.) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 2: 559. 1912. 30.5 In82
Relates to local cattle and horse insurance societies in Bavaria.
793. Germany (Bavaria) Laws, statutes, etc. Nr. 4660, b. 3, Bekanntmachung über satzungen für örtsvieh- und pferdeversicherungsvereine. 8 May 1923, No. 15. (Order concerning the by-laws of local livestock and horse insurance associations [Bavaria]). Bavaria. Laws, statutes, etc. Gesetz und Verordnungs-Blatt für den Freistaat Bayern, 1923: 194-195. L.C. Law
Cited in Internatl. Yearbook Agr. Legis. 13: 730. 1923. 30.5 In82
794. Germany (Saxony) Laws, statutes, etc. Gesetz, eine abänderung des die staatliche schlachtviehversicherung regelnden Gesetzes in der fassung der bekanntmachung vom 25. April 1906 betreffend. (Loi N. 55 modifiant la loi concernant l'assurance d'État du bétail de boucherie, comme elle est formulée par l'arrêté du 25 avril 1906). - 26 juin 1914. Saxony. Laws, Statutes, Etc. Gesetz- und Verordnungsblatt für das Königreich Sachsen, 1914: 238-239. L.C. Law
Cited in Internatl. Yearbook Agr. Legis. 4: 609. 1914. 30.5 In82
Concerns State insurance of butchers' animals in Saxony.
795. Germany (Saxony) Laws, statutes, etc. Verordnung N. 4 zur abänderung der verordnung über die einrichtung einer staatlichen pferdeversicherung vom 29 januar 1909. (N. 4 portant modification a l'ordonnance sur l'institution de l'assurance des chevaux par l'Etat du

29 janvier 1909). - 13 janvier 1912. Saxony. Laws, statutes, etc. Gesetz- und Verordnungsblatt für das Königreich Sachsen, 1912: 6. L.C. Law

Cited in International Yearbook Agr. Legis. 2: 555. 1912. 30.5 In82

State insurance of horses in Saxony.

796. Germany (Saxony) Laws, statutes, etc. Verordnung [N. 40] zur weiteren abänderung der Verordnung über die Einrichtung einer staatlichen pferdeversicherung vom 29 Januar 1909 [von 22 mai 1915] (G.-A.V.-Bl. S. 91). (Décret N. 40 modifiant de nouveau l'ordonnance du 29 janvier 1909, qui concerne l'établissement d'une assurance publique pour les chevaux. [G.-V.-Bl. page 91]). - Saxony. Laws, Statutes, Etc. Gesetz- & Verordnungsblatt für das Königreich Sachsen, 1915: 181. L.C. Law

Cited in Internatl. Yearbook Agr. Legis. 5: 885. 1915. 30.5 In82
Public insurance of horses in Saxony.

797. Germany (Saxony) Laws, statutes, etc. Verordnung [N. 92] zur abänderung der Verordnung über die Einrichtung einer staatlichen pferdeversicherung vom 29. Januar 1909. (Décret N. 92 modifiant le décret du 29 janvier 1909 établissant une assurance d'État pour les chevaux). - 15 novembre 1913. Saxony. Laws, Statutes, Etc. Gesetz- und Verordnungsblatt für das Königreich Sachsen, 1913: 504-505. L.C. Law

Cited in Internatl. Yearbook Agr. Legis. 3: 570. 1913. 30.5 In82
State insurance of horses in Saxony.

798. Gt. Britain, Board of agriculture and fisheries. Cattle insurance in Bavaria. Gt. Brit. Bd. Agr. Jour. 9(1): 60-64. June 1902. 10 G79J
The form of organization of the Bavarian Cattle Insurance Office is described and its development is traced from its organization in 1896 to 1901. It receives assistance from the State.

799. Gt. Britain, Board of agriculture and fisheries. Report...of an enquiry into agricultural credit and agricultural co-operation in Germany; with some notes on German live stock insurance. By J. R. Cahill. London, Pub. by H. M. Stationery off. printed by Darling and son, ltd., 1913. 302, 226pp. (Parliament Papers by command, Cd. 6626) 284.2 G792

"There are two main branches of German cattle insurance: life insurance and slaughter insurance. By the former is meant the insurance of cattle owners against loss of their stock by death or by compulsory slaughter. The whole question of cattle insurance in Germany as well as in other countries, has been immensely simplified in recent times by the veterinary measures adopted by the State to prevent the introduction and extension of cattle disease, as well as by the fact that compensation is paid by the State for losses incidental to the execution of these measures. Under the Imperial Cattle Diseases Act, which came into force in 1912, compensation for cattle slaughtered on account of tubercular disease is, under certain conditions, to be paid by the State. Cattle life insurance is, therefore, now concerned with compensation only for the less serious risks to which cattle are exposed. By slaughter

insurance is meant the insurance against loss arising through the condemnation of the whole or of part of carcase as unsuitable for food. This branch of insurance has assumed increased importance as a result of the stricter modern requirements as to the suitability of meat for human consumption. In many parts of Germany it is becoming more common for local societies to unite the two kinds of insurance in the same policies...

"The majority of these [agencies] are small local organisations, which with the important exception of most of the Bavarian, Baden, and Württemberg societies, have no written articles of association, and easily dissolve when losses are too heavy. Their existence is stated to be traceable back to the sixteenth century, and at the present time many are reported only to undertake to buy at stipulated prices the sound flesh of animals which die or are compulsorily slaughtered. Occasionally these societies extend their business over several communes, and even over political districts (Kreise), receiving from the district authority regular or occasional subventions in money, and being sometimes administered at the office of the district authority. No figures are procurable respecting the bulk of such associations as restrict their membership to cattle owners living within one or two adjoining parish areas. Under the Act of 1901 only associations with written statutes or articles of association, and with written insurance conditions, are obliged to require authorisation to carry on their business or to publish their accounts. Insurance undertakings are, moreover, only subject to the Imperial Supervisory Office for Private Insurance when they carry on their business beyond the limits of the Federal State in which their registered office lies."

This is also published as Senate Doc. no. 17, 63d Congress, 1st Session. 1913. 284.2 G792A

800. Gt. Britain, Board of agriculture and fisheries. State insurance of animals in Saxony. Gt. Brit. Bd. Agr. Jour. 21: 72-73. 1914. 10 G79J

"The insurance of all cattle and pigs of over three months old which are slaughtered in the Kingdom of Saxony was made compulsory from 1900 onwards by an Act of 1898."

Eighty per cent of the loss of the animal is paid the owner. Premiums vary for different kinds of live stock.

801. International institute of agriculture. Cattle insurance in Germany. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(7): 109-120. July 1911. 280.29 In83

The historical development of cattle insurance is traced. It existed in old Palestine. In Iceland, in the 12th century well organized societies were in existence. Similar associations existed in Germany at a very early date. On November 29, 1765, a law was promulgated arranging for mutual societies in each of the districts of Silesia. Later laws established similar societies. 23 live stock insurance societies now carry on business in Germany. The private societies exclude the risk of murrain which is prevalent in Germany, and the State has assumed this risk.

802. International institute of agriculture. Live-stock insurance in Germany. Part II. Measures taken by the State and the results obtained. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(9): 87-122. September 1911. 280.29 In83

"...nearly all the Governments of the important States of the German Confederation have tried to solve the problem of live-stock insurance by granting subsidies, or by taking the organisation of it on themselves."

In the Kingdom of Prussia, the efforts of those who wanted this question regulated by law have not been attended with success.

"It is consequently the private livestock insurance companies which assume the responsibility of the insurance in localities where the farmer finds it advantageous. In addition to these, there are thousands of little local companies for live-stock insurance which establish a certain equilibrium in serious cases of loss.

"The agricultural co-operative societies have also begun to accumulate funds of subsidies by voluntary contributions for the losses which touch the live-stock owners..."

803. International institute of agriculture. A memoir on the transference to the State of the insurance of live stock raised for slaughter. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(10): 31. October 1917. 280.29 In83

Summarized from Illustrierte Landwirtschaftliche Zeitung. v. 37, no. 62, Aug. 4, 1917. 18 Il6 (not seen)

This is a memoir on the foundation of public institutions for the insurance of live stock kept for slaughter in the provinces of Prussia. The scheme will be realized by means of the Prussian federations concerned with trade in live stock. Costs of administration will reach at most a total of 10 per cent. of premiums in the case of the federations, whereas in that of private organizations 25 per cent. must be allowed for them.

804. International institute of agriculture. A new law on horned cattle insurance in the Grand Duchy of Baden. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(11-12): 132-161. October-December 1911. 280.29 In83

The text of the law is given. It was promulgated to increase the number of mutual societies to be reinsured with the State Institute of the Grand Duchy of Baden. Statistics showing the development of the mutual societies and of the State Institute are shown from 1893 to 1910.

805. International institute of agriculture. The principal federation of societies for the insurance of cattle in East Prussia. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(1): 33-42. January 1917. 280.29 In83

"This federation was...founded on 11 November 1913 by the union of sixteen societies, and after having freed itself from the guardianship of the Chamber of Agriculture it reached the important position of an independent enterprise, deriving profits from its reinsurance fund and the subsidies allotted to it by the Chamber of Agriculture and the province, in the form of sums assigned to administrative ends."

The Federation makes a point of insuring cattle up to their full value, because only thus can the economic aim be fully realized.

806. International institute of agriculture. Results obtained by the most important mutual societies for insuring livestock in 1916. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(11): 27-32. November 1917. 280.29 In83

Summarized from Wallmanns Versicherungs-Zeitschrift 51st yr., v. 2, no. 93. Aug. 30, 1917. (not seen)

Republished in Econ. World 101: 169. 1918. (286.3 M34) with title "Livestock Insurance in Germany in 1916."

Aside from the Perleberger, which has transformed itself into a stock company, live stock insurance in Germany is in the hands of mutual institutions. The statistics given concern the twenty-five most important of these.

807. International institute of agriculture. Sale of butchers' beasts and insurance of butchers' beasts. [Germany] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(5): 137-151. May 1911. 280.29 In83

"The insurance of butchers' beasts is connected with losses resulting from meat being declared, according to the finding at the compulsory inspection at the shambles, either quite unserviceable, or only fit for sale under certain restrictions."

808. Rocca, Giuseppe. Local mutual livestock insurance societies in the Kingdom of Prussia. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(7): 55-71. July 1915. 280.29 In83

As a rule the local mutual societies only undertake the risk of death of livestock and not the risk of slaughter due to confiscation because of disease. Admission to such societies is allowed every owner of livestock except wholesale dealers, butchers and those owners who prove to be neglectful of their animals. Administration is in the hands of the board of management and the meeting of members.

Each member is obliged to insure all the animals of one species such as horned cattle, horses, etc., which he possesses in the district in which the society works. The insured animals are examined by qualified experts and the value fixed by them will be the sum insured. The societies are maintained by the entrance fees of members and their annual contributions. Entrance fees are paid either only by new members on their admission or on each new animal insured. Two systems are in vogue for the annual contributions or premiums - in one, provisional premiums are required with the reserve, in case of need, of the exaction of supplementary premiums. The second is the system of levy.

Statistics show the development of these local mutual societies in Prussia.

809. Saxony. Landesgesundheitsamt. II. abteilung. Bericht über das veterinärwesen...v. 13-72/73, 1856/57-1927/28. 41.9 Sa9

V. 1-56, 1856-1911 issued by the Kommission für das veterinärwesen. Vol. 45, 1900 to date contain the annual reports of the government insurance of slaughter animals in Saxony. The title of the report is Geschäftsbericht der Anstalt für Staatliche Schlachtviehversicherung...v. 59, 1914 to date contain the reports of the state in-

surance of horses (Staatliche Pferdeversicherung)

For additional references to the insurance of slaughter animals in Saxony see the index under Schlachtviehversicherungen, and Schlachtviehversicherung auf Schlachthöfen. (The Index to v. 1-50, 1856-1905 is bound with v. 52-54, 1907-1909).

