Submitted by: Aetna Inc.

## ÆTNA LIFE INSURANCE COMPANY,

#### OF HARTFORD, CONN.

No. 60

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#### CAPHTAL, 9150.000.

S. C. HISTORICAL SOCIETY PERMISSION IS REQUIRED FOR DUPLICATION OR PUBLICATION

stave portes.

This Policy of Insurance Witnesseth, That THE ÆTNA LIFE INSURANCE CO.,
In consideration of the sum of
by
the term of
anounding to the total sum of
said Collen moter 115 and
one thousand eight hundred and tilly.
And the said Company do hereby Covenant and Bind Themselves, well and truly to pay to the said De and the Said Company of the Parish or County of Charleston
State of . C.I. L. C
insured and set opposite the name or names of the deceased, deducting therefrom all indebtedness on this Policy at that time : PROVIDED, he, she, or they die
within the period embraced in this Policy, to wit : From twelve o'clock (at noon) on the
one thousand eight hundred and filly
one thousand eight hundred and fifty. Elkouter .

And it is hereby understood and expressly declared to be the true intent and meaning of this shall be in any respect untue or incorrectly stated—or if the said Slave or Slaves, or any of then, shall die by his, her or their own hands—or by any interview interview interview in the origin invariant or incorrectly stated—or if the said Slave or Slaves, or any of then, shall die by his, her or their own hands—or by any interview interview interview in the neglect, abuse, or maltreatment of the owner, or any one by the hands of anti-or by the hands of anti-or by the neglect. The origin invariant or the origin in an entropy interview of the owner, or any one to whom he, she we they shall be intrusted—or shall be labering owner, to engage in any combard causing his, her or their death—or shall abscend or he kinhapped—or shall be informed or attacked to the owner, or shall without the consent of the Gath—or shall be taken or permitted in the time of issuing this labering to when, to engage in any combard causing his, her or their death—or shall abscend or he kinhapped—or shall be informed or attacked to the solity the agth of the 35th degree North latitude) than that in which insured, between the fifteenth day of July and the fifteenth day of Norember, or engage the said Save or Slaves in any more hazartions compations than thus consent of this Company previous previous previous the sole of his only previous previous previous the consent of this Company previous previous device or no ratacked to this Policy, between the fifteenth day of heir name or names—or in the even of any previous laws or the sole of his only previous previous device of the sole of his company previous previous state and the fifteenth day of heir fleenth day of July and the fifteenth day of July and the fifteent

And it is further Agreed. That in every case where this Policy shall cease, or become, or be, null, or void, all previous payments made thereon, shall be forfeited to the said Company. N. B.- This Policy not assignable without the consent of the Company, previously oblained and endorsed on or ottached thereto.

In witness whereof, The said ÆTNA LIFE INSURANCE COMPANY have, by their President and

STATEMENT:	Secretary, signed and executed this Contract at the CITY CF HARTFORD, the
Premium, <b>* 13750</b>	itay of the
Extra do.,	eight hundred and fifty. R. and
Prolieg.	considersigned by function of the first of t
\$75.50	E.A. Bulkeley Presiden
	Jan Corto Secretury.

lay of angur 1856. Hayden & Whiley Agente

COUNTERSIGNED this 18th

Sum Assured Policy Extra Expires Examination Issued. Register Book Amount of Premium No. Insured Orca Term Date AGENCY AT Chan Benefit of a ch Actua Life Insurance Company, SLAVE POLICY. No. of Policy, 60. Calhe multer, OF HARTFORD, CONN. M+6 6 Hostat .Page ... s 600 -815.00 2 2 S SI 81200 18 0 Ũ E) S. C. HISTORICAL SOCIET S. C. HISTORICAL SOCIET PERMISSION IS REQUIRED DURILICATION OR PUBLICATION DURILICATION OR PUBLICATION

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S. C. HISTORICAL SOCIETY PERMISSION IS REQUIRED FOR DUPLICATION OR PUBLICATION

REMARKS On Length of Residence S

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

Premio

Age. Value, Am't Risk, Rates,

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NAMES.

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OCUPATION.

LIFE DEPARTMENT. AGENCY AT NEW ORLEAN

ÆTNA INSURANCE CO., HARTFOR ANNUITY FUND, \$150,000; Exclusively held, pledged and appropriated, with its reserved accumulations, by the Charter and regulations of the Company, to the payment of annuities and losses connected with Life Assurance only... and in no event to be liable for the other debts, contracts or engagements of the Company. POLICY This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY, Counter Advin Do Insure the Life of the within-named Slave or Slaves, for by .... of 2. and and the term of ...... 122 . A. a. m. C. ountanyor the benefit of himanely. amounting to the total sum of .... Onghi Honnologed Dollars, according to the Application of OF CFOULD said one thousand eight hundred and fifty ... A. U.C. and deposited in the Office of this Company. And the said Company do hereby Covenant and Bind Themselves, well and truly to pay to the said Of a 21. Cis. Of aunt and and of the Parish or County of Had and from insured and set opposite the name or names of the deceased, deducting therefrom all indebtedness on this Policy at that time: PROVIDED, he, she or they die within the period embraced in this Policy, to wit: From twelve o'clock (at noon) on the fight realth day of ... to 2222 one thousand eight hundred and fifty furth until twelve o'clock (at noon) on the ... of flate noth day of .. a. Chalenaleez one thousand eight hundred and fifty. give for which said payment, the said Annuity Fund, with its reserved accumulations is solely and exclusively pledged and appropriated. And it is hereby understood and expressly declared to be the true intent and meaning of this Policy, and the same is accepted by the Assured, that if the Application subscribed by the said ... Of a cont. ant. a. 2.2. And it is further Agreed, That in every case where this Policy shall cease, or become, or be. null or void, all previous pay-ments made thereon, shall be forfeited to the said Company. N. B. — This Policy not assignable without the consent of the Company, previously obtained and endorsed on or attached thereto.

In Witness Whereof, The said ETNA INSURANCE COMPANY have, by their Vice President and

STATEMENT:	Actuary, signed and executed this Contract at the <b><b>CITY OF HARTFORD</b>, this</b>
Premium, S	twinky give day of during one thousand
Extra do	eight hundred and fifty quite control but the same shall not be binding unless
Examinations,	countersigned by C. C. LATHROP, Esq. Agent for said Company at NEW ORLEANS,
Policy,	Louisiana.
\$ 3 0.00	E.S. Buthelly Vice President.
	Actuary.
COUNTERSIGNED thisY	Turre 1835 P
	Agent.

#### REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

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· Chall Hand 20 10.00 Actua Iusurance Comp'y. No. of Application No. of Policy <u>..1817.</u> Issued 1803 1803 182.0 1. Journann SLAVE POLICY. Criven for Policy 264. NO. OF HARTFORD, CONN. Amount of Premium \$ 800 220 Sum Assured LIFE Benefit of AC Register Book Examination. No. Insured. AGENCY AT Expires ... C Extra..... Term. Policy .... Date

