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? WHY THE WEATHER ? Mailed October 2, 1929

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INSURANCE AGAINST WINDSTORMS

The cost of windstorm insurance, according to V.N. Valgren, a well-known authority on this subject, varies for different parts of the United States (and this is probably also true of Canada) from about one-half to less than one-fourth the cost of fire insurance. The joint-stock fire insurance companies as well as the larger general fire insurance mutuals write windstorm insurance either through separate policies or through so-called "combined" policies, which cover both fire and windstorm. Farmers' mutual windstorm insurance, however, is written more largely by specialized mutual companies, which limit themselves to insurance against this one hazard.

About 50 mutual windstorm insurance companies in the United States carry a total of risks approximating \$2,000,000,000. The more successful of these operate in close affiliation with the numerous farmers' mutual fire insurance companies.

"About 13 per cent. of the farmers' mutual fire insurance companies," says Mr. Valgren, "write combined protection covering windstorms as well as fire. This practice is to be commended in so far as the larger farmers' fire insurance mutuals are concerned. For the more local companies of this sort, which limit themselves to a county or less, or at most to a few counties, the practice of including windstorms in the hazards covered is not wise. From the point of view of the fire hazard, each group of farm buildings, and in some measure each building in the group, is a separate risk. A single tornado or other form of windstorm, on the other hand, may destroy a large number of farm buildings in its path."

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