810. Strobl, M. von. Ueber rindviehversicherung. Wiener Landwirtschaftliche Zeitung 52(25): 213-215. 1902. 19 W63

Summarized in Gt. Brit. Bd. Agr. Jour. 9: 60-64. 1902. 10 G79J

"...the necessity of small societies operating in a limited area was realized; but, in order to avoid the disadvantages of small independent groups, they have been affiliated to a central organisation in such a way that part of the risk is borne by the local society, and the remainder by the whole organization. Such associations are now being recognized by, and receive assistance from, the Government or provincial administration of some German States and in Austria. Provision was first made for this form of live stock insurance in Baden by a law passed in 1890. Bavaria followed with similar legislation in 1896; and several provinces in Austria have imitated these German States, the first association to be established there being the Provincial Cattle Insurance Office for lower Austria.

"Five years have now elapsed since the Bavarian Cattle Insurance Office commenced operations, and an account of its constitution, and of the results obtained during that period, has been contributed by H. Ehrlich to the Deutsche Landwirtschaftliche Presse from the official reports of the institution."

811. Weilandt, C. Wie gründet und seitet man einen viehversicherungsverein. Deutscher Landwirtschaftsrat. Archiv 34: 719-802. 1910. 18 D483

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social. Intel. 1(1): 96. September 1910. (280.29 In83) from which the following statement is taken:

"The author recommends local societies for the insurance of cattle; it would be desirable that there should be one in each locality. A set of model rules and forms for keeping the accounts are included in the work."

"This paper discusses the economic significance of live-stock insurance, forms of organization, different kinds of insurance, propositions and preparations for the establishment of societies, premiums, reserve funds, by-laws and regulations, registering the stock, bookkeeping, annual reports and accountings, and other data relating to the organization and work of such societies." - Expt. Sta. Rec. v. 23, 1910, p. 796.

Great Britain

812. B., S. L. Farmer and foot-and-mouth disease. New Statesman 25: 7-8. Apr. 18, 1925. AP4 N64

The author thinks that the report of the Departmental committee appointed to consider the foot-and-mouth disease outbreaks of 1923-24 makes out a complete case for Compulsory National Insurance in Great Britain.

813. Churchill, A. W. A practical treatise on live stock insurance. 76pp. London, Post Magazine and Insurance Monitor, Ltd., 1928. 284.6 C47
Deals chiefly with insurance of the horse and the physical risks that should be considered. Types of policies are described for the insurance of the horse and other live stock.

814. Diggle, J. H. Cow and pig clubs in Lincolnshire. Et. Brit. Bd. Agr. Jour. 12: 82-87. 1905. 10 G79J

"The mutual insurance of live stock is a form of co-operation which finds much favour amongst small holders and cottagers in agricultural districts where small holdings and allotments are plentiful, the cow and the pig being the two domestic animals principally concerned. In South Lincolnshire, for instance, in almost every village and on the outskirts of such market towns as Boston and Spalding, prosperous Pig Clubs exist. Cow clubs are not so numerous, dairying having declined of late years owing to the great development of potato growing in the district.

The methods of these clubs are described in detail.

815. Gt. Britain. Board of agriculture and fisheries. Insurance of live stock in Great Britain. Gt. Brit. Bd. Agr. Jour. 15: 572-579. 1908. 10 G79J

"One of the oldest forms of co-operation in this country is the mutual insurance of live stock in the form of what are known as cow and pig clubs..." These clubs are described in detail.

816. Gt. Britain. Board of agriculture and fisheries. Insurance of poultry. Gt. Brit. Bd. Agr. Jour. 11: 44-45. 1904. 10 G79J

"...the Utility Poultry Club has adopted a scheme for insuring the poultry and the appliances of members of the club, of which the following are the main features:

"The risks covered by this form of insurance embrace losses by fire, theft, burglary, storms, floods, seizures by foxes, and accidental death. The rates are inclusive of all kinds of stock (fowls, ducks, geese, turkeys, pheasants, partridges), and also all the plant necessary for poultry keeping (bins, brooders, coops, incubators, fattening sheds, machines, &c). The poultry must be in enclosed runs, or reasonable care taken to guard against loss by theft or foxes.

"The rates of premium charged to members of the club are 3 per cent, if the total value does not exceed £500, 2 1/2 per cent if the value does not exceed £800, and 2 per cent for higher sums."

817. Gt. Britain. Board of agriculture and fisheries. Mutual insurance of live stock. Gt. Brit. Bd. Agr. and Fisheries, Leaflet 221, 7pp. 1909. 10 G79L

The methods of establishing mutual societies for the insurance of pigs and cattle against loss from disease and other causes, with recommendations relating to rules for the best management of such societies, are given in this leaflet. In 1905 there were 1,021 pig clubs in England with fewer cow clubs. The oldest registered cow club is one near Ormskirk in Lancashire, established in 1807.

818. Gt. Britain. Board of trade (Labour department). Report on industrial and agricultural cooperative societies in the United Kingdom, with statistical tables. 273pp. London, H. M. Stationery off., 1912. 280.29 G793R
Table XLII, p. 76, Cattle and Pig Insurance Societies, 1899-1909, contains statistics showing membership, receipts, expenditures, etc., of these societies.
pp. XLVI-L deal with co-operative insurance, and include a brief section relating to cattle and pig insurance societies.
819. International institute of agriculture. A successful horse and cattle insurance club in Cambridgeshire. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(12): 63-65. December 1915. 280.29 In83
This is a note on the working of the Haddenham Cattle Insurance Club.
820. Jones, Arthur. Live stock insurance. Scot. Jour. Agr. 11(3): 297-303, 414-420. 1928. 10 Sco82So
This article discusses cattle insurance, horse insurance, butchers' and auction mart insurance associations, cow and pig clubs, and mortality among cattle, horses, sheep and pigs.
821. Lockwood, G. Live stock insurance as developed in Great Britain. Econ. World 115: 780-783, 818-819. 1925. 286.8 M34
"A lecture delivered before the Insurance institute of Manchester, England, on January 27, 1925."
Livestock insurance in Great Britain refers principally to insurance of horses and cattle. There are records of the insurance of horses as early as 1718. Some of the different classes of insurance of horses and cattle are referred to and it is urged that such insurance be extended.
822. Lornie, W. S. Live stock claims. Post Mag. and Insurance Monitor 90: 581-584. Mar. 23, 1929. AP4.P75 (not seen)
823. The origin and development of livestock insurance. Post Mag. and Insurance Monitor 89: 2151-2153. Nov. 3, 1928. AP4.P75 (not seen)
824. T., B. C. Co-operative insurance of live stock. Jour. Agr. and Hort. (Quebec) 23: 110, 134. December 1919-January 1920. 7 J82J
A description of livestock insurance in England through the pig and cow club.
825. Wilson, Sir James. The co-operative insurance of live-stock in England and Wales. Roy. Statis. Soc. Jour. 77(2): 145-158. January 1914. 251 R81J
Statistics are given of the pig clubs and the cow insurance societies of England and Wales. The rules of the societies are stated. The local societies are reassured in the Agricultural and General Co-operative Insurance Society, Limited. In the discussion following the paper the author states that the English societies receive no support at all from the government and he added "It was very interesting to see how they had grown up spontaneously in each little village, and had worked out their own experience. Having

collected that experience, they now hoped they would be able to help other villages to follow the example of those which had led the way so successfully."

Cattle

826. Gt. Britain. Board of agriculture and fisheries. Cooperative agricultural societies in the United Kingdom. Gt. Brit. Bd. Agr. Jour. 17: 140-143. 1910. 10 G79J
Returns of the cattle insurance societies for 1908, in comparison with similar data for the 10 preceding years, are reported and discussed.
827. Gt. Britain. Board of agriculture and fisheries. Co-operative cattle insurance societies, 1902-1905. Gt. Brit. Bd. Agr. Jour. 14: 112. 1907. 10 G79J
A table, reprinted from the Labour Gazette, April 1907, shows membership, receipts, expenditures and total funds of these societies.
828. Gt. Britain. Board of agriculture and fisheries. 'Co-operative cow insurance societies in England and Wales. Gt. Brit. Bd. Agr. Jour. 21: 945-948. 1915. 10 G79J
Summarized in Internat'l. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(2): 67. February 1915. 280.29 In83
Statistics show the business carried on by 116 of these societies. There were 4,387 members, insuring 10,955 cows and calves.
829. Gt. Britain. Board of agriculture and fisheries. Co-operative cow insurance societies in 1910. Gt. Brit. Bd. Agr. Jour. 19: 116-124. 1912. 10 G79J
"The following statistics relate to the 22 co-operative societies in England and Wales, dealing with the insurance of cows and calves only, which were registered under the Friendly Societies Acts on December 31st, 1910. Besides these there are a considerable number of unregistered societies of a similar character, generally known as "cow clubs," but statistics regarding them are not available.
Pp.763-773 describe the work of these societies in 1911.
830. Gt. Britain. Board of agriculture and fisheries. Co-operative cow insurance societies in 1912. Gt. Brit. Bd. Agr. Jour. 20: 911-915. 1914. 10 G79J
Statistics show the working of the 22 co-operative cow insurance societies which are registered under the Friendly Societies Act.
831. Gt. Britain. Board of agriculture and fisheries. Coveney new cattle club. Gt. Brit. Bd. Agr. Jour. 21: 1145, 1148-1149. 1915. 10 G79J
This society was founded in 1884 and registered under the Friendly Societies Act in 1891. In 1914 there were 24 members insuring 75 cattle and from 45 to 50 horses. It has a reserve fund of £365. Premium rates vary with the kind of livestock.
832. Gt. Britain. Board of agriculture and fisheries. Cow insurance clubs. Gt. Brit. Bd. Agr. Jour. 29: 566-567. 1922. 10 G79J
A description of the Moulton Chapel Cow Insurance Club, which is one of the best examples of a successful cow insurance club,

having been run continuously for 38 years entirely by small cow-keepers living within a radius of a few miles of Moulton Chapel.