1747 AGENCY AT Canit Your all LIFE DEPARTMENT. ÆTNA INSURANCE CO., HARTFORD, CONN. ANNUITY FUND, S150,000; Exclusively held, pledged and appropriated, with its reserved accumulations, by the Charter and regulation of the Company, to the payment of annuities and losses connected with Life Assurance only ... and in no event to be liable for the other debts, contracts or engagements of the Company. 989 To A 77 TH POLICY. This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY, asideration of the sum of the the the milans Charles Meyer 18. Do INSURE THE LIFE OF THE WITHIN-HAMED SLAVE OR SLAVES, for e. Loss, if any, purable to asles. Mugar from for the benefit of Charles Manger Ca. il sum of Shane. Trons and One Hund and charles Meger for bearing date the thrateekth day of Lannary nd eight hundred and any . Lincht ..... and deposited in the Office of this Company. And the said Company do Sereby Covenant and Bind Chemselves, well and traly to pay to the said hasles meger 10 ..... of the Parish or County of St. A. A. C. a. State of .... Mileonal. ..... within ninety days after due proof of the death of the within-nan od Slave, Slaves, or any of the insured and set opposite the name or names of the deceased, deducting therefrom all indebtedness on this Policy at that time: PROVIDED, he, she or they die one thousand eight hundred and any such a multi twelve o'clock (at noon) on the tearturetth ... day of .. March h pledged and appropriated. why understood and expressly declared to be the true intent and meaning of this And 4 And the same is accurately innecessive and expressive declared to be the true intent and meaning shall be in any respect untrue or incornectly stated — or if the said Slave or Slaves, or any of them shall die by his, her or their own hands — or inflicted in an attempt to commit selection — or by the hands of justice — or in violation of law — or by the hands of a mob — or by a foreign inv an insurrection — or by the neglect, abuse, or maltreatment of the owner, or any one to whom he, she or their owner, or by a foreign inv an insurrection — or by the neglect, abuse, or maltreatment of the owner, or any one to whom he, she or they shall be entrusted — or shall be labore chronic disease at the time of issuing this Policy — or shall be forced, permitted or entreated, by his, her or their owner, or by the agent of the own in any combat causing his, her or their death — or shall abscond or be kidnapped — or shall, without the consent of this Company previously endorsed on or attached is this Policy, be taken or permitted to be taken to more Southern localities (if South of the Sich degree North latitade which insured, between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more heardow than those enumerated and set opposite his, her or their name or names — or in the event of any previous Insurance, (or subsequent, without the company previously obtained and endorsed on or attached to this Policy,) on the life or lives of the within-named Slave or Slaves — then, and craves, the said Company shall not be liable for the payment of the sum insured and set opposite the name of the said Slave or Slaves — then, and craves, the said Company shall not be liable for the payment of the sum insured and set opposite the name of the said Slave or Slaves any part thereof; and this Policy, so far as relates to said payment, shall be utterly void. nds — or by any injury reign invasion — or be ing under any their owner, or by the agent of the own concent of this Company previously ly ound t in t. without the co of this Slaves - then, and is said Slave or Slaves de and in all And it is further Agreed, That in every case where this Policy shall cease, or become, or be. null or void all previous pay-ments made therefore, shall be forficited to the said Company. N. B. — This Policy not assignable without the consent of the Company, previously obtained and endorsed on or attached thereto. In Witness Whereof, The said ETNA INSURANCE COMPANY have, by their Vice President and STATEMENT **3**3. 6.5. Premium. Extra do. Examinations. ..... Policy, ON Bulk cley Vice President. 24.65 Mr. M. Jummen, Actuary. day of January 18:00 avid ArBishofs Agent. 

A March 1 Ac REGISTRE OF THE RAT Henry 4 Buck 200 Ø L net line martina K 5 68 14 ann 15 000 5 63 amanda 15 750 5 63 23 04 50 It Louis Ja a cha ve the les meyer to h hnvile mention & a e of this ou 7 by the use Such de a I on del 4 and In de they e eubjide anes exposed position u al gare upers. the liable for any consequen ie. A m Small poor. accounty to the ea the above inentime la David Arrishop agent u

1.14 No. of Application 44. No. of Policy 44 Actna Insurance Comp'y, Register Book / Page 15 Expires Mc arch 18 1860. Issued Carretary 18 1860. Amount of Premium. AGENCY AT Securit Louis NOLO ...1844 SLAVE POLICY. Benefit of leharles mayor Ale Sum Assured. \$. 3.1 S. 0. 00 OF HARTFORD, CONN. LIFE DEPARTMENT. Date Carrendary 13 V Term Sura montha No. Insured. Examination. Policy..... Extra 1

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

ÆTNA INSURANCE CO., HARTFORD, CONN.
ANNUITY FUND, \$150,0003
Exclusively held, pledged and appropriated, with its reserved accumulations, by the Charter and regulations of the Company, to the payment of annuities and losses connected with Life Assurance only and in uo event to be liable for the other debts, contracts or engagements of the Company.
This Policy of Insurance Witnesseth, That THE ATNA INSURANCE COMPANY,
in consideration of the sum of Bred Hernedsed
the term of Quelet Loss, if any, payable to Benness, in the amount set opposite his or her name. Loss, if any, payable to
aniounting to the total sum of Owerity Prine Herndred Dollars, according to the Application of said
une thousand eight hundred and fifty
Therewas Music State of the Parish or Casty of Pleas. at the amount
insured and set opposite the name or names of the deceased, deducting therefrom all indebtedness on this Policy at that time: PROVIDED, he, she or they die
one thousand eight hundred and fifty
one thousand eight hundred and fifty
And it is hereby understood and expressly declared to be the true intent and meaning of this
Policy, and the same is accepted by the Assured, that if the Application subscribed by the said. The same and
And it is further Agreed, That in every case where this Policy shall cease, or become, or be, null or void, all previous pay- m ats made thereon, shall be forfeited to the said Company. N. B. — This Policy not assignable without the consent of the Company, previously obtained and radursed on or atlached thereto.
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1.	Premium, 8. 1.0.6,215.	Jento day of Section of
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	Examinations,	countersigned by C. C. LATHROP, Beo. Agent for said Company at Haw Onterside
	Policy,	Louisiana.
	\$ 115.25	Mon W. Guerran scours
	COUNTERSIGNED this 15	
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<b>.</b>	and a second a second and	

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY. REMARKS On Length of Residence South, etc. AGE. VALUE. Amt. Bisk. Rates. PREMIUM. OCCUPATION Reuben 22 \$ 1400 \$ 1000 31/2 35 00 Son Shy si coris John 23 \$ 1300 \$ 95031/2 33.35 Draymen Q. tife ale William Di les is \$ 130 4 950 4 38.00 while record I have time within Golig to Whindig Within Golig to Whindig In bolin rearry -The mothy affin prototoph Otores Fth 157529. In bullie ser? I tota us for all in interstant to the within polar Man for atterning the 20157 Menais D -

For value received me hereby transfer, all of our right and title Mulphy Hilson Davis 16 Au Orleans Oct 26, 1834 In Lig ?? Mynnul Zmris

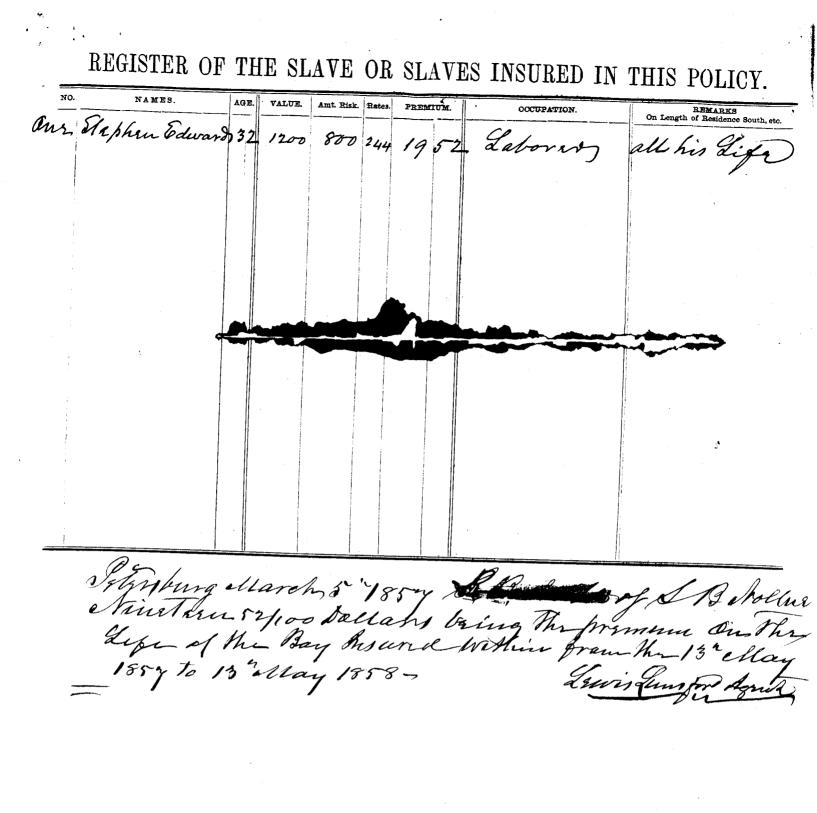
0,120 5 Actua Insurance Compily. ABENCY AT Press Orderns NO. No. Insured..... Expires Delier y 1100 Policy..... Extra Amount of Premium. Sum Assured..... Term Date Benefit of ... Examination.... Register Book soued .... SLAVE POLICY. OF HARTFORD, CONN. - Liter Land - Land LIFE DEPARTMENT. M. Prover Page 113 mas In 100 1800 115,25 \$ 10625 . 18 est 18.75 

