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? WHY THE WEATHER ?

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HAIL INSURANCE METHODS

Hailstorm insurance, which is comparatively new in America, where in recent years it has grown to large proportions, is an old story in Europe. This branch of insurance has developed an elaborate technique in the Old World. The premiums are based partly on locality, as statistics show that some regions are far more subject to hailstorms than others, and partly on the character of the crop. Meadows and the various root crops pay the lowest premiums, while the highest are paid for insuring grapes, olives, hops and tobacco.

In some cases the estimates of damage are made after a storm by agents of the insurance companies and in other cases by persons selected by the local authorities. Such persons need to be familiar with each kind of crop covered by insurance, with the average yield in each locality, and with the current market prices. They must be able to determine the possibility of recovery from the effects of the storm, or of replanting, etc.

Correct practice in this line of insurance also depends upon the ability of the adjusters to distinguish between the damage caused by hail and that due to rain, wind, insects and plant diseases. One proof of actual hail injury is the presence of characteristic spots caused by the impact of hailstones. There are several German works in which the effects of hail on different agricultural plants are described and illustrated.

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