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Science Service Feature

? WHY THE WEATHER ?

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INSURANCE AGAINST WEATHER

Insurance against weather hazards takes a variety of forms. The commonest lines are hailstorm insurance and windstorm insurance. The former has been practiced on an extensive scale in Europe for generations, and in recent times has become common in the United States and Canada. In both the Old World and the New it has been conducted both as a government undertaking and by private concerns. Windstorm insurance is more prevalent in America than abroad. Insurance against frost has been practiced on a limited scale in Germany and in California.

The insurance of outdoor events, such as games, shows and entertainments of various kinds against rain was at one time monopolized by a few speculative underwriters in England, but is now widely practiced on this side of the Atlantic.

Of course the weather element enters to a considerable degree into other kinds of insurance. Ordinary marine insurance is, to a large extent, insurance against storms; fire insurance is partly insurance against lightning; window and plate glass insurance involves the risk of breakage by wind and hail; and even life insurance is much concerned with the effects of weather and climate.

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