AGENCY AT Delentur, Ta LIFE DEPARTMENT. ÆTNA INSURANCE CO., HARTFORD, CONN. ANNULTY FUND, \$150,000; Exclusively held, pledged and appropriated, with its reserved accumulations, by the Charter and regulations of the Company, to the payment of annuities and losses connected with Life Assurance only... and in no event to be liable for the other debts, contracts or engagements of the Company. This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY, In consideration of the sum of Annually of Ninstram 52/100.....Dollars, to them in hand paid by ... Bo Insure the Life of the within-named Slave or Slaves, for the term of . At man in the amount set opposite his or her name. Loss, if any, payable to Nr. 13 Wall us for the benefit of ... Aand Mallner amounting to the total sum of .... En ghit hundred -......da of ell an And the said Company do hereby Covenant and Bind Themselves, well and truly to pay to the said 13 chell ne - of the Parish or County of Plan 1 hung insured and set opposite the name or names of the deceased, deducting therefrom all indebtedness on this Policy at that time: PROVIDED, he, she or they die one thousand eight hundred and my for which said payment, the said Annuity Fund, with its reserved accumulations is solely and exclusively pledged and appropriated. And it is hereby understood and expressly declared to be the true intent and meaning of this Policy, and the same is accepted by the Assured, that if the Application subscribed by the said ... M. M. Mellur

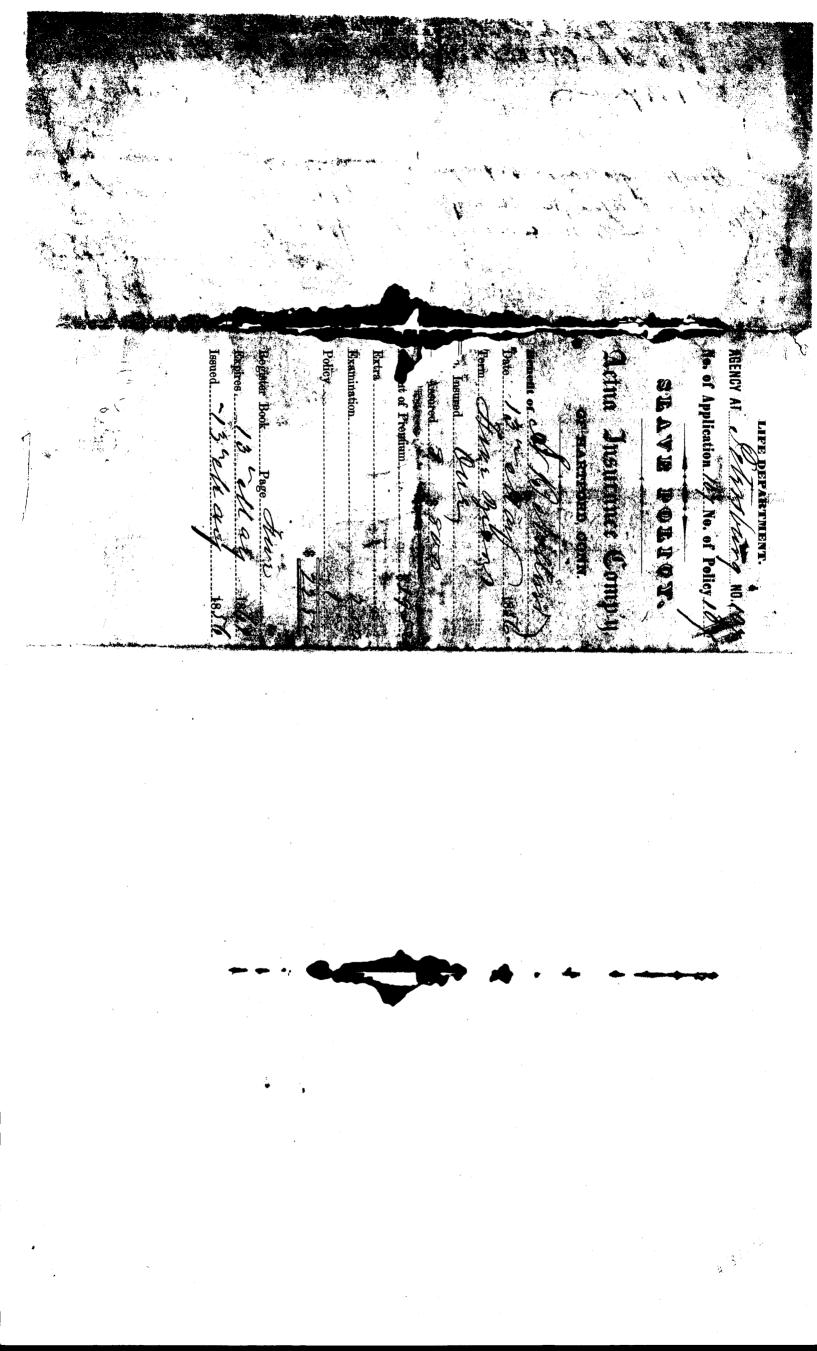
**Policy,** and the same is accepted by the Assured, that if the Application subscribed by the said ... **LARK**...**11** S....**11** S....**11** S...**11** S.

And it is further Agreed, That in every case where this Policy shall cease, or become, or be. null or void all previous payments made thereon, shall be forfeited to the said Company. N. B. - This Policy not assignable without the consent of the Company, previously obtained and endorsed on or attached thereto.

In teniness Wh have, by their Vice President and STATEMENT: Actuary, signe executed this Contract at the CITY OF HARTFORD, this \$ 1.9. 2.2 /3 -= ay of .... May .... one thousand Premium. Extra do. eight hundred and fifty ..... A. .... ..... but the same shall not be binding unless coungersigned by Notert Nitchie Agent for said Company 100 Examinations, at Intersturg la. Policy. . J. Bulkelly Vice President. 22:52 M. JUMMAR Actuary. COUNTERSIGNED this 13 day of Mar 185 min. Mustor & Agent.



