Submitted by:

Aetna Inc.

EXHIBIT 1

ÆTNA LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.

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

No. 60

CAPITAL, $150,000.

SLAVE POLICY.

This Policy of Insurance Witnesseth, That THE ÆTNA LIFE INSURANCE CO.,

In consideration of the sum of Fifteen 50/100 Dollars, to them in hand paid by J. P. Allen Son, Do Insure the Life of the within-named Slave or Slaves, for the term of Twelve months, in the amount set opposite his or her name. Loss, if any, payable to J. P. Allen Son, for the benefit of L. M. & E. B. Hatch amounting to the total sum of Six Hundred Dollars, according to the application of said J. P. Allen Son, bearing date the 11th day of August one thousand eight hundred and fifty Six 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 J. P. Allen Son of the Parish or County of Charleston State of So. Carolina, within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock (*at noon*) on the 11th day of August one thousand eight hundred and fifty Six until twelve o'clock (*at noon*) on the 11th day of August one thousand eight hundred and fifty Seven.

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 J. P. Allen Son shall be in any respect untrue or incorrectly stated—or if the said Slave or Slaves, or any of them, shall die by his, her or their own hands—or by any injury inflicted in an attempt to commit suicide—or by the hands of justice—or in violation of law—or by the hands of a mob—or by a foreign invasion—or by an insurrection—or by the neglect, abuse, or maltreatment of the owner, or any one to whom he, she or they shall be intrusted—or shall be laboring under any 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 owner, to engage in any combat causing his, her or their death—or shall abscond or be kidnapped—or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured, between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases, the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof; and this Policy, so far as relates to said payment, shall be utterly void.

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 witness whereof, The said **ÆTNA LIFE INSURANCE COMPANY** have, by their President and Secretary, signed and executed this Contract at the **CITY OF HARTFORD,** this 11th day of August one thousand eight hundred and fifty Six but the same shall not be binding unless countersigned by ..... Agent for said Company at Charleston S. C.

STATEMENT:

Premium, $ 13.50
Extra do., ...
Examination, 1.
Policy, 1.
$75.50

E. K. Burkley President.
Sam Cook Secretary.

COUNTERSIGNED this 11th day of August 1856.

Hayden & Whiting Agents

AGENCY AT Charleston S.C.

No. of Policy, 60.

SLAVE POLICY.

Aetna Life Insurance Company,

OF HARTFORD, CONN.

Benefit of L. M. & E. E. Watson

Date August 11th 1856.

Term Twelve months.

No. Insured One

Sum Assured $ 600—

Amount of Premium $12.50

Extra

Examination 1

Policy 1

$ 15.50

Register Book 1 Page 11

Expires August 11th 1857

Issued August 11th 1856

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

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

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

No	NAMES.	Age.	Value.	Am't Risk.	Rates.	Premium.	OCCUPATION.	REMARKS On Length of Residence South, etc.
	Selina	24	800	600	2¼	13 50	Washer.	7 yrs in Charleston

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

EXHIBIT 2

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

ÆTNA INSURANCE CO., HARTFORD, CONN.

No. 271 ANNUITY FUND, $150,000; $800

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.

SLAVE POLICY.

This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY, In consideration of the sum of Twenty Six Dollars, to them in hand paid by Francis Fountain Do Insure the Life of the within-named Slave or Slaves, for the term of Three months, in the amount set opposite his or her name. Loss, if any, payable to Francis Fountain for the benefit of himself amounting to the total sum of Eight Hundred Dollars, according to the Application of said F. Fountain bearing date the 15 day of June one thousand eight hundred and fifty five 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 Francis Fountain of the Parish or County of Hampton State of Mississippi within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock (*at noon*) on the fifteenth day of June one thousand eight hundred and fifty five until twelve o'clock (*at noon*) on the fifteenth day of September one thousand eight hundred and fifty five for which said payment, the said Annuity Fund, with its reserved accumulations is solely and exclusively pledged and appropriated.

Given for Policy 264.

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 F. Fountain shall be in any respect untrue or incorrectly stated — or if the said Slave or Slaves, or any of them shall die by his, her or their own hands — or by any injury inflicted in an attempt to commit suicide — or by the hands of justice — or in violation of law — or by the hands of a mob — or by a foreign invasion — or by 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 laboring under any 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 owner, to engage in any combat causing his, her or their death — or shall abscond or be kidnapped — or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured, between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases, the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof; and this Policy, so far as relates to said payment, shall be utterly void.

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 Witness Whereof, The said **ÆTNA INSURANCE COMPANY** have, by their Vice President and Actuary, signed and executed this Contract at the **CITY OF HARTFORD,** this twenty first day of June one thousand eight hundred and fifty five but the same shall not be binding unless countersigned by C. C. LATHROP, Esq., Agent for said Company at New Orleans, Louisiana.

STATEMENT:

Premium,	$16.00
Extra do.	10.00
Examinations,	2.50
Policy,	1.50
	$30.00

E. A. Butheley *Vice President.*

[illegible] *Actuary.*

COUNTERSIGNED *this* 21 *day of* June 1855

[illegible] *Agent.*

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO.	NAMES.	AGE.	VALUE.	Amt. Risk.	Rates.	PREMIUM.		OCCUPATION.	REMARKS On Length of Residence South, etc.
1	Peter	27	1100	800	3¼	26	00	Laborer	See Physicians certificate

LIFE [redacted] NT.

AGENCY AT ..... NO. .....

No. of Application ..... No. of Policy 271

SLAVE POLICY.

Aetna Insurance Comp'y,

OF HARTFORD, CONN.

Benefit of J. Fountain

Date June 15 1855

Term One Three Months

No. Insured One

Sum Assured ..... $ 800

Amount of Premium	$ 16 00
Extra	10 00
Examination	2 50
Policy	1 50
	$ 30 00

Register Book 1 Page 122

Expires Sept 15 