

A Science Service Feature

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? WHY THE WEATHER ? Mailed March 1, 1932

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WINDSTORM INSURANCE

Insurance of buildings against damage by wind has been conducted in the United States under various names. It has most commonly been called "tornado insurance," but also "cyclone insurance" and sometimes "hurricane insurance." In recent years some companies have adopted the term "tornado and windstorm insurance," and at present the trend seems to be toward the comprehensive term "windstorm insurance." Concerning the history of such insurance Dr. Chester A. Kline, of the University of Pennsylvania, says:

"Windstorm insurance has been sold in some form in the United States for at least 73 years. A court case in Philadelphia in 1858 cites a policy sold by a mutual company which provided protection 'against loss by fire or storm.' The risk was located in Pennsylvania. Since this date there has been a steady growth of the business. In 1929 premium income collected by approximately 300 companies amounted to more than \$44,000,000. In this year the stock companies had a larger premium income in only four other lines; viz., fire, \$720,000,000; motor vehicle, \$139,000,000; ocean marine, \$48,000,000; and inland marine, \$45,000,000. While figures are not available to show the exact premium income of the various types of mutual companies, it seems safe to state that total windstorm premiums collected by all companies amounted to well over \$50,000,000."

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