Then Attuce Ligh Mile? - Cours with to the brans per of this they To I A Stawlett of Chisterful Camby Ve Straburg March 5 7857 Firsburg March 5 1859 For Value Reserver I hereby Transfer & agaign all my right little Hondersch to this Palicy of mourances as Withigs my hand that Hollower Eed 3



AGENCY AT Saint Jours die. LIFE DEPARTMENT. ÆTNA INSURANCE CO., HARTFORD, CONN. ANNULTY FUND, \$150,000; Exclusively held, pledged and appropriated, with its reserved accumulations, by the Charter and regulations of the Company, to the payment of annuities and losses connected with Life Assurance only ... and in no event to be liable for the other debts, contracts or engagements of the Company. POLICY This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY, by John S. Finn Twenty Seven Sundred Sfifty.... Dollars, according to the Application of amounting to the total sum of ... said John S. Printen bearing date the Twelfth day of Movember one thousand eight hundred and fifty. Alle. and deposited in the Office of this Company. And the said Company do hereby Covenant and Bind Themselves, well and truly to pay to the said him . I Simm insured and set opposite the name or names of the deceased, deducting therefrom all indebtedness on this Policy at that time: PROVIDED, he, she or they die within the period embraced in this Policy, to wit: From twelve o'clock (at noon) on the ... Surelfthe day of Monenteen one thousand eight hundred and fifty Leven until twelve o'clock (at noon) on the Tweelfth ... day of Movemless one thousand eight hundred and fifty . Cight. for which said payment, the said Annuity Fund, with its reserved accumulations is solely and exclusively pledged and appropriated. And it is hereby understood and expressly declared to be the true intent and meaning of this

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In Witness Whereof, The said ÆTNA INSURANCE COMPANY have, by their Vice President and

STATEMENT	Actuary, signed and executed this Contract at the CITY CF HARTFORD, this
Premium, \$	Simelfth day of newender one thousand
Extra do.	eight hundred and fifty. All and fifty but the same shall not be binding unless counterfigned by 9. 10. 19. 10. 19. 10. Agent for said Company at MUNT 20. 10. 100.
Examinations,	counterfigned by
Policy,	
\$ 1.8. 75	Jon N. Sugmon Actuary.
COUNTERSIGNED this	hovember 185 David & Baishop Agent.

## REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

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Expires Revender 12 18 28. Issued Rovember 12 18 57 No. of Application 2.7. No. of Policy 2.7. Benefit of John & Land Actua Insurance Comp'y, Date Martvuleer 12 18 57 1000 8.70 AGENCY AT Jant Land Allo SLAVE POLICY. Term I willie Meather OF HARTFORD, CONN. 8-2-7-50 LIFE DEPARTMENT. Amount of Premium. No. Insured. Sum Assured..... Extra Examination .... Policy.....

SURVEY TRANSCRIPTIONS OF CHURCH RECORDS EXAMPLE OF A SLAVE INSURANCE POLICY FOUND IN A PLANTER'S PERSONAL RECORDS LIFE DEPARTMENT. AGENCY AT NEW ORLEANS. ÆTNA INSURANCE CO., HARTFORD, CONN. ANNUITY FUND, \$150,000; Excitatively held, plodged and appropriated, with its reserved accumulations, by the Charter and result of the Company, to the payment of annuities and losses connected with Life Asen The only ... and in no event to be liable for the other debts, contracts or engagements of the Company, This Policy of Insurance Witnesseth, That THE RINA INSURANCE COMPANY. 5. mas Benny Haly Do Insuns the Live of the we . One Ch an ar Swelve months, in the amount set ma many Re malf ..... dife. .eto dud Bure Many Raby ciple bundrat and stor . Frace eitel in the Office of this Co **...** And the said Company do Bereby Covenant and Bind Chemselves, will me wir w por Bus many Raly do no - Caty new Orland and out Blave. Slaves, or say of th this Polley is the wite From tweire e clort (at anos) on the . E.f. letterthe day of . Or totan of in this Policy, to ad eight bendred and stry Thered. and roving o clock (at ann) on the Befleenth .... tay it ... On tertier essed eight bandred and fifty Forther for which raid payment, the said Ausuity Fund, with its reserved as stedent and approximated. And it is hereby understood and expressly declared to be the true And it is introvery assocretories and exploration action experience according to the same is accepted by the Assocrat, that if the Application subscribed by the same is accepted by the the Assocrat, the said Stars or a system of them shall do by his, here or infinited is an attempt to transfit different site of the same of the same is accepted by the same of the s mary St And it is further a grood, That is every case where this Policy shall creat, or become, or he, sail or void, all pre-m ato make therean shall be forfaind to the said Company. N.S. — This Policy as companie without the consent of the Company, providing the natival on or attacked bayes.

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In Witness Whereof, The mid STNA INSURANCE COMPANY have, by their Vice Pr

### Submitted by: ACE USA

LIFE DEPARTMENT. 

ÆTNA INSURANCE CO., HARTFORD, CO

ANNULTY FUND, OLEO,0001

Charles Antes

Exclusively held, pledged and appropriated, with its rea-of the Company, to the payment of animalited and b in no event to be liable for the other debts, c Section of the 

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	This	Policy	.Insurance	Witnesseth,	That THE AT	NA INSUBANCI	COMPANY
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کر و . محمد محمد ا	2.6.7.1.	C.1.1. 2. C	ULAL Car Degor the	bencht of stander.	1.2.8.3.0.2.2.		
amount	ing to the tot	at sum of	Vais Got unker	Gandas 2.	Charles Per		o de Application of
•	· · · · · · · · · · · · · · · ·	Sugar C. C.		bearing	date the		1110
one tho	usand cight h	andred and fifty	. F. J. L. C. and de	empited in the Office of th	is Company.		· · · · · · · · · · · · · · · · · · ·

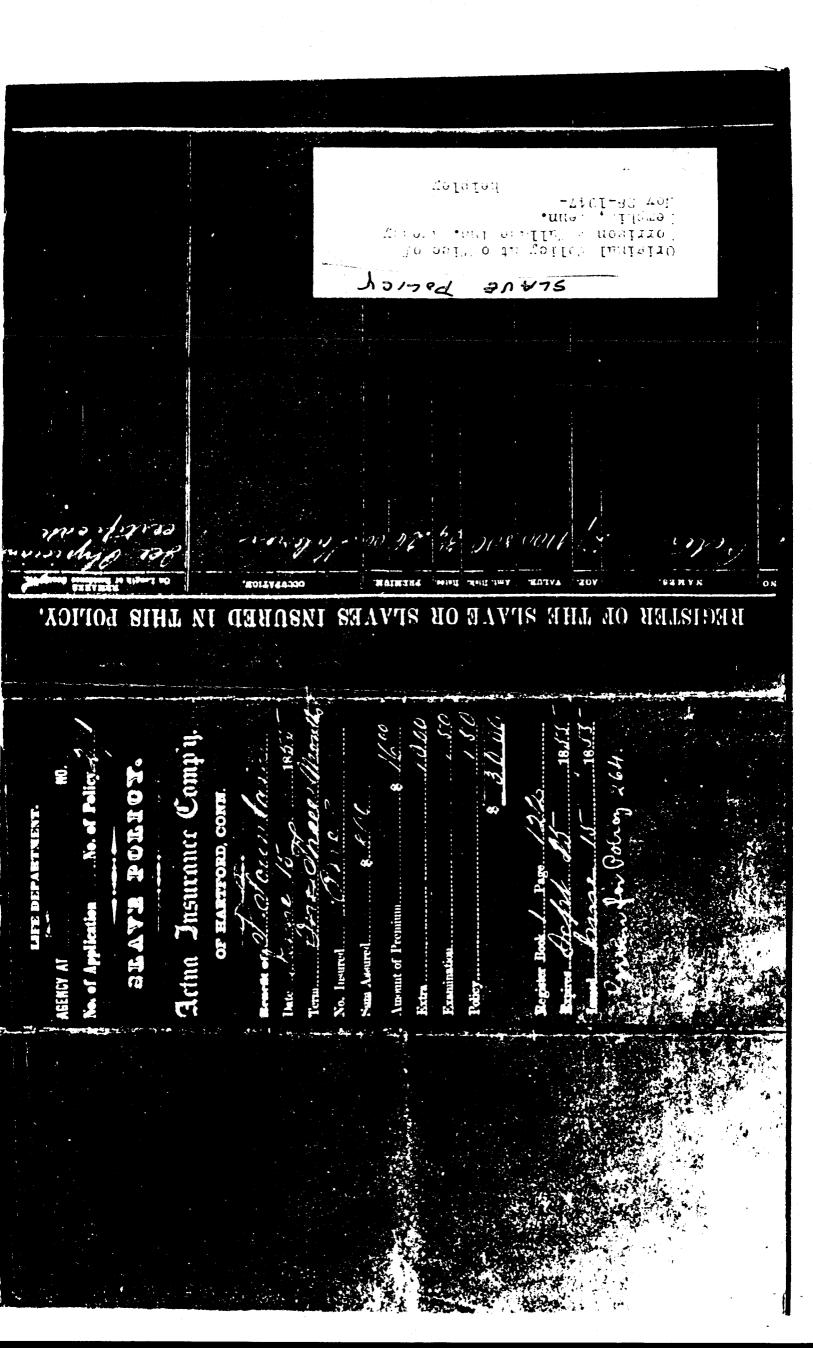
	And the said C	ompany bo Gereby Co	venant and Dind C	hemselves, well and	truly to page to the said
the month of a co		. c. C. M. C. X. X			
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1		Con until twelve o'clock out a		· · · · · · · · · · · · · · · · · · ·	
one thousand eight	thundred and any . Q.e.	" for which said payment, i	ic said Annuity Fund, with I	s reserved abrumulations	te solely and exclusively
pledged and appro	geiand	1 27 200			