833. Gt. Britain. Board of agriculture and fisheries. Friskney cow insurance society. Gt. Brit. Bd. Agr. Jour. 20: 58-59. 1913. 10 G79J
This society, "The Farmers', Tradesmen's and Cottagers' United Cow Club" was started in 1853. At the end of 1911, it had 20 members and insured 104 cows. An entrance fee of 7s 6d is charged for each cow insured and the premium is 6d. per month. The reserve fund amounts to £67.
834. Gt. Britain. Board of agriculture and fisheries. Haddenham cattle insurance club. Gt. Brit. Bd. Agr. Jour. 22: 694-696. 1915. 10 G79J
This club was founded in 1888, had in 1915, 122 members, insures both horses and cattle, but has operated at a loss. The entrance fee is 2s. for a horse, 1s. 6d. for a cow. Subscription rates are 4d. per month for a cow and 6d. for a horse.
835. Gt. Britain. Board of agriculture and fisheries. Hammer cow insurance society. Gt. Brit. Bd. Agr. Jour. 20: 432-435. 1913. 10 G79J
This society, formed in 1862, in 1912 consisted of 274 members and insured 1,014 cows and 262 calves. An entrance fee of 1s. 6d. is charged for each cow with a premium of 4s. a year; for each calf, an entrance fee of 6d., and a premium of 3s. a year. The insurance fund is £429. The experience of this society has been less favorable than that of other similar societies in the vicinity.
836. Gt. Britain. Board of agriculture and fisheries. Model rules for an unregistered rural co-operative cow insurance society. 11pp., London, H. M. Stationery off. 1914. HG9968.L77A4
837. Gt. Britain. Board of agriculture and fisheries. Moulton Chapel cow insurance club. Gt. Brit. Bd. Agr. Jour. 20: 730-731. 1913. 10 G79J
This club was formed in 1884 and at the end of 1912 had 124 members, insuring 274 cows. An entrance fee of 2s. 6d. is charged for the first cow insured and 1s. for each additional cow. A premium of 6s. per annum is paid. The club pays three-fourths of the market value of any cow that dies from disease or accident.
838. Gt. Britain. Board of agriculture and fisheries. Newcastle, Gateshead and District Butchers' cattle insurance society. Gt. Brit. Bd. Agr. Jour. 20: 1011-1014. 1914. 10 G79J
Historical sketch of a mutual society for insurance against epidemic diseases among butchers' cattle. Founded in 1892, it is confined to members of the Butchers' Association and was registered in 1900 under the Friendly Societies Act. The premium paid varies with the class of cow insured.
839. Gt. Britain. Board of agriculture and fisheries. The oldest cattle insurance society. [The Farmers' united cow club, Mawdesley] Gt. Brit. Bd. Agr. Jour. 20: 335-336. 1913. 10 G79J
This club was started in the year 1807 and in 1912 consisted of 18 members insuring 33 cows. An entrance fee of 6d. per cow is charged and a premium of 6s. per cow per annum. A reserve fund of £37 has been accumulated.

840. Gt. Britain. Board of agriculture and fisheries. Prees cottagers' cow club. Gt. Brit. Bd. Agr. Jour. 19: 388-392. 1912. 10 G79J

This society is composed of owners of small farms in Shropshire, England, who have, since 1838, run a successful system of live-stock insurance, under which the members in return for a payment of 4s. 2d. per cow per annum receive the value up to £12 for every insured cow that dies of disease or accident. A reserve fund of £1,040 has accumulated, which secures them against having to meet heavy losses.

On pp. 1035-1036 is an additional note regarding this club.

841. Gt. Britain. Board of agriculture and fisheries. Soham cattle club. Gt. Brit. Bd. Agr. Jour. 21: 848-852. 1914. 10 G79J

This club was formed in 1866 and registered under the Friendly Societies Act in 1875. In 1914 it consisted of 180 members. The reserve fund is fixed at £600.

842. Gt. Britain. Board of agriculture and fisheries. Wem cow club. Gt. Brit. Bd. Agr. Jour. 19: 946-947. 1913. 10 G79J

"In 1866 a number of small holders formed 'the Wem Cow Club,' which was registered under the Friendly Societies' Act in 1871, the object of the Society being 'to assure against loss by death of neat cattle from disease or otherwise.' The number of members has during the last ten years increased from 58 to 68, and the number of animals insured from 164 to 244."

843. Gt. Brit. Board of agriculture and fisheries. Whixall cow insurance society. Gt. Brit. Bd. Agr. Jour. 20: 247-249. 1913. 10 G79J

In 1842 a cow insurance society was formed at Whixall and registered in 1857 under the Friendly Societies Act by the name of "The Cow Club held at Whixall." It is now the largest registered Cow Insurance Society in England and Wales and at the end of 1912 had 298 members and insured 1,395 cows and calves. A member pays 1s. per cow as entrance fee and 1s. per quarter as premium for each cow; for a calf he pays 6d. entrance fee and 9 d. per quarter as premium. The insurance fund amounted to £1,340 at the end of 1912.

844. Insurance of milch cows. Irish Homestead 23: 597-598. 1916. 10 Ir43

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Agr. Econ. and Sociol. 7(12): 58-59. December 1912. 280.29 In83

There is very little cooperation for insurance of live stock in Ireland. An exception is found at Whitecross, where Mr. MacDermott, the manager of the Whitecross society, has devised an original method of cow insurance. The contribution is fixed annually and is based on the value of the milk supplied by each member. The premiums are deducted monthly from the cheques for milk supplied to the creamery. The scheme has been very successful.

845. International institute of agriculture. Mutual cattle insurance in England and Wales. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(10): 53-61. October 1915. 280.29 In83

"We shall confine ourselves to dealing with the form of organisation known as a Cow Club, as this is the only method of mutual cattle insurance at present in operation in the country of sufficient importance to be considered at length. It should be noted that in

these clubs insurance is practically confined to milking cows and calves; fattening animals and young store stock are not dealt with except in the case of a very few and exceptional instances. In regard to horse insurance we shall only include those cases where this branch of work is dealt with in the same club as cattle insurance."

These clubs insure their members against loss of animals through disease or accident by creating a fund built up from small regular insurance contributions paid by the members in respect of each animal insured. When an animal dies the owner receives compensation calculated in proportion to the value of the animal and usually a fraction of the full market value.

The Prees Cottagers' Cow Club which was formed in 1838 and is one of the most successful is described as an example.

Horses

846. Charleton, W. L. Co-operative horse insurance. Gt. Brit. Bd. Agr. Jour. 14: 275-278. 1907. 10 G79J

"Not much has been done up to the present time to apply co-operative principles in any systematic manner to the Insurance of Live Stock in Great Britain and Ireland. There are in existence certain commercial companies which have been established for the purpose of enabling owners of stock to insure their property, but these are in no sense co-operative, and the premiums do not encourage great advantage being taken of their existence by smaller farmers.

"Many instances are to be found where material benefit has been derived locally by the formation of so-called 'cow clubs' and 'pig clubs'..."

The Newark Horsekeepers' Insurance Company, Limited, is described in detail as an example of a small mutual which has been successful.

847. Gt. Britain. Board of agriculture and fisheries. Bedworth co-operative horse insurance society. Gt. Brit. Bd. Agr. Jour. 20: 55-58. 1913. 10 G79J

This society, formed in 1896, at the end of 1912 had 87 members and insured 109 horses at a total value of £2,564. The entrance fee for each member is 3s. 6d. with an annual contribution of £1 1s. 8d. A reserve fund of £300 has been accumulated.

848. Gt. Britain. Board of agriculture and fisheries. Co-operative horse insurance societies. Gt. Brit. Bd. Agr. Jour. 23: 279-286. June 1916. 10 G79J

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(9): 49-65. September 1916; 7(10): 37-48. October 1916. 280.29 In83

There are 15 of these societies in England and none in Wales. Statistics show the amount of business done by them.

849. Gt. Britain. Board of agriculture and fisheries. Newark horsekeepers' insurance company, limited. Gt. Brit. Bd. Agr. Jour. 21: 644-651. 1914. 10 G79J

This company was formed in 1880 and in 1898 was made a limited liability company. The rate charged is approximately 5 5/6 per

cent per annum on the market value of the horse. The average number of horses insured is 170.

Pigs

850. Ashby, A. W. Tyso pig insurance society. Co-op. in Agr. 7: 29-30. 1913. 280.28 C782

This society was formed in 1891 for the mutual insurance of pigs. The society is governed by a Committee, members of which act as inspectors and valuers. Under a ruling of 1894, all pigs are to be insured before they become three months of age or within twenty-eight days after purchase.

851. Gt. Britain. Board of agriculture and fisheries. Bredon pig club. Gt. Brit. Bd. Agr. Jour. 19: 582-584. 1912. 10 G79J

The Bredon Pig Club, begun in 1878 for insurance against loss of pigs, now has 90 members, a reserve fund of £155, all at a cost to members of 2s. 6d. entrance fee, 2s. 2d. a quarter for four years, and 8d. per annum to the management fund.

852. Gt. Britain. Board of agriculture and fisheries. Colne pig insurance association. Gt. Brit. Bd. Agr. Jour. 20: 1107-1109. 1914. 10 G79J

This society was founded in 1906 and in 1911 had 67 members insuring 728 pigs. An entrance fee of 6d. and an annual subscription of 1s. 6d. are charged. Net assets in 1912 were £17 6s. 6d.

853. Gt. Britain. Board of agriculture and fisheries. The Claverdon and District pig assurance society. Gt. Brit. Bd. Agr. Jour. 20: 339. 1913. 10 G79J

At the end of 1912 this society had 38 members and insured 39 pigs. An entrance fee of 6d. is charged and an additional fee of 6d. for each pig insured with a premium of 3d. per quarter for each pig. The amount of the reserve fund at the end of 1912 was £31.

854. Gt. Britain. Board of agriculture and fisheries. The co-operative insurance of pigs. London, 1914. (not seen)

A review of this pamphlet in the Bulletin of the Co-operative Reference Library, The Horace Plunkett House, Dublin, v. 1, no. 2, pp. 47-49. August 1914, reads in part as follows:

"This is a pamphlet containing the results of an investigation carried out by the Board of Agriculture and Fisheries into the working of Co-operative Pig Insurance Societies in England...The societies in England seem to have had their origin in spontaneous local effort, and are analogous to similar forms of mutuality in English villages. Accordingly, the rules and premium rates of the societies, or 'clubs' as they call themselves, show some differences in different localities. Only 33 societies are registered under the Friendly Societies Act. These have a membership of over 1,000, with pigs insured to the number of 3,000. The unregistered societies number 818, and have a membership of 30,000, with 54,000 pigs insured.

"The actuarial basis of this form of insurance does not seem to have been worked out by all these societies, some of them asking premiums which do not cover the average total loss in a year.

Their reserve fund, however, is very large, and they are enabled to maintain themselves in a strong financial position, although on a wrong basis."

The reviewer quotes rates commonly applied in England and suggests variations which might be followed in establishing pig clubs on a sound financial basis in Ireland.

855. Gt. Britain. Board of agriculture and fisheries. Co-operative pig insurance societies in England and Wales. Gt. Brit. Bd. Agr. Jour. 21: 1052-1056. 1915. 10 G79J

Statistics show the business carried on by 1,080 of these societies.

856. Gt. Britain. Board of agriculture and fisheries. The Hand in Hand pig club, Spalding. Gt. Brit. Bd. Agr. Jour. 20: 820-822. 1913. 10 G79J

This club, which is one of the most successful of the unregistered clubs, had 48 members in 1911, insuring 72 pigs. An entrance fee of 1s. per pig and an insurance contribution of 1d. per week for each pig insured, are charged. The insurance fund amounted to £25 in 1911.

857. Gt. Britain. Board of agriculture and fisheries. Kemerton and Overbury pig club. Gt. Brit. Bd. Agr. Jour. 19: 209-214. 1912. 10 G79J

"In 1887 the small pig-owners of these two parishes...formed a club 'for the insurance and relief of each of the members who has the misfortune to lose a pig'; and had it registered as a 'cattle insurance society' under the Friendly Societies Act. It now consists of eighty-six members... It insures 112 animals..."

Statistics show the business done by the Club from 1902 to 1911.

858. Gt. Britain. Board of agriculture and fisheries. The management of a pig club. Gt. Brit. Bd. Agr. Jour. 19: 944-945. 1913. 10 G79J

859. Gt. Britain. Board of agriculture and fisheries. Model rules for a Pig insurance society. Gt. Brit. Bd. Agr. Jour. 20: 1017-1018. 1914. 10 G79J

The rules are not reproduced here but were issued in separate form by the Board of Agriculture.

860. Gt. Britain. Board of agriculture and fisheries. Pig clubs in England and Wales in 1910. Gt. Brit. Bd. Agr. Jour. 19: 203-209. 1912. 10 G79J

"There are in England and Wales over a thousand co-operative societies for the insurance of pigs, generally known as Pig Clubs... The great majority of them are unregistered, and maintain themselves simply as private associations of individuals, without any legal standing or outside help..."