And it is hereby understand and expressly declared to b

**Polley**, and the same is accepted by the Assured, that if the Application subscribed by the table exclusion in the same is accepted by the Assured, that if the Application subscribed by the table exclusion in the processing accepted by the bands of instree — or in violation of how — or by the hands of instree — or in violation of how — or by the hands of instree — or in violation of how — or by the hands of instree — or in violation of how — or by the hands of instree — or in violation of how — or by the hands of instree — or in violation of how — or by the hands of instree — or in violation of how — or by the hands of instree — or in violation of how — or by the hands on insurration — or hy the neglect, abase, or maltreatmint of the owner, or any one to whom he, she of they shall ehrome discusse at the time of insuing this Policy — or shall be forwed, permitted or entrosted, by his, her or their a in any combat causing his, her or their death — or shall be forwed, permitted or entrosted, by his, her or their or product of the origin of the owner, or engage the shall be coment embodies of on or attached to this Policy, he taken or permitted to be taken to more. Southern localities (if Fouth of which meaned between the lifecenth day of July and the fifteenth day of November, or engage the shall bears of their name or names — or in the event of any periods. Fourther, the taken to provide the shall be of the violation from the shall endorsed on or attached to the life or lives of the within-tame cases, the said Company previously obtained and set of the take for the payment of the shall be readed and set opposite the shall be for the payment of the shall be opposite the shall be the shall be needed and set opposite the shall be the shall be needed and set opposite the shall be the shall be needed and set opposite the shalle of the shall be shall be needed and set opp V. C. I. L. I. L. C. A. B. A.

Attable is frighter Apprind, That in every case where this Policy shall rease, be been be, or be, null or void, all previous pay-ness made therean, shall be forfeited to the said Company. N. B - This Policy not assignable without the reasent of the Company, previously allegand and lors don a attached thereto.

In Witness Whereof, The and drives another and the BANE have, by thele vice Presiden and As tusty, signed and executed this Contract at the DITY OF HARTFORD, the STATEMENT 10: 11 die they day of in distant 20 Con in the Promium, 3. 1. Col 1. **0**.1. Extra do. countersigned by C. C. LATHROP, Esq., Agent for said Company at NEW ORLEANS, Policy, Louisidua G. S. Buthe Lag. Vice President. \$ 3 2.00 Aduary. UOUNTERSIGNED this



LUFE DEPARTMENT.	AGENCY AT NEW ORLEANS.
ÆTNA INSURANCI	E CO., HARTFORD, CONN
No. 27 ME ANNULT	y Jund, 9160,000;
Exclusively held, pledged and appropriated, v	
of the Company, to the payment of Annu in no event to be lighte for the add	altice and lower connected with 240 Amerimee off, and
This Policy of Insurance U	Witnesseth, That THE ÆTNA INSURANCE COMPANY
Thy and and and a galan la	CK. I. J. L
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one thousand eight handred and fifty . Sp. 2. A. C and deposite	
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	stuary, signed and executed this Contract at the DITY OF HARTFORD, this
	Bit hundred and fifty
Examination,	antersigned by C. C. LATHROP, Esq., Agent for said Company at NEW ORLEANS,
Policy,	ui-inna
8 3 D. all	a. S. Bulles Log. Vice President.
	Actuary.
COUNTERSIGNED this - No. 2019 of	Munde 1857

11111 REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY. OCCUPATION, PREMIVE. 2.01 · des alens 100 31 ende POLICY SLAVE Original Colicy at office of Forrison & Fallage that are by Lemplin, Lenn. Nov 28-1947helpler

THE DEPARTMENT AVADION (IN) CAVIN ÆTNA INSURANCE CO., HARTFORD, ENa 297 ANNULTY FUND, SILO,000; Exclusively held, pledged and appropriated, with its reserved no of the Company, to the payment of annuities and lowes co in no event to be liable for the other debts, contracts of 10.0 This Policy of Insurance Witnesseth, The THE ETNA INSUBANCE COMPANY hy ...... Le cen ant and opp the term cf ..... a. in the air a. Lon Warr, pr CILLET A My in the benche of some here and a date of C.C.S.C. amounting to the total sum of ...... Conder got lake at Carte a 2. Charte Suffer one thousand cight handred and fifty .. F. L. C. C. and deposited in the Office of this Company. And the said Company do Gereby Covenant and Dind Chemselves, wen and muty to page to the s insured and a topposite the name or names of the deceased deducing therefrom all indel telipess on this Polley at that time : Pagernan, be, she or they within the period embraced in this Policy. to with From twelve o clock (at norm, on the fightere tills ... ing of .... for a d one shousand eight hundred and fifty of a 2 Con until twelve o'clock (at won) on the so got flatte Balle Ba one thous not eight hundred and fifty . Q.A.2 " ... for which said payment, the said Annuity Fund, with its reserved accumulations is solaly and exclusively pludged and appropriated . Prove And it is herpy understand and expressly declared to be the m Polley, and the same is are pred by the Assured, that if the Application subscribed by the said as the and the Assured, that if the Application subscribed by the said as the association of the said as the said **Policy**, and the same is accepted by the Assured, that if the Application subscribed by the said excepted he and the many respect untrace or incorrectly stated —'or if the said Slate or Slayes, or any of them she inflated in an attempt to commit subside —or by the hands of instree — or in violation of law — or by an insurant on — or by the neglect, abuse, or maltreatment of the owner or any one to whom he, she of chronic disease at the time of issuing this Policy — or shall be breed, permitted or entrated, by his, her in any combat causing his, her or their death — or shall bescind, or be kidnapped — or shall, *without the inflated or attached to this Policy*, be taken or permitted to be taken to more Southern localities (it which mand do to the iffectuation of all y and the fifteenth day of November, or engage the said then those enumerated and set opposite has, her of their mane or names — or in the event of any previoe Company previously obtained and endorsed or or attached to this Policy. So far as relates to said payment, shall be unterly void. all die by his, the hands of

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In Witness Whereof, the said APRINA ANSTRANCE COMPANY have, by these Vice President and Ay tusty, signed and executed this Contract at the DITY OF HARTFORD, this STATEMENT in all a stand day of a stand and the Comment 5.1 6.1 Premium, 01 Extra do. countersigned by C. C. LATHIROP, Esq. Agent for said Company at New ORLEARS, Examinations, .... Louisiana Podey. G. S. Bulles Leg. Vice President. 8, 5 1.00 Actuary. day of COUNTERSIGNED this

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY. OCCUPATION. PREMIUN. AGE. VALUE. NAMES. Amt. Itisk. Rate Selen 1 2.00 alone .-26 00 .-1100 800 call POLICY SLAVE Original Solicy at office of Forrison & Fallage 198. Areasy Lemphis, Lenn. Nov 28-1947helule;

Submitted by: American Home Assurance Company

# The American Conservationist

JUNE, 1935

A MAGAZINE OF INFORMATION AND INSPIRATION FOR LIFE INSURANCE MEN



- A New Reading of Old Records.
- A Bona-Fide Replica of a Slave Policy.
- The Modest Start of the Mutual Life.
- Insurance Commissioners—1935.

and other interesting topics

### A BONA-FIDE REPLICA OF A SLAVE POLICY

#### By T. O'Donnell



At Washington Market, 1863.

IN our April issue of THE CONSER-1 VATIONIST we had occasion to mention a curious phase of Americana, the policies which owners of slaves took out upon the latter previous to the Civil War. At the time we requested any of our readers who might have seen such policies to remember us with a copy, but as they are scarce and indeed seem hardly ever to have been remarked by insurance chroniclers we made the request with our tongue in our cheek. But to the credit of the loval and interested readers we have for THE CONSERVA-TIONIST, along comes a friendly letter from Ben S. Graham, Vice President of the Brooklyn National Life Insurance Company, Brooklyn, N. Y., with complete photostats of one such a policy.

It is No. 1881, issued by The United States Life Insurance Company of New

CONSERVATIONIST

York, N. Y., and is made out to a John G. Tillman, in the amount of \$550.00 on the life of one male slave known merely as "Charles". On account of the smallness of the type face in this policy, which may preclude it being read in the reproduction we make of it, we give herewith a reading of the same:

THIS POLICY OF INSURANCE WITNESSETH that The United States Life Insurance Company in the City of New York in consideration of the sum of Fifteen dollars and Seven cents, to them in hand paid by John G. Tillman, and of the annual premium of \$15.07, to be paid in advance, on or before the third day of September in every year during the continuance of this Policy, do assure the Life of Charles, a slave. the property of John G. Tillman

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of Lexington in the County of Lafayette, State of Kentucky, in the amount of Five Hundred and Fifty Dollars, for the term of One Year, to commence on the third day of September, 1852, at noon, and expire on the third day of September, 1853, at noon.

And the said Company do hereby promise and agree, to and with the said assured, his executors, administrators, and assigns, well and truly to pay, or cause to be paid, the said sum insured, to the said assured, his executors, administrators, or assigns, within three months after due notice, and proof of the death of the said slave Charles.

Provided always, and it is hereby declared to be the true intent and meaning of the Policy, and the same is accepted by the assured upon these express conditions, that in case the said slave Charles shall die upon the seas, or shall, without the consent of this Company previously obtained and entered upon this Policy, pass beyond the limits of Kentucky, or in case the assured shall already have any other insurance on the slave hereby assured and not notified to this Company and mentioned or endorsed on this Policy, or shall hereafter effect any other insurance upon the said slave without the consent of this Company first obtained and entered on this Policy, or in case the said slave shall die by means of any invasion, insurrection, riot, civil commotion, or of any tary or usurped power, or in case the slave shall die by his own hand, or in consequence of a duel, or by the hands of justice, or in the violation of any law of any State or of the United States, or in consequence of any extra hazardous employment, this Policy shall be void, null, and of no effect.

And it is also understood and agreed to be the true intent and meaning hereof, that if the declaration made by the

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said John G. Tillman, and bearing date the third of September, 1852, and upon the faith of which this agreement is made, shall be found in any respect untrue; then, and in such case, this Policy shall be null and void; or in case the said John G. Tillman shall not pay the said premium as above reserved, on or before the several days hereinbefore mentioned for the payment thereof, then and in every such case, the said Company shall not be liable to the payment of the sum insured, or any part thereof; and this Policy shall cease and determine.

And it is further agreed, that in every case where this Policy shall cease, or become null or void, all previous payments made thereon shall be iorieited to the said Company.

And it is hereby expressly agreed, between the said assured and the said Company, that the said assured, ior and in consideration of the premises, has waived, and hereby waives and releases to the said Company, all right and title to any mutuality of participation in the profits of the said Company.

And it is further understood and agreed, that the interest of the assured in this Policy is not assignable without the consent of the said Company, manifested in writing.

In witness whereof, the said United States Life Insurance Company in the City of New York, have, by their President and Secretary, signed and delivered this Contract, this third day of September, one thousand eight hundred and fifty-two.

JOHN BADICH, Secretary.

F. SHELDON, President.

It will be readily noted from the above transcript that the advent of the Civil War made these as well as all similar Slave Policies self-liquidating. To judge from the serial numbering of

THE AMERICAN

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or in case the assured shall already have any other insurance on the si- sed on this Policy, or shall hereafter effect any other insurance upon the said slave wi y, or in case the said slave shall die by means of any invasion, insurrection, not, eivi die by his own hand, or in consequence of a duel, or by the hands of justice, or in the y	thout the Consent of this Company first obtained and entered on this
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And it is also Enderstood and Agreed, the rule intent and in a servencent is made, shall be found in any respect untrue, then and in used case, this P on pay the said premiums as above reserved, on or before the several days herein before in a first agreed, that in every case where this Policy shall cease, or becon- ed to the said company. And it is further agreed, that in every case where this Policy shall cease, or becon- ed to the said Company. And it is further agreed, that in every case where this Policy shall cease, or becon- ed to the said Company. And it is further agreed, that in every case where this Policy shall cease, or becon- ed to the said Company. And it is further agreed, that in every case where this Policy shall cease, or becon- ed to the said Company. And it is further Enversely Agreed, between the said assured and the see, has waived, and hereby waives and releases to the said Company. all right and title And it is further Enverstood and Agreed, that the interest of a ompany. manifested in writing. In TRAILINES WHEREOF, the said United States Life Insurance President and Secretary. signed and delivered this Contract, this — one thousand eight hundred and fity.	meaning bereof, that if the declaration made by the said day of <u>fillence</u> <u>icz</u> 185 Z and upon the faith of obicy shall be null and void; or in case the said <u>fille</u> <u>fillence</u> re mentioned for the payment thereof, then and in every such case, the links Policy shall cease and determine. since or be null or void, all previous payments made thereon shall be the said Company, that the said assured, for and in consideration of the to any mutuality or participation in the profits of the said Company. The tassured in this Policy is not assignable without the consent of the <u>11/2</u> C. E. <u>dot</u> <u>in the City of New-York</u> , have, by their <u>11/2</u> C. E. <u>dot</u> <u>in day of Chillennber</u> .
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the policies there must have been considerable monies in hand from premiums and disallowed claims, but as most of the companies have passed from the business scene the amount in question remains a question of conjecture.

#### Another Defunct Civil War Company

In this connection we have an interesting communication concerning the Phenix Insurance Company, mentioned in our April issue as writing Slave Policies also:

THE AMERICAN CONSERVATIONIST. 307 North Michigan Avenue, Chicago, Illinois. Gentlemen:

We have read with a great deal of interest the article on Slave Insurance. contained in the April, 1935 edition of your magazine.