"At the end of 1910, only 32 Pig Clubs were registered, and detailed statistics are available for 31 of these, of which 16 are in Lincolnshire, and 5 in Gloucestershire while the others are scattered over seven counties..."

Pp. 679-691 deal with the work of these clubs in 1911.

861. Gt. Britain. Board of agriculture and fisheries. Pig insurance clubs in 1912. Gt. Brit. Bd. Agr. Jour. 20: 721-729. 1913. 10 G79J
"At the end of 1912 there were in operation thirty-three pig insurance societies registered under the Friendly Societies Act." Statistics show the business done by 31 of these societies.
862. Gt. Britain. Board of agriculture and fisheries. Welland High Bridge pig club, Spalding. Gt. Brit. Bd. Agr. Jour. 19: 1036. 1913. 10 G79J
"This is an unregistered Pig Club at Spalding in Lincolnshire, which has been in existence since 1897, and now consists of 48 members, mostly working-men, about half of them being employed on the railway. Only persons resident within two miles of the headquarters of the club are accepted as members."
863. Hollingworth, G. H. Pig and potato clubs in Gloucestershire. Gt. Brit. Bd. Agr. Jour. 28: 733-738. 1921. 10 G79J
Much of the business of the local pig clubs is connected with insurance. Though these clubs were started long before the War, it was in 1918 that they received their greatest impetus.
864. International institute of agriculture. Mutual pig insurance in England and Wales. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(10): 49-60. October 1914. 280.29 In83
The earliest society registered for the insurance of pigs under the Friendly Societies Act is that of Langworth in Lincolnshire in 1859. The pig industry is an important one in England and Wales and such insurance is necessary. This type of insurance business is conducted by commercial companies and by the typical pig insurance societies or Pig Clubs. The premium charged by the commercial companies is larger than that charged by the mutual societies so that the greater part of this insurance is carried out by the Pig Clubs. These clubs usually consist of a small number of men in somewhat poor circumstances, dwelling in a small area, who have formed themselves into a society for mutually insuring themselves against loss resulting from the death due to disease or accident of pigs insured with the society.
The rules and regulations under which these clubs operate are given in detail.
865. Lancaster, G. C. Facts on pig insurance. A means of protecting feeders against premiums that have to cover outrageous claims. Farmer and Stock-Breeder 49(2395): 1933. Sept. 2, 1935. 10 F228
The author expresses the opinion that there are only two methods of working the bacon pig insurance scheme successfully:
"(1) For the Pigs Marketing Board to run it from Thames House; or (2) To allow curers to deduct 6d. per pig from the farmer and then let them do as they wish."
The Danish method is described.
866. The Sutterton, Algarkirk, Fosdyke and Wigtoft Pig club. Coop. in Agr. 6: 192-193. 1912. 280.28 C732
This club was founded in 1866 and registered under the Friendly Societies Act in 1884. It has continued to prosper. A table shows the business carried on from 1902 to 1911.

Hungary

367. International institute of agriculture. Communal co-operative cattle insurance societies [Hungary] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(5): 154-155. May 1911. 280.29 In83

"For some years past, co-operative societies have been forming in several villages of Hungary for the mutual insurance of cattle against disease and death. All cattle farmers may become members of these mutual societies, on condition that they live within the territory over which the action of the society extends, and that they subscribe at least one share. The price of a share is 4 crowns, which may be paid in four instalments of 1 crown per year."

If the animal insured dies, the co-operative society pays 80% of the amount insured.

368. Pajor, Ignác. Livestock insurance in Hungary. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(10): 61-70. October 1914. 280.29 In83

Livestock insurance has been quite recently introduced into Hungary. The first attempt at organization of livestock insurance was made about 1869 when the "First Hungarian Mutual Livestock Insurance Society" was formed. It was dissolved six years later. The law of 1874 for the regulation of trade in livestock contained the first indication of livestock insurance under the form of compensation. The law of 1888 which raised the veterinary service of Hungary to the same level as that of other European countries contains provisions relating to livestock insurance.

Under this law, the State gives compensation as follows:

(a) Half the estimated value is given: 1. when the slaughter of the animal has been ordered by the authorities in the case of contagious disease other than pneumonia, glanders, etc.; 2. when the slaughter has been ordered on suspicion of glanders, pneumonia, etc. and the existence of the disease can only be ascertained after slaughter.

(b) Three fourths of the estimated value is given: 3. when the slaughter has been ordered in the case of other diseases than pneumonia, glanders, etc. and if after slaughter the disease can not be proved with certainty to have existed.

(c) The total estimated value is paid: 4. when slaughter has been ordered for any reason and the animal is afterwards proved to have been healthy.

Some amendments to these provisions are now in effect.

The organization of communal co-operative livestock insurance societies is described.

India

869. Chatterjee, A. C. Cattle insurance societies. Agr. Jour. India 11: 108-111. 1916. 22 Ag83

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(10): 49-50. October 1916. 280.29 In83

These societies have been in operation in Burma for five or six years and have been very successful. A brief account of their special features is here presented.

870. Co-operative insurance against the mortality of live-stock. 6pp. India. Mysore. Provincial Co-op. Conf. Proc. 3rd, 1913. (variously paged) 280.29 In2P

This paper is an Extract from the Proceedings of the Fifth Conference of Registrars of Co-operative Societies in India, 1911.

It recommends that villages of India which have successful co-operative credit societies, go a step further and organize co-operative insurance against loss of livestock. It is suggested that organizations follow the French system which provides for re-assurance of the village societies by the provincial unions, which are members of the Central Society of Re-assurance of the whole country. In France this system is subsidized by the government.

871. English, A. E. Cattle insurance in Burma. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(2): 50-54. February 1917. 280.29 In83

Cooperative cattle insurance societies were first formed in 1911. A central re-insurance society, the Upper Burma Central Co-operative Cattle Reinsurance Society, Limited, was registered in August 1915. Besides some fifteen honorary members, the membership consists of affiliated village cattle insurance societies. It receives half the premia paid to societies by members and insures half the risk undertaken by these societies.

In these village societies, membership is restricted. Valuations are made half-yearly by three experts. The premium rate is 5 per cent per annum payable half-yearly in March and September.

872. International institute of agriculture. Operations of societies for the insurance and reinsurance of cattle in 1916-17 in British India. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(5): 392-393. May 1918. 280.29 In83

Summarized from Statements showing progress of the co-operative movement in India during the year 1916-17. (not seen)

Statistical tables show business of co-operative insurance and Central reinsurance societies for the years 1916-17.

873. Mutual cattle insurance societies in Burma. 4pp. India. Mysore. Provincial Coop. Conf. Proc. 3d. (variously paged) 1913. 280.29 In2P
Points out the basic principles of mutual insurance societies and makes suggestions for forming such societies in Burma.

Italy

874. Costanzo, Giulio. Agricultural mutual insurance societies [Italy] Internatl. Inst. Agr. [Rome] Internatl. Rev. Agr. Econ. (n.s.) 4(4): 541-543. October-December 1926. 280.29 In83

Based on Statistica delle associazioni agrarie di mutua assicurazione costituite nel regno nel quinquennio 1920-1924. Bollettino del Lavoro e della Previdenza Sociale. January 31, 1926. (not seen); and Rocca, G. Le società mutue di assicurazione agricola.

Bollettino delle Assicurazioni, nos. 7-8. Apr. 30, 1926. (not seen)

This is a discussion of Livestock insurance societies in Italy.

875. Gt. Britain. Board of agriculture and fisheries. An Italian co-operative cattle insurance society. Gt. Brit. Bd. Agr. Jour. 22: 170-176. 1915. 10 G79J
- "There are in Italy 812 societies for the mutual insurance of cattle, and it is instructive to study the working and history of one of them, which was founded in 1907 at Ferentino in the Province of Rome." This society has been successful, having in 1913, 336 members.
876. International institute of agriculture. The first Autonomous provincial livestock reinsurance institute. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 5(7): 55-56. July 1914. 280.29 In83
- "Summarised from the Report of the Provincial Deputation of Alessandria April 29th, 1914."
- The object of this institute (Istituto Provinciale Autonomo di Riassicurazione del Bestiame) is insurance against loss of livestock by death through disease or accident. It is founded on mutual lines.
877. International institute of agriculture. How mutual cattle insurance is at present organised in Italy. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(1): 158-161. January 1912. 280.29 In83
- The mutual cattle societies are organized as follows:
- (a) Area of operations limited to a Commune or to several neighbouring Communes...; (b) fixed premium with (in exceptional cases) a levy, which must never exceed the premium itself; (c) premium and levy proportionate to the value and not to the number of animals insured; (d) compensation limited to 75 or 80% of the damage suffered in the case of the death of cattle; (e) exclusion from insurance of too young or too old animals, and exclusion also of the risks due to force majeure or to epidemic diseases."
878. International institute of agriculture. Mutual live stock insurance in the Trentino, Italy. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 12(11): 577-581. November 1921. 280.29 In83
- Summarized from Federazione Provinciale delle mutue bestiame della Venezia Tridentina. Relazione e rendiconto per il 2^o anno amministrativo (1 Novembre 1919-31 Ottobre 1920) 1921. (not seen)
- "...the Provincial Council...drew up in 1903 a very simple set of model rules and proposed that societies should be constituted in every commune where there were at least 25 members, with 100 animals to be insured. The premium is 1 per cent per annum, to be paid in advance in two half-yearly instalments: the society pays 80 per cent. in case of loss and leaves to the member the expense of the care of sick animals...The societies may re-insure in the Provincial Re-insurance Institute..."
- Progress of insurance of live stock under these rules is set forth in this report.
879. International institute of agriculture. New federations of mutual insurance societies. [Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(5): 167-169. May 1911. 280.29 In83
- "Communicated by the National Committee for Agricultural Mutual Insurance, Rome."

"In the Hail Insurance Meeting at Alessandria...President of the National Committee for Agricultural Mutual Insurance called attention to the fact that the existing Mutual Societies are to a large extent isolated, and showed the advisability of uniting them in Federations..." This is the principal object of this committee. Two Federations are already in progress - one among the mutual fire insurance societies, and the other a federation of mutual cattle insurance societies of Turin.

880. International institute of agriculture. The Provincial federation for the reinsurance of the mutual live stock societies of the province of Porto Maurizio [Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(9): 33-34. September 1917. 280.29 In83

Summarized from La Mutualità Agraria, no. 17, June 20, 1917. (not seen)

"This new federation has according to its by-laws the following objects: (a) the encouragement of the formation of local mutual societies, and of the adhesion to the federation of those already formed or in course of formation; (b) the direct or indirect assistance of federated mutual societies and the inspection of their administration and books; (c) the organization of an active propaganda in favour of preventive measures intended to combat the infectious diseases of live stock...; (e) the preparation of statistics, reports and all that can serve better to direct the work of insuring live stock; (f) the partial indemnification of the mutual federated societies for losses which may occur in any year owing to an excessive mortality among live stock due either to natural causes or to accidents."

881. International institute of agriculture. Towards a national institution of insurance and reinsurance of cattle destined for agriculture.[Italy] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(7): 559-560. July 1918. 280.29 In83

Summarized from La Mutualità Agraria, no. 12, Apr. 30, 1918. (not seen)

"On the 21st of last April there was held at Rome a conference organized by the Federazione fra Province e Comuni per l'Incremento della Zootecnica. Its object was to discuss the most urgent problems connected with this branch of rural economy. The report of Dr. Mario Casalini, manager of the Istituto Nazionale della Mutualità Agraria, which was entitled 'Towards a Powerful National Institution Insuring and Reinsuring Cattle Intended for Agriculture,' showed all the importance of solving, in view of the increased price of livestock and the necessity of building up anew the national capital in live stock, the problem of insuring such stock. A body like that contemplated has already taken the initiative in forming a strong central institution which would insure the live stock on large farms directly and reinsure the small mutual societies which are best adapted to insurance of this kind."