From the reference to the Phenix Insurance Company of St. Louis, Missouri, the writer became interested in attempting to run down some record of this Company. The Insurance Department of the State of Missouri did not come into existence until the year 1869. Upon reference to old Statute books we find that the "Phoenix Insurance Company" of St. Louis, Missouri, was incorporated by an Act of Legislature approved March 12, 1849. You will note that the spelling is "Phoenix" rather has "Phenix" as used in your story, however, this must be the same Com-

pany for we are unable to find any other organization of a similar name, with the exception of the "Phoenix Fire Company of the City of St. Louis", which was incorporated in February of 1843, as a fire fighting unit for that city.

The charter of the Phoenix Insurance Company authorized the Company

to write fire, marine, inland marine, and life insurance, as well as annuities. While these broad powers were granted the charter stated that the Company expected to engage chiefly in insuring lives and writing annuities. The organization was originally capitalized at \$50,000, which amount, according to the charter, could be increased at the will of the stockholders up to \$500,000.

The next record is an amendment to the Articles of Incorporation passed in February of 1853, requiring that the Company maintain separate accounts for marine, and fire and land risk coverages.

The charter was again amended in March of 1861, permitting a change in the plan of organization from a stock company to a mutual company, or to a stock and mutual, according to the action of the stockholders or members at a later date. We find no record of what was done; however, from the First Missouri Insurance Report, which was published in 1870, it would appear that the Company remained a stock company.

Various statements of the financial condition were shown in the Second. Third, Fourth, Fifth, Sixth, Seventh and Eighth Missouri Insurance Reports. The Ninth and Tenth report was a consolidated report and contained only a short statement to the effect that the Phoenix Insurance Company had voluntarily discontinued business during the vear of 1877, and reinsured its risks in some other company, not named.

From the information given in the various Missouri Insurance Reports mentioned, it would appear that at least from the year 1869 until its retirement, the company engaged entirely in the writing of marine and fire risks. The above record of this company is not very complete, but the writer feels that in view of the fact that in the last paragraph of your article, you indicated that

THE AMERICAN

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Wew Mitchell add that ing phase across an another : **INSURA** by the Al Charlotte of one L amount c March : serial nur dicate th such assu signed by

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the disposition of the company was not definitely known, this slight record might be of some interest to you.

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Yours very truly, T. C. MITCHELL, JR., Assistant Actuary. Insurance Department State of Missouri.

We were very grateful for Mr. Mitchell's interesting letter. We may add that in running down this interesting phase of early Americana we came across an old newspaper file record of another similar policy, titled "SLAVE INSURANCE POLICY", and issued by the Albemarle Insurance Company of Charlottesville, Va. It was on the life of one LETTY, a female slave, in the amount of \$400.00, for one year from March 21st, 1859. The policy was serial numbered 1143, which would indicate that a considerable number of such assurances were issued, and was signed by W. T. Early, President, and

attested by John Wood, Jr., Secretary. The company evidently took its corporate name from Albemarle County, in which Charlottesville is located. That such companies passed is, of course, one result of the general catastrophe which was our Civil War, which sapped the industrial life of the south for generations.

It has always been a marvel to us, when attending college commencements, to observe the titles chosen for theses by candidates for a degree. We have never yet noted any attention to this phase of Americana, the Slave Insurance Policies, and we suggest it to some proud father to in turn enable him to suggest it to his son in college. We feel sure a very engaging thesis would be the outcome, and what is more to the point, it would be a thesis which any publisher would be glad to consider for publication and thus place some needed income in the new graduate's pockets.

#### How the Benjamin Franklin Correspondence Turned Dr. Price's Hair Snow White

#### From the old London Assurance Magazine

#### Incident in the Life of Dr. Price

"TO the period nearly in which he was chosen Minister to the congregation at Hackney Mr. Price appears to have confined his studies almost exclusively to moral and religious subjects, but the different communications which he made to the Royal Society about this time seemed to show that he was becoming less scrupulous in this respect, and disposed to consider philosophical enquiries not altogether inconsistent with the profession of a dissenting minister.

CONSERVATIONIST

In 1769, he wrote some observations addressed in a letter to Dr. Franklin, On the Expectations of Lives—the Increase of Mankind—and the Population of London—which were published in the Philosophical Transactions of that year.

In May, 1770, he communicated to the Royal Society some observations on the proper mode of calculating the values of contingent reversions, published in the Philosophical Transactions of that year.

(Continued on page 24)

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Submitted by:

The Manhattan Life Insurance Company

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MUSEUM OF THE CITY OF MENY YORK

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Office of Manhattan Like Insurance Company,



108 Broadway, cor. Pine Street, N. Y.

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Submitted by: New York Life Insurance Company

#### THE NAUTILUS (MUTUAL LIFE) INSURANCE COMPANY OF NEW-YORK.

THES POLLOY OF LNSURANCE WITNESSETH, That THE NAUTILUS (MUTUAL LIFE) INSURANCE COMPANY OF NEW-YORK, in PREMIUM consideration of the sum of \_ Juvelve 12 to them in hand paid by and and Do Assure the Life of At arwic in the County of ..... of . 0 State of = SUM INGURED ... in the amount of\_\_ indre dollars, for the term month 600. Thirteenth y 1827 with day of Ka in the be implayed on Alternation And the said Company do hereby promise and Agree, to and with the said afsured, .......

DNB 1 1 44

executors, administrators, and afsigns, well and truly to pay, or cause to be paid, the said sum insured, to the said afsured, here executors, administrators, or afsigns, within sixty days after due notice, and proof of the death of the said Alas. In.a.

Provided always, and it is hereby declared to be the true intent and meaning of this Policy, and the same is accepted by the absured upon these express conditions, that in case the said

shall die upon the seas, or shall without the consent of this Company previously obtained, and endorsed upon this Policy, pals beyond the settled limits of the United States, [excepting into the settled limits of the British Provinces of the two Canadas, Nova-Scotia, or New Brunswick.] or shall, without such previous consent thus endorsed, visit those parts of the United States which lie south of the southern! boundaries of the States of Virginia and Hontucky, between the first of July and the first of November, or shall, without such previous consent thus endorsed, enter into any military or naval service whatever, / the militia not in actual service excepted ; / or in case he shall die by his own hand, in, or in consequence of a duel, or by the hands of justice, or in the known violation of any law of these States, or of the United' States, or of the said Provinces, this Policy shall be void, null, and of no effect.

And it is also Enderstood and Agreed, to be the true intent and meaning hereof, that if the declaration made by the said \_ John Jones\_

and bearing date the this to make day of \_\_\_\_\_ 1847 , and upon the faith of which this agreement is made, shall be found in any respect untrue, then, in such case, this Policy shall be null and void.

N. B. \_\_ If afsigned, notice to be given to this Company.

ling Fr

In witness whereof, the said Nautilus (Mutual Life) Insurance Company of New-York, have, by their President and Actuary, signed and delivered this Contract, this Incontract day of \_\_\_\_\_ not thousand eight hundred and forty - flasten-

President.

Louisville July 22 1847 . Receives of the Nantilus denteral Life Insurance Company dis hundred dollars being the Sam issails on the life of my Marwech by this policy and who was drowned on his papage for for New Orleans on board & Beat Jalma Cap State and in fall & amondo a vaid bon pary - form fores Commen \$ 600 Lp. 6. our for last \$ 594 -

1 10-0 Ę Ý. No. Josh Israel THE NAUTILUS (MUTUAL LIFE) INSURANCE COMPANY OF NEW-YORK, No. 29 WALL STREET. Assurance on the Life of Marmick. Amount, \$ 600. Date, May 20, 1847 Term of This months Annual Payment, \$ 12. Policy, . . . . . . . \$ 13. Registered in Book B\_ Page 71 • 1 1,

WRIGHT, Printer, 74 Fulton street, N.Y.

Submitted by: Penn Mutual

#### INSURANCE ON THE LIVES OF SLAVES

## Underwriter & General Insurance Agent,

#### FREDERICKSBURG, VA.,

### s*l n n e 's e e m i o m* e .

The Rates of Insurance of \$100 on the Life of a Slave for One & Seven Years,

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The above Table of Rates applies to an insurance upon slaves to remain within the limits of the State of Virginia; but risks will also be taken upon the lives of slaves, to be conveyed to, or to *reside* in any slaveholding State in the Union.

In Coal Pits, -	-	1]	per cent. extra.		In Mining,	11 pe	r cent. extra.
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age 60	4.35 5.65	4.91 6.16

J.

Submitted by: Royal & SunAlliance

#### THE

## LONDON ASSURANCE

A SECOND CHRONICLE

BY

BERNARD DREW

FRINTED FOR THE LONDON ASSURANCE KING WILLIAM STREET, LONDON

> AT THE QURWEN PRESS, PLAISTOW 1949

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THE LONDON ASSURANCE

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clause "Free of Average," insisted on by this Corporation, it is ordered that for the future the Committee in Waiting do not insist upon Com being assured free of average'. Such departure from general practice would seem to have been in the nature of preferential treatment, as in 1753 The London Assurance still included corn in the Memorandum, and does so at the present day.

Here is one: 'Captain Richard Pinnell Director 1726-38] 30th August, 1733 on the Mary Snaw islands. The early books of The London Assurance are full of such transactions, often, one regrets to state, for account of directors of the Corporation. their shipment, as mere cargo, to the British plantations in Virginia and Carolina, or the West Indian their homes, and making a profitable speculation in they and neither of them shall not be carried into men, from London to Leghorn'. In the event of a would have been applied to the payment of a ransom. The horrors of slavery, for oneself, did not, however, preclude our ancestors from indulging, without qualma, in the abduction of Negroes from slavery by the Barbarians commonly called Salleeclaim being presented, one supposes the money on Edward Morris, a boy of about 14 years old, that one, is reflected in the following and many similar insurances: ' $\pounds$ 300 on Capt. Theo Weight, and  $\pounds$ 75 That the fear of capture by pirates, with the consequent risk of being sold into slavery, was a very real

<sup>1</sup> It's more than likely that the word "Snow" is not a part of the vestel's name but a description of her rigging.

# EARLY MARINE INSURANCE

and Goods, both or either, according to the Assured's interest, at and from London to the Coast of Africa and at and from thence to her port of discharge in the British West Indies. *Vartusted sheathed*, and free from all damage by prohibited trade, and free from the death of Slaves either Natural, Violent, or Voluntary, £800.'

In a similar risk on 10 October 1733, on the Penelope Snow' for the same trader, for £300, it was stated that 'the Assured doth hereby agree to warrant the ship sheathed, to take on himself all loss and damage arising by Death and Insurrection of Negroes'.

As a rule, it is only by inference that one realizes with what cargo the second half of the voyage was performed, but occasionally there is no pretence of evading the issue, as when, on Saturday, 15 June 1728, the following entry appears in the underwriting record: 'Henry Neale, Esq., [Director 1720-47] on 50 Negroes in the Bendicta Brigantine (Arthur Raymond, Captain) at and from Gambia to Virginia. The Assured doth hereby agree to werrant the ship sheathed, to take on himself all Averages arising by Death and Insurrection of Negroes, and all loss or damage by prohibited trade. £500 @ 3%.' Ten pounds a head! O tempora, O mors!

Many other risks, on identical lines, were written in the first half of the eighteenth century. One of the latest resulted in the payment, on Wednesday,

<sup>1</sup> See footnote en previous page.

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THE LONDON ASSURANCE

21 January 1756, to Messna. Richard & Thomas Shubrick, of a Particular Average of  $\pounds 95$  on Negroes insured for  $\pounds 500$  per *Oline Branch*. One wonders whether it was a case of broken arms or legs, or more serious damage to the unfortunate 'cargo'l

whether such damage only as was sustained by loss of the Negrocs, or how far and as to what Damage swimming to land, as is supposed, and the Ship was beat to pieces and totally lost with the other goods on board. Question: Whether the Warranty does not Cargo arising by means of the Insurrection, or exclude the insurer as to all Damage to Ship and got away in the boat, the Negroes ran the ship ashore and made their escape by leaping overboard and bound cargo in purchasing Negroes, a few Elephant's teeth, and some Gold Dust, and having finished the trade there, departed for Carolina, but before he to take upon himself all Averages arising by Death and Insurrection of Negroes and all Loss and Damage by prohibited trade. The ship proceeded to Africa, and the Master disposed of the outwardgot off the Coast, the Negroes made an insurrection, the Master and rest of the mariners quitted her and upon interest with the following Warranty: The killed two of the Mariners, and the Ship taking fire, insurance was made on Ship and Goods at and from London to the Coast of Africa and thence to Carolina Assured hath agreed to warrant the ship sheathed, The Corporation submitted the following case for connsel's opinion in November 1729. 'A policy of

# EARLY MARINE INSURANCE

will this Warranty be construcd to extend?' To which counsel replied: 'I think the loss of the Negroes will be expressly within the Warranty and must be sustained by the Assured, and so I think it will be also as to ye burning of the Ship, if the same was burnt by the Negroes, or if such burning was a consequence of the insurrection'.

The persistence of the warranty in this type of insurance, that the ship shall be sheathed, that is, that copper sheathing shall be nailed over the wooden hull, leads one to suppose the precaution was taken to prevent the unfortunate Negrocs, battened under the hatches, from boring holes in the sides of the vessel with the possibility of sinking her, or of escaping, even by dea<sup>1</sup>d, from their captor's clutches. The frequency of that r ther grim provision that the assures should be free from the death of slaves, either natural, violent or voluntary, suggests sufficiently ghastly possibilities of fever, sufficiently murder and suicide.

There is a tradition in the Corporation, though no written evidence of it has come to light,<sup>1</sup> that in the middle of the righteenth century a cargo of slaves (each of whom was branded on the thigh) was insured, and heavy weather being encountered on the sured, and heavy weather being encountered on the voyage, some of the Negroes were jettisoned, and in voyage, some of the Negroes were jettisoned, and in such the owners. An Act of 1799 put an end to such inhuman practices, for it provided that: 'No

 Minuy of the records of the period have unfortunately been destroyed.

THE LONDON ASSURANCE

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loss or damage shall hereafter be recoverable on Account of the Mortality of Slaves by natural Death, or ill-treatment, or against Loas by throwing overboard of Slaves on any Account whathoever, for restraint and detainments of prince, and people of Africa, caused through any Aggression for the Purpose of procuring Slaves'. The Acts of 1806 and 1811, which abolished the Slave Trade, prohibited, under heavy penalties, the insurance of slaves or ilave ships.

one's notice by an examination of some of the claims existence. Insurances of vessels for periods of time the subject matter of the policy, and from these give, with a pancity of detail, all that was known of cane', 'Lost and all the crew drowned', 'Burnt at sea', 'Lost on the Goodwin Sands; and all the people That legitimate perils to mariners, and those ' that frequently recurring nature, is forcibly brought to records of the senior department of The London Assurance for the first half-century or so of its were almost unknown, each separate voyage forming voyages, only too often, no man returned, for the ship was never heard of again. Claims were paid come safely to port, restitution by the assured should the fate of many a gallant barque. Here are a few baken at random: 'Foundered', 'Lost in a Hurrigo down to the sca in ships, and occupy their business in great waters', were of an ever-present and be made to the Corporation. The brief notes, occasionally appended to the adjustments made, with a warranty, that should the vessel, after all,