882. International institute of agriculture. The Tuscan Federation of mutual live stock societies. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(12): 59-60. December 1916. 280.29 In83

Summarized from L'Agricoltore Toscana no. 15, Sept. 30, 1916. (not seen)

In June, 1916, "a federation of mutual live stock societies was constituted at Florence, on the initiative of the Ufficio Regionale Toscano per le Mutualità Agraria, its aim being 'to stimulate, to render uniform and to co-ordinate, the action of the small local societies for the mutual insurance of live stock, with reference to improvement in zootechnical production and also partially to indemnify the federated mutual societies for mortality among live stock.'"

883. Italy. Laws, statutes, etc. Regio decreto 17 dicembre 1911 [n.1383] che proroga il termine e modifica le condizioni per la partecipazione al concorso nazionale a premi fra le associazioni mutue assicuratrici di bestiame agrario. Italy. Laws, statutes, etc. (1911) 5: 4706-4707. L.C. Law

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 3(5): 73. May 1912. 280.29 In83

Prizes were instituted with a view to the encouragement of institutions for insuring cattle and to give a new impulse to federation.

"In the distribution of prizes, preference was given to those societies which had adopted one of the two forms of mixed character, fixed shares (parts) and profit sharing, fixed shares (parts) and exceptional profit sharing, and which have besides a reserve fund, and have enforced veterinary inspection..."

884. Paci, C. La Federazione Toscana delle mutue bestiame [The Tuscan federation of mutual live stock societies] Report of 1st year of business (1 July 1916 to 30 June 1917) Florence, Ufficio Toscano della Mutualità Agraria, Florence. 1917 (not seen)

Summarized in Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(9): 26-30. September 1917. (280.29 In83) as follows:

"On 16 June 1916 this federation...was constituted on the initiative of the Ufficio Toscano della Mutualità Agraria or Tuscan Office of Agricultural Mutuality, with a reinsured capital of 658,063 liras.

"The aims of this new institution, which has happily survived its first year of business, are: (1) the union in a single body of local mutual live stock societies, without distinction of faith or politics; 2) the promotion, by advice and help, of the constitution of new societies for the mutual insurance of live stock and the perfection of their technique and administration; 3) the stimulation, standardization and coordination of the work of local mutual societies in improving zootechnical production and providing prophylactics; 4) the defence of the mutual federated societies against unjust fiscal taxation; 5) their partial indemnification for losses due to mortality among live stock."

885. Pirocchi, A. The mutual insurance of live stock intended for butchery. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 8(3): 48-50. March 1917. 280.29 In83

Summarized from La Mutualità Agraria no. 30, Nov. 30, 1916. (not seen)

"In Italy since the law on sanitation of 22 December 1888 has been applied, an attempt has been made to compensate for losses consequent on the sequestration of butchers' meat, by insuring the animals

with associations constituted on the principle of mutuality, by forming municipal insurance associations, or by insuring them with private joint stock societies..."

The organization of one of these, the slaughterhouse of Milan, is here described in detail.

Japan

886. Hirayama, Y. The live-stock insurance in Japan. 18pp., mimeogr. [Tokyo, 1936] Pam. Coll.

Mr. Hirayama, who is Secretary of the Bureau of Animal Industry, Dept. of Agriculture and Forestry of Japan outlines the history of live stock insurance which was already in existence before the restoration of Meiji in 1868. This system was known as 'Ko.' This insurance is now carried on under an Act of 1929. In June of that year a Section of Live-Stock Insurance was established in the Bureau of Animal Industry. The method of insuring live stock is described in detail.

887. Japan. Laws, statutes, etc. Kachiku hoken hô. (Loi n. 19, concernant l'assurance du bétail). - 27 mars 1929. - Kwampô (Journal Officiel) Japan, n. 671 (28 mars 1929) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 19: 793-810. 1929.
30.5 In82

Law no. 19 concerning insurance of live stock. Provisions are given in French.

888. Japan. Laws, statutes, etc. Kachiku hoken hô ni yoru kachiku hoken no mokuteki taru beki kachiku narabini kachiku hoken ho ni yoru kachiku sai-hoken no sai-hoken no kingaku oyobi sai-hoken ryô ni kwan suru ken. (Ordonnance impériale n. 263, concernant le bétail devant être l'objet de l'assurance du bétail, en vertu de la loi sur l'assurance du bétail et le montant, ainsi que le taux de la réassurance du bétail, aux fins de la loi sur l'assurance du bétail). - 22 août 1929. - Kwampô (Journal Officiel) Japan, n. 796 (23 août 1929) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 19: 811. 1929.
30. 5 In82

Relates to livestock insurance.

889. Japan. Laws, statutes, etc. Kachiku hoken hô shikô kijitsu. (Ordonnance impériale n. 262, portant la date d'application de la loi sur l'assurance du bétail). - 22 août 1929. - Kwampô (Journal Officiel) Japan, n. 796 (23 août 1929) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 19: 810-811. 1929.
30.5 In82

Imperial ordinance no. 262 concerning the date of application of the law covering the insurance of live stock is given in French.

890. Japan. Laws, statutes, etc. Kachiku hoken hô shikô kisoku. (Arrêté n. 19 du Ministère de l'agriculture et des forêts portant le règlement d'application de la loi sur l'assurance du bétail). - 23 août 1929. Kwampô (Journal Officiel) Japan, no. 796 (23 août 1929) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 19: 811-818. 1929.
(30.5 In82) in which regulations concerning the application of the law relating to the insurance of live stock are given in French.

891. Japan. Laws, statutes, etc. Kachiku hoken hô shikô kisoku chû kaisei. (Arrêté n. 6 du Ministère de l'agriculture et des forêts amendant l'arrêté n. 19 de 1929 (1) du même ministère, portant le règlement d'application de la loi sur l'assurance du bétail) - 15 avril 1935. - Kwampô (Journal Officiel) Japan, n. 2482 (15 avril 1935) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 25: 662. 1935. 30.5 In82
Regulations relating to the livestock insurance law.
892. Japan. Laws, statutes, etc. Kachiku hoken kumiai eisei shisetsu josei kisoku. (Arrêté n. 11 du Ministère de l'agriculture et des forêts portant le règlement concernant l'allocation de subventions en vue de promouvoir l'institution d'installations sanitaires par les associations mutuelles d'assurance du bétail). 26 mai 1934. - Kwampô (Journal Officiel) Japan, n. 2218 (26 mai 1934) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 24: 668. 1934.
30.5 In82
Regulation concerning the allocation of subsidies with view to promote sanitary installations through the mutual live-stock insurance associations."
893. Japan. Laws, statutes, etc. Kachiku hoken kumiai gijutsu-in setchi hojo kisoku. (Arrêté n. 27 du Ministère de l'agriculture et des forêts, portant des règlements visant l'allocation de subventions pour l'institution d'experts aux sociétés d'assurance du bétail). - 23 octobre 1929. - Kwampô (Journal Officiel) Japan, n. 845 (23 octobre 1929). Internatl. Yearbook Agr. Legis. 19: 818-819. 1929.
30.5 In82
Provisions of the law concerning the allocation of subsidies to livestock insurance societies are given in French.
894. Japan. Laws, statutes, etc. Kachiku hoken kumiai tôki toriatsukai tetsuzuki. (Arrêté n. 25, portant la procédure concernant l'enregistrement des associations d'assurance du bétail). - 28 juin 1929. - Kwampô (Journal Officiel) Japan, n. 748 (28 juin 1929) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 825. 1929.
30.5 In82
Concerns the registration of societies for the insurance of live stock.
895. Japan. Laws, statutes, etc. Kachiku sai-hoken shinsa-kwai kitei. (Ordonnance Impériale n. 171 portant le règlement concernant la Commission d'examen des réassurances du bétail) - 4 juillet 1931. - Kwampô (Journal Officiel) Japan, n. 1354 (6 juillet 1931) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 21: 805. 1931.
30.5 In82
Regulations concerning the commission for the examination of the reinsurance of livestock.
896. Japan. Laws, statutes, etc. Kachiku sai-hoken shinsa-kwai kitei chû kaisei no ken. (Ordonnance Impériale n. 276 modifiant les règlements concernant la Commission d'examen des réassurances du bétail) - 20 septembre 1935. - Kwampô (Journal Officiel) Japan, n. 2618 (21 septembre 1935) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 25: 662. 1935.
30.5 In82

Regulations concerning a Commission to investigate livestock reinsurance.

897. Japan. Laws, statutes, etc. Kachiku sai-hoken shinsa-kwai kitei shikô kisoku. (Arrêté n. 15 du ministère de l'agriculture et des forêts portant les règlements d'application du règlement concernant la Commission d'examen des réassurances du bétail). - 6 juillet 1931. - Kwampô (Journal Officiel) Japan, n. 1354 (7 juillet 1931) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 21: 805. 1931. 30.5 In82
Regulations concerning the Commission for the examination of the reinsurance of livestock.

898. Japan. Laws, statutes, etc. Kachiku sai-hoken tokubet su kwaikei kisoku. (Ordonnance impériale n. 33, portant le règlement concernant le compte spécial pour la réassurance du bétail). - 30 mars 1929. - Kwampô (Journal Officiel) Japan, n. 674 (1^{er} avril 1929) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 824. 1929.
30.5 In82
Regulation concerning the special report on the reinsurance of livestock.

899. Japan. Laws, statutes, etc. Shôwa 4 nen chokurei dai 263 gô kachiku hoken hô ni yoru kachiku hoken no mokuteki taru beki kachiku narabini kachiku hoken hô ni yoru kachiku sai hoken no saihoken kingaku oyobi saihokenryô ni kwan suru ken chû kaisei no ken. (Ordonnance impériale n. 163, amendant l'ordonnance impériale n. 263 de 1929, concernant le bétail devant être l'objet de l'assurance du bétail, en vertu de la loi sur l'assurance du bétail et la somme réassurée ainsi que le taux des primes de la réassurance du bétail aux fins de la loi sur l'assurance du bétail). - 12 juin 1934. - Kwampô (Journal Officiel) Japan, n. 2233 (13 juin 1934) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 24: 668. 1934.
30.5 In82
Concerns the insurance and reinsurance of livestock.

900. Japan. Laws, statutes, etc. Taishô 14 nen shikô shorei dai 20 gô chû kaisei. (Arrêté n. 24 du Ministère de la justice amendant l'arrêté n. 20 de 1925, du même Ministère concernant l'enregistrement des associations d'assurance du bétail). - 28 juin 1929. - Kwampô (Journal Officiel) Japan, n. 748 (28 juin 1929) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 19: 825. 1929.
30.5 In82
Concerns the registration of societies for the insurance of livestock.

Netherlands

901. Gt. Britain. Board of agriculture and fisheries. The experience of animal insurance societies in Holland. Gt. Brit. Bd. Agr. Jour. 20: 628, 629. 1913. 10 G79J
This article presents notes and statistics illustrating the experiences of animal insurance societies in Holland in 1911, and

makes comparisons with the experience of similar societies in England for the same year.

902. Leopold, H. R. M. Insurance against mortality among livestock. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(6-7): 372-376. June-July 1919. 280.29 In83

"Throughout the greater part of Holland the peasants' capital consists almost entirely of live stock; and since live stock is subject to mortality and sickness it would seem that insurance should have a large development, especially in this country in which the peasants generally know well how to look after their own interests. But the facts do not justify this conclusion. Insured persons are comparatively not numerous, and the organization of the societies is weak..."

"In so far as is known, the first Dutch mutual society which proposed to indemnify peasants for the death of their livestock were founded between 1830 and 1833 in the provinces of Overijssel and Guelders...It was only from 1880 onwards - a time of crisis for Dutch agriculture - that insurance against mortality among live stock assumed a larger development..."

Statistical data show the development of these mutual societies. There is no central organization and the greatest variety reigns as to the payment of premiums, the amount of benefits, the rates and contributions.

903. Netherlands. Centraal bureau voor de statistiek. Jaarcijfers 1881-date. 'S. Grovenhage 259 N38
Statistics of mutual live stock insurance societies are included.

904. Netherlands. Departement van landbouw, nijverheid en handel. Onderlinge veeverzekeringen in 1919. (Assurances mutuelles contre la mortalité du bétail en 1919) Netherlands Departement van Landbouw, Nijverheid en Handel. Verslagen en Mededeelingen. 1921, no. 3, pp. 73-74. S239 A21

Statistical tables show business of these societies in insuring cattle, horses, pigs, and sheep and goats.

Rumania

905. Rumania. Laws, statutes, etc. Décret royal approuvant le règlement pour le fonctionnement du service d'assurance des chevaux des facteurs ruraux. - 22 mai 1921. - Monitorul Oficial, n. 158 (16 octobre 1921) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 11: 790. 1921.
30.5 In82
Deals with the insurance of horses.

Spain

906. International institute of agriculture. Insurance of live stock in Spain during the war. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 10(5): 277-278. May 1919. 280.29 In83
Summarized from La Cotización Espanola, no. 674, Madrid, Nov. 10, 1918. (not seen)

The business connected with this branch of insurance in Spain is divided into two large classes, one concerning insurance against mortality and accidents, the other against the theft or straying of animals. The business of the second class of insurance has made much more progress than that of the first. This is true because "insurance against mortality and accidents lacks scientifically compiled tables, so that it can be effected only approximately, taking the amount of premiums as basis, and also because there are no companies in Spain which reinsure these risks, and because feigned losses are frequent, as are the epizootics which have so many victims among live stock."

907. International institute of agriculture. A new mutual live-stock insurance society [Spain] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(2): 70-72. February 1916. 280.29 In83
Summarized from La Industria Pecuaria, Madrid, No. 494, October 1st, 1915. (not seen)

"Up to now agricultural insurance in Spain has not been highly developed. For the most part it is carried on by private companies. It is true, especially in regard to live-stock insurance, that there is a fairly large number of mutual societies, especially in the east and north of the country, but they are almost all rather primitive in character; there are very few, in fact, which have adopted the principles and the modern forms of mutual insurance.

"This situation gives special importance to the fact that the Aragon Regional Committee of the General Stock-owners' Association has organised, apparently with success, the mutual insurance of working animals, through the medium of a section of the agricultural and stock-raising syndicate known as the Casa de Ganaderos de Zaragoza."

Sweden

908. Dannfelt, H. J. The co-operative insurance of pigs in Sweden. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(1): 42-45. January 1915. 280.29 In83

The insurance of horses and cattle in Sweden has progressed rapidly, but pigs are, on the contrary, seldom insured. Insurance of pigs is limited to small farmers, crofters and laborers, owning few animals, and has been undertaken by local societies which usually embrace a single parish or an even smaller district and which are based on mutual principles.

The object of the insurance is to meet the losses caused by disease or accident. Ordinarily, compensation is paid only when the disease or accident has caused the death or killing of the animal. The societies work under very simple rules.

909. International institute of agriculture. Live-stock insurance in Sweden and the new tables of mortality amongst cattle. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 2(8): 115-132. August 1911. 280.29 In83

"The first trials in the organisation of live-stock insurance in Sweden do not go any further back than the beginning of the second half of last century. The sphere of action of the societies founded at that time was very limited, only embracing some few cantons at most. But there was a considerable development of these

societies during the last quarter of the century..."

The work of the largest livestock insurance society in Sweden (the Skandinaviska Kreaturförsäkringsbolaget i Stockholm) is given in detail.

Horse insurance in Sweden has two plans - the combined, giving a right to total compensation for the insured value of horses which die or become totally useless and giving a right to compensation at rate of half the insured value of horses which become deteriorated without becoming wholly useless - and simple insurance which gives a right to total compensation for horses which die or must be killed in consequence of accident and compensation at the rate of half the insured value for horses which are completely ruined but are not bound to be killed.

Horned cattle insurance includes only simple insurance similar to simple horse insurance; insurance against epidemic diseases; and insurance against contagious diseases and the loss of milk.

910. Sweden, Laws, statutes, etc. Nr. 164. Kungl. Maj:ts kungörelse angående ändring i vissa delar av kungörelsen den 26 juli 1926 (nr 389) om allmänna grunder angående försäkring med statsbidrag mot förluster på grund av smittsamma husdjurssjukdomar. (Arrêté royal n. 164 modifiant certaines parties de l'arrêté du 26 juillet 1926, n. 389, fixant les règles fondamentales de l'assurance effectuée avec le concours de l'État, contre les pertes occasionnées par les maladies contagieuses des animaux domestiques). - 3 juin 1932. - Svensk Författningssamling, n. 164-168 (6 juin 1932) (not seen)

Cited in Internatl. Yearbook Agr. Legis. 22: 983. 1932.

30.5 In82

Insurance against loss of livestock from contagious disease.

911. Sweden. Statistiska centralbyrån. Statistisk årsbok för Sverige, no. 1, 1914-date. Stockholm. 252.3 St2Nc
Statistics showing the business carried on by societies for the insurance of live stock are included.

Switzerland

912. International institute of agriculture. Compulsory cattle insurance in the Canton of Ticino. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel: 11(11): 791-792. November 1920. 280.29 In83
Summarized from L'Agricoltore Ticinese, no. 36, Sept. 11, 1920. (not seen)

Discusses the new law which came into operation in September 1920. This law established compulsory insurance of cattle against loss by disease or accident. The Canton subsidizes the said insurance to the extent of 20% of the sums paid by the injured persons. This is in addition to the federal subsidy.

913. International institute of agriculture. Compulsory insurance of live stock in 1916. [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(5): 395-397. May 1918. 280.29 In83
Summarized from Chronique d'Agriculture et d'Industrie Laitière Oct. 20, 1917. (not seen)

Both compulsory and voluntary insurance by the State was in force in 1916. There were altogether 79,505 head of insured cattle which benefited by the State subsidies.

914. International institute of agriculture. Cooperative horned cattle insurance societies of the Canton of Ticino. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 6(10): 64. October 1915. 280.29 In83
Summarized from Agricoltore Ticinese, May 15, 1915. (not seen)
A progress report. There were 48 of these societies in Switzerland in 1914.
915. International institute of agriculture. Encouragement of insurance against mortality among live stock in 1916 in Switzerland. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(7): 560-561. July 1918. 280.29 In83
From Report of the Swiss Department of Public Economy as to the business done in 1917. (not seen)
Shows cantonal and Federal subsidies granted for such insurance.
916. International institute of agriculture. Federation of live stock mutual societies during the war. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(1): 37-39. January 1920. 280.29 In83
Summarized from Bulletin Mensuel de la Société Centrale des Agriculteurs et des Comités et Associations Agricoles de la Suisse, Oct. 15, 1919. (not seen)
The Federation of Mutual Live Stock Societies of Savoy brought together, between 1907 and 1917, a number of small societies. Statistical tables show insurance business 1907, 1913, 1916, 1917 and 1918.
917. International institute of agriculture. Insurance against mortality among live stock in 1917. [Switzerland] Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 11(5): 330-339. May 1920. 280.29 In83
Summarized from the Rapport du Bureau Fédéral des Assurances sur les Entreprises Privées en Matière d'Assurances en Suisse en 1917, issued in 1919. (not seen)
"Insurance against mortality among live stock is practised in Switzerland by private businesses and by public cantonal institutions, owners being compelled by law in many cantons to insure their animals with these institutions..."
This summary examines the business done in 1917 by private insurance societies.
"Three mutual societies, namely the Mutuelle Chevaline Suisse of Lausanne, the Badische Pferdeversicherungs-Anstalt auf Gegenseitigkeit of Karlsruhe and the Garantie Fédérale of Paris, and one stock company, the Perleberger Versicherung Aktien-Gesellschaft of Perleberg in Prussia, were authorized to practise insurance against mortality among live stock in Switzerland in 1917...The two first-named societies insure only horses; the two last also assume the risks of cattle and sheep."

918. International institute of agriculture. The insurance of pigs in the Canton of Vaud. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 9(5): 394-395. May 1918. 280.29 In83
Summarized from L'Agricoltore Ticinese, no. 2, Mar. 23, 1918.
(not seen)
A society insuring against mortality among hogs was founded in Vaud in January 1917. If a casualty occurs the member who suffers the loss is reimbursed for the whole product of the animal he loses to the extent of at least 80 per cent. of its value. An entrance fee of 50 centimes for each of his pigs is charged each member. The insurance premium is one franc a year for pigs kept for fattening, 5 francs for those kept for breeding.
919. Switzerland. Laws, statutes, etc. Arrêté du Conseil fédéral fixant le taux des subventions fédérales en faveur de l'assurance du bétail. - (Du 6 mai 1921) - Switzerland. Laws, statutes, etc. Recueil des Lois Fédérales, n. 22 (11 mai 1921) (n.s.) 37: 337-338. 1921. L.C. Law.
Cited in Internatl. Yearbook Agr. Legis. 11: 791. 1921. 30.5 In82
Concerns subsidies for livestock insurance.
920. Switzerland. Laws, statutes, etc. Arrêté du Conseil fédéral fixant le taux des subventions fédérales en faveur de l'assurance du bétail. (Du 5 novembre 1929) - Switzerland. Laws, Statutes, Etc. Recueil des Lois Fédérales, n. 31 (13 novembre 1929). (n.s.) 45: 523-524. 1929. L.C. Law.
Cited in Internatl. Yearbook Agr. Legis. 19: 819-820. 1929. 30.5 In82
Concerns subsidies for livestock insurance.
921. Switzerland.(Basel-Land) Laws, statutes, etc. Gesetz betreffend die viehversicherung und die viehseuchenkasse. (Loi concernant l'assurance du bétail et la caisse des épizooties). 10 octobre 1921. - Amtsblatt für d. K. Basel-Landschaft, n. 16 (20 octobre 1921). (not seen)
Cited in Internatl. Yearbook Agr. Legis. 11: 791. 1921. 30.5 In82.
Concerns insurance of livestock.
922. Switzerland.(Fribourg) Laws, statutes, etc. Règlement général pour l'assurance contre la mortalité de l'espèce bovine. (Général regulation for insurance against mortality of cattle). - 7 July 1922. - Bulletin Officiel du Gouvernement du Canton de Fribourg, p. 170 (1922). (not seen).
Cited in Internatl. Yearbook Agr. Legis. 13: 733. 1923. 30.5 In82
923. Switzerland. (Glarus) Laws, statutes, etc. Gesetz über die Verwendung der Viehversicherungskasse. (Loi concernant la caisse de l'assurance du bétail). - 27 novembre 1912. Amtsblatt des Kt. Glarus, N. 48 (30 novembre 1912) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 2: 673. 1912. 30.5 In82
Law concerning the livestock insurance bank.

924. Switzerland.(Thurgau). Laws, statutes, etc. Beschluss des regierungsrates betreffend das inkrafttreden des gesetzes über die revision des Gesetzes betreffend viehvericherung und die entschädigung viehverluste durch Seuchen vom 29. August 1916. (Arrêté du conseil d'Etat concernant la mise en vigueur de la loi portant revision de loi du 29 août 1916 sur l'assurance du bétail et les indemnités en cas de pertes causées par les épidémies). - 25 novembre 1916. Amtsblatt des Kantons Thurgau, n. 95 (29 novembre 1916) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 6: 953. 1916.
30.5 In82
Concerns the revision of the livestock insurance law and indemnities in case of loss caused by epidemics.
925. Switzerland. (Vaud) Laws, statutes, etc. Arrêté du 11 avril 1913 ordonnant la perception d'une contribution sur le bétail de l'espèce bovine, pour rembourser à l'Etat ses avances à l'établissement d'assurance obligatoire, contre la perte du bétail abattu par ordre des autorités ou péri de maladie contagieuse. - Switzerland. Laws, Statutes, Etc. Recueil des Lois et Décrets 110: 224-226. 1913.
L.C. Law
Cited in Internatl. Yearbook Agr. Legis. 3: 621. 1913.
30.5 In82.
Compulsory insurance of livestock.
926. Switzerland. (Vaud) Laws, statutes, etc. Arrêté ordonnant la perception d'une contribution sur le bétail de l'espèce bovine, pour rembourser à l'Etat ses avances à l'établissement d'assurance obligatoire contre la perte du bétail abattu par ordre des autorités ou péri de maladie contagieuse. - 13 mars 1916. Feuille des avis officiels du canton de Vaud, n. 24 (24 mars 1916) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 6: 953. 1916.
30.5 In82
Cattle are added to the livestock for which reimbursement must be made to the State for advances made for the establishment of obligatory insurance against loss from slaughter of animals by the authorities because of contagious disease.

Union of Socialist Soviet Republics

927. International institute of agriculture. Livestock insurance in Russia. Internatl. Inst. Agr. [Rome] Monthly Bull. Econ. and Social Intel. 7(2): 62-63. February 1916. 280.29 In83
Summarized from Messenger des Finances, de l'Industrie et du Commerce [Russia] No. 48, 6th December 1915. (not seen)
Although the first attempt at livestock insurance in Russia was made in 1876, it was not until 1912 when the "First Russian Mutual Livestock Insurance Society" was founded, that the work really got under way.
928. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du C. C. P. concernant l'assurance volontaire des animaux de ferme. - 20 août 1934. - Ssobranie Uzakonenii i Rasporiadjenii, n. 34, texte 213 (30 septembre 1934) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 24: 669. 1934. 30.5 In82
Concerns voluntary insurance of farm animals.

929. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté du C. T. D. portant la réduction de 30% du tarif des primes d'assurance en faveur des fermes commerciales d'élevage de chevaux des kolkhozy. - 13 août 1932. - Ssobranie Zakonoff i Rasporadjenii, U.S.S.R., n. 63, texte 372 (25 août 1932) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 22: 984. 1932. 30.5 In82
Insurance of horses.
930. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté n. 433 sur l'assurance des chevaux des kolkhoziens. - 15 mars 1935. - Ssobranie Zakonoff i Rasporiadjenii, U.S.S.R., n. 14, texte 110 (29 mars 1935) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 25: 663. 1935. 30.5 In82
Insurance of horses.
931. Union of Socialist Soviet Republics. Laws, statutes, etc. Arrêté n. 1659 du C.C.P. concernant l'assurance obligatoire fiscale en 1936 (étendant aux assurances des cultures et du bétail de 1936 les normes de l'arrêté du 19 juillet 1934). - 2 août 1935. - Ssobranie Zakonoff i Rasporiadjenii, U.S.S.R., n. 41, texte 347 (17 août 1935) (not seen)
Cited in Internatl. Yearbook Agr. Legis. 25: 663. 1935. 30.5 In82
Compulsory livestock insurance in 1936.

Union of South Africa

932. Natal. Department of agriculture. Live stock insurance. Natal Agr. Jour. 15: 149-153. 1910. 24 N192
This contains general advice on organizing live stock mutual insurance clubs based on a leaflet issued by the British Board of Agriculture.

United States

933. Alabama. Insurance department. Annual report of the Insurance Commissioner. 1907 to date. Montgomery. 1908 to date. L.C.
Financial statements of live stock insurance companies, operating in Alabama are included.
934. Alabama. Laws, statutes, etc. Insurance laws of the State of Alabama. 134pp. Montgomery, Brown Print. Co. 1915. 284.65 All
Live stock insurance, Sections 4606-4610, Ch. 99 of The Code of Alabama, 1907, pp. 34-35.
935. California. Laws, statutes, etc. Insurance laws of the State of California compiled by E. C. Cooper. 267pp. San Francisco, Calif. State Print. Off. 1914. 284.65 C12
The insurance of live stock is provided for in Sec. 594 (16), miscellaneous insurance, p. 9.
936. Coffman, L. L. First digest of insurance laws of State of Arkansas, 1913. 90pp. [Little Rock] 284.65 Ar4
Ch. XII, pp. 60-63, Mutual Live Stock Insurance Companies.

937. Florida. Laws, Statutes, etc. Insurance laws of the State of Florida. 96pp. Tallahassee, T. J. Appleyard, State Print. [1915] 284.65 F66
Ch. 6517 - (no. 97) - An Act providing for issuing a certificate of authority to insurance companies insuring only live stock or other domestic animals, p. 26.
938. Green, J. B. Law for the American farmer. New and enl. ed. 493pp. New York, Macmillan co., 1923. 30.5 G82
Ch. XXIX. Insurance of Property Against Fire and Other Losses, covers loss of livestock when in a barn struck by lightning.
Ch. XXX. Co-operative Fire Insurance, pp. 359-368.
939. Idaho. Laws, statutes, etc. Insurance laws of the State of Idaho; being chapters 228 and 225 of the Session laws of 1911 and chapters 31-97-166-184 and 185 of the Session laws of 1913. 100pp. Boise, Syms-York Co. 1913. 284.65 Id11
Live stock insurance companies, Sections 103-113, pp. 57-59.
940. Illinois. Laws, statutes, etc. Insurance laws of the State of Illinois, 1911. Compiled by the Insurance department of the State of Illinois. 224pp. Springfield. 1911.
Ch. XI. Live Stock Insurance. An Act to organize farmers' county mutual live stock insurance companies [Approved June 16, 1887; in force July 1, 1887. L. 1887, p. 197.], pp. 213-218.
941. Insurance year book. 5th, 1877 to date. New York, Spectator Co. HG8523 I55
Volume 2 of each year, Casualty and Miscellaneous, includes information on live stock insurance companies and associations.
942. Kenney, F. M. Need for reliable livestock insurance to finance the farmer. Banker-Farmer 3(2); 10. January 1916. 284.28 B22
"This banker would make more livestock loans, if they could be safeguarded by reliable livestock insurance. The epidemic of foot and mouth disease has more than ever called attention to the great advantage which would be afforded if livestock insurance generally could be obtained. We have been able to locate only five livestock insurance companies, whose operations are confined to their states or sections. Of the large national insurance companies, the Hartford Fire Insurance company, which has recently begun writing this insurance, seems to be the only one in the field. To provide responsible insurance for livestock will be a practical step to better farm credit."
943. Kopf, E. W. Origin, development, and practices of livestock insurance. Casualty Actuarial Soc. Proc. 14(pt. 2): 291-372. 1928. 40 K83
Bibliography, pp. 367-372.
"The purpose of this paper is to present a brief review of the development of livestock insurance, one of the casualty lines which has not heretofore received much attention in the Proceedings of this Society. In a number of our states, without specific statutory provision for livestock insurance, this branch of the business is classed as casualty or 'miscellaneous' insurance..."
Developments in foreign countries are included.

944. Live stock cover at low ebb today. Insurance specialty suffers with decline of racing, breeding of animals. Moral hazard looming... Natl. Underwriter 36(29): 3, 34. July 21, 1932. 284.68 N21
945. Live-stock insurance. Editorial. Country Gent. 75: 468. 1910. 6 C833
Lists four assessment live stock insurance associations in New York - The United Retail Grocers' Association of Brooklyn Mutual Benefit Horse Fund; Buffalo Coöperative Livestock Insurance Co.; Metropolitan Live-Stock Insurance Co.; and the Hudson Horse Insurance Company.
946. Louisiana. Laws, statutes, etc. Laws relating to insurance and insurance companies. June 1, 1915. Compiled by Secretary of State. 129, 21pp. Baton Rouge, 1915. 284.65 L93
Art. I. Organization and operations of State and foreign insurance companies. Thirteenth. To insure against loss of live stock by death from disease, lightning, tornadoes, cyclones, accidents and every other casual or accidental cause, also against theft.
947. McMillan, C. M. A plan of insuring live stock, used by the Harmony mutual county fire insurance company of Carthage, Illinois. Natl. Assoc. Mutual Insurance Cos. Proc. and Papers (1913) 18: 109-112. 284.69 N19
Discussion, pp. 110-112.
"This company has been insuring live stock for about twenty years, and in the beginning wrote a stated amount on the herd, generally what the insured asked for, and without paying much attention to the size or value of the herd at the time, or whether it was likely to be increased or diminished in the future.
"In addition to the above, a maximum value of \$100 on horses and \$35 on cattle was made, and as values advanced the amount per head was increased to \$150 on horses and \$50 on cattle...
"An investigation of the livestock insurance in force in this company five years ago revealed the fact that we were carrying quite a number of policies with less than 1 per cent of the value of the stock which was being protected. It was then that the directors decided to 'turn over a new leaf.'
"The plan which was adopted by the management at that time, and is now using, is known in our part of the country as the Nebraska Plan, and it is now in use by many of the mutuals of the country. It is pro rating, or paying on live stock in case of loss in proportion to the amount carried on the herd.
"While the principle of pro rating is the same in all companies that use it, yet the rules and regulations that are suited to one locality are not always suited to another. Our plan of operating is one that we have found to work very satisfactorily in one county company in western Illinois.
"In writing live stock insurance this company divides, or classifies, as follows: 1. Individual animals; 2. Herd of horses and mules; 3. Herd of colts; 4. Herd of cattle; 5. Herd of calves."
948. Maine. Laws, statutes, etc. Insurance laws and laws related thereto of the State of Maine including acts of the legislative sessions of 1905, 1907, 1909, 1911 and 1913. 158pp. Waterville. Sentinel Pub. Co. 1913. 284.65 M28

Live stock insurance is authorized in Section 41(6), p. 16.

949. Minnesota. Insurance department. Bulletin 93, 12pp. St. Paul. July 15, 1918.
Farm Insurance, pp. 1-3, covers livestock insurance in Minnesota. Rules covering the limits and amount of insurance are given.
950. Minnesota. Laws, statutes, etc. Act providing for the organization of township mutual companies to insure against loss from death of horses and cattle. Minn. Laws, Statutes, Etc. Public Laws 1917, Ch. 352 (not seen)
951. Minnesota. Laws, statutes, etc. An Act to amend Section I, of Chapter 332, Session Laws Minnesota 1917, relating to the organization of mutual companies to insure against loss from death or injury to blooded or registered horses, cattle, hogs, sheep, or other livestock. Minn. Laws, Statutes, Etc. Session Laws 1921, Ch. 169, pp. 226-227. 274.43 L52G
952. Missouri. Laws, statutes, etc. Insurance laws of the State of Missouri with an appendix of laws relating to insurance. Compiled and annotated by C. G. Revelle and E. F. Nelson. 188pp. [Jefferson City] 1915. 284.65 M69
Section 6995 authorizes insurance of "horses, cattle and other live stock against loss or damage by accident, theft, disease or death, or any other unknown contingent event whatever, which may legally be the subject of insurance..."
953. Morgan, H. T. Livestock insurance. Your investment may be protected against death. Country Gent. 81(25): 1218. June 17, 1916. 6 C833
A table shows an average of the rules and rates adopted by many of the leading livestock-insurance companies operating in the United States.
954. Nevada. Laws, statutes, etc. General insurance laws, 1915. Compiled by G. A. Cole. 36pp. Carson City, State Print. Off. 1915. 284.65 N41
An Act prescribing the method for the entrance of insurance companies engaged in the business of mutual life, health, and accident insurance of live stock on the assessment plan, into the State of Nevada. Approved March 3, 1909, pp. 13-14.
955. New York. Laws, statutes, etc. Insurance law of New York. Being chapter 28 of the Consolidated laws and chapter 33 of 1909; including all amendments of 1915, with notes and annotations. By A. J. Parker, Jr. 423pp. New York, Banks Law Pub. Co. 1915. 284.65 N48
Article VIII. Corporations for Insurance of Domestic Animals, pp. 368-372.
956. North Dakota. Laws, statutes, etc. Compilation of the insurance laws of the State of North Dakota in effect July 1, 1915...Compiled by W. C. Taylor...147pp. Bismarck. 1915. 284.65 N812
Art. 21. Live Stock, sections 4951-4956, pp. 41-42.

957. Ohio. Laws, statutes, etc. ...Insurance laws in force 1915. Compiled by Frank Taggart and F. B. Patrick. 188pp. Columbus, T. J. Heer Print. Co. 1915. 284.65 Oh3
Ch. 3, Live Stock, pp. 151-153.
958. Oregon. Laws, statutes, etc. Statutes of Oregon relating to insurance companies and fraternal societies as contained in Lord's Oregon Laws, together with all subsequent laws and amendments relating thereto, enacted by the twenty-sixth Legislative assembly of the State of Oregon. Compiled by S. A. Kozer. 88pp. Salem, W. S. Duniway, State Print. 1911. 284.65 Or3
Sections 4634 and 4661 relate to live stock insurance companies.
959. Peterson, G. A. Tuberculosis insurance plan. Hoard's Dairyman 74(17): 784. Sept. 10, 1929. 44.8 H65
Describes the mutual insurance corporation organized in Wisconsin in 1928 to protect its members against losses due to reaction to the tuberculin test.
960. Philippine Islands. Bureau of agriculture. Insurance section (In Philippine Islands. Bur. Agr. Ann. Rept. 17th, 1917) Philippine Agr. Rev. 12(2): 67-68. 1919. 25 P54P
"History of the insurance section. - Early in the year 1916, Act No. 2573 was passed by the Philippine Legislature providing for the establishment of the Work Animals Insurance under the control and supervision of the Animal Insurance Board, composed of the Director of Agriculture, as chairman, and the Insular Treasurer and one agriculturist, as members, and creating a new section in the central office of the Bureau of Agriculture known as 'Insurance section.'
"This section was not formally inaugurated until the beginning of 1917, subsequent to the amendment of Act 2573 by Act no. 2682, providing among other things for the reduction of the number of heads of animals necessary to start with the operation of the insurance, and for the changes in the members of the Insurance Board, to be composed of the Director of Agriculture, as chairman, and two private citizens, one of them acquainted with and interested in agriculture and the other in cattle breeding, as members.
"Work of the insurance section. - The work of the former Insurance Board was reduced simply to the holding of a meeting on March 16, 1916, adopting three resolutions on the preliminary steps toward bringing about the enforcement of animal insurance. These resolutions consisted of a request to the Director of Agriculture for the printing of all papers, circulars, blank forms, booklets, etc., and of the fixing of the schedule of values for insuring animals.
"As soon as the new board was duly constituted, its first meeting was held May 16, 1917. A resolution was passed adopting and approving the former board's resolutions save the schedule of values which was made entirely ineffective."
961. Stanley, Victor. Exhibitors' livestock insurance. Field Illus. 37(7): 30, 50. July 1927. 42.8 Sp 6
A statement of the provisions of exhibitors and breeders livestock insurance, in which certain common misconceptions are pointed out.

962. Stanley, Victor. Insuring purebred livestock as seen by an adjuster. Successful Farming 25(6): 35, 37. June 1927. 6 Su12
Explains some of the misunderstandings that arise on the part of the insured.
963. Stanley, Victor. Is your livestock insured? Dairy Farmer 25(4): 8, 58-59. March 1927. 44.8 K56
An explanation of certain clauses in livestock insurance policies which are frequently misunderstood.
964. Stanley, Victor. Registered live stock insurance. Field Illus. 37(2): 23-24, 50, 52. February 1927. 42.8 Sp 6
A statement of the provisions of this form of insurance and of some common misunderstandings in regard to them.
965. Stanley, Victor. Your livestock insurance. A complete knowledge of the provisions of accident insurance policies will avoid difficulties. Dairy Farmer 26(4): 12, 44, 45. April 1928. 44.8 K56
966. Swain, W. A. Livestock insurance. Casualty Actuarial Soc. Proc. 14 (Pt. 2): 403-406. 1928. 40 K83
"Although live stock insurance has been written both in the United States and in European countries for a number of years, this form of protection is still in somewhat of an experimental stage, and in all probability will always remain in that condition to a greater or less degree, due to the continued and frequent changes in live stock conditions...
"The live stock mortality policy provides protection against loss resulting only from death of insured animals; provision being made for destruction under certain conditions for humane considerations, but no attempt is made under this form of coverage to guarantee values or performance. To illustrate, an animal may be insured for a certain sum, based on the fact that it is a prize-winning saddle horse of quality. After the policy has been issued something may happen to prevent its use for saddle purposes, and seriously impair its value, but there is no liability because the policy says only in the event of death.
"The mortality policy is term life insurance, applied to animals, the policy being written for periods of twelve months or less. There are two forms of mortality policy, one covering at a specific location, adapted to insuring commercial dairy cattle, farm work horses and breeding herds of either pure-bred or grade cattle and horses on the farm. The other form is called a full floater, full mortality policy, covering anywhere in the United States, and Canada, including while in transit by rail, ferry transportation, or properly equipped motor truck, in accordance with the requirements of the policy. This form is used for insuring race horses, show horses and other classes which require a floater form of coverage.
"There are also limited contracts providing protection against loss resulting from fire, lightning, transportation and accidental death, meaning death resulting from external, accidental and violent means only.

"Trip transit insurance is another form of contract providing protection against loss of insured animals while in the hands of transportation companies. There are two forms of trip transit insurance, one of which protects against loss by death from any cause during transportation, and the other against loss resulting only from fire, derailment and collision.

"There are no actuarial tables on domestic animals as there are for the human family to guide the underwriter in arriving at the proper rate on a given class. Rates in the beginning, therefore, were arbitrarily fixed, being raised or lowered as required in accordance with the companies' experience, until now live stock rates may be termed experience ratings, but in a general way, as near as possible, they are based on the normal average mortality of each breed."

967. Valgren, V. N. Developments and problems in farmers' mutual fire insurance. U. S. Dept. Agr. Circ. 54, 31pp. 1928. 1 Ag84C

"Fire insurance on livestock", pp. 9-12.

"In the case of buildings the avoidance of overinsurance is particularly important, but in the case of personal property and more especially livestock, it is underinsurance that usually requires special care on the part of officers of farmers' mutual fire insurance companies...

"In a further effort to avoid unfair underinsurance of livestock, which class of personal property particularly tempts members to underinsure, three special methods are being used. The first of these is specific insurance in a very literal sense; the second is known as the distribution or prorating plan; and the third is the well-known coinsurance plan which, except as applied to livestock, is rarely used by the farmers' mutuals."

Descriptions of these plans are included and their relative merits discussed.

968. Valgren, V. N. Farmers' mutual fire insurance in the United States. 186pp. Chicago, Univ. Chicago Press. 1924. 296.6 V23

Chapter IV, Special Problems: Size of Company, Windstorm Insurance, Livestock Insurance.

"Nearly all of the farmers' mutuals insure live stock, as well as other property on the farm, against loss through fire or lightning. In a few cases, however, amounting perhaps to a half-dozen in all, the so-called fire insurance mutual handles only buildings and contents and farm machinery, while the insurance of live stock against fire and lightning is carried in a separate and distinct organization...

"Three plans of handling live-stock insurance by local fire insurance mutuals are in vogue. The first of these may be designated the 'blanket' plan; the second, 'specific insurance'; and the third, a prorating or 'distribution' plan. Under the first of these plans, a fixed sum of insurance is placed on each class of animals, as, for instance, a given sum on horses and a different sum on the cattle owned by the insured. These sums may in some cases represent the usual maximum coverage of three-fourths of the total value, while in other cases they fall far short of such coverage. In any case, the loss of one or more of the animals within the group calls for indemnity equal to the value of the animal or to such

maximum sum as may be stipulated in the by-laws on indemnity for any one animal. Only in case the value of the animals lost exceeds the blanket amount on the group or class of animals does the insured fail to receive essentially full insurance compensation...

"In order to avoid the inequities in the distribution of insurance costs above outlined, a few companies have resorted to the plan of making the insurance specific with reference to each animal. In territory where relatively large groups of cattle or horses are kept on the farm this plan is impracticable, however, since each of the individual animals cannot conveniently be described in such a way so as clearly to distinguish it from all others. Furthermore, the keeping of records of this insurance becomes unduly complex and troublesome both for the company and for the insured.

"A more practical plan of giving reasonable justice between members in the insurance of their live stock is the one referred to as the prorating or distribution method. This is essentially a modification of the method first mentioned as the blanket plan. A fixed amount is written on horses and different amounts on cattle, sheep, or hogs, as the case may be. But the contract specifically stipulates that in the case of the loss of an animal the indemnity due shall not exceed the value of the animal, or a maximum amount in the case of any one animal of a given class, nor shall it exceed an amount equal to the total insurance on the group or class of animals, divided by the number of animals in the group."

969. Valgren, V. N. Methods of farmers' mutuals: discussing practices which make for stability and the necessity of a sound financial structure. Jour. Amer. Insurance 10(11): 21-22, 31. November 1933; 10(12): 19-20, 25 Dec. 1933. 284.68 J822

"The largest number of mutual retirements, considered on a percentage basis, has been among livestock insurance companies. That most of these companies have gone out of business during the prolonged agricultural depression, greatly intensified in the last few years by the general world-wide industrial demoralization, needs but brief explanation and no apology. With their incomes severely depleted, farmers in most cases would no longer consider insuring their livestock, but carried their own risk of loss from disease or accident among their animals. Most of these livestock mutuals therefore simply dried up for lack of business. The remaining livestock mutuals in the United States can now be counted on the fingers of one hand. A noticeable pick-up in the demand for this form of protection is already said to be in evidence in the territory of at least one of these mutuals."

970. Vermont. Laws, statutes, etc. General laws of the State of Vermont relating to the Insurance Department. 61pp. Burlington. 1918. 284.65 V59

Live stock insurance companies (Sections 5587-5590), p. 23.

971. Virginia. Laws, statutes, etc. Laws relating to insurance, guaranty, trust, indemnity, fidelity, security and other like companies. Compiled and published by the bureau of Insurance. 120pp. Richmond, Davis Botton, Supt. Public Print. 1914. 284.65 V81
Ch. VI, Fire, Marine, Casualty and Indemnity Insurance Companies (Sec. 2) authorizes insurance upon the lives of horses, cattle or other live stock, p. 57.
972. Wyoming. Laws, statutes, etc. Insurance laws of the State of Wyoming. 83pp. Laramie, The Laramie Republican Co., 1913. 284.65 W992
"...To insure horses, cattle and other stock against loss or damage by accident, theft or any unknown or contingent event whatever, which may be the subject of legal insurance...", p. 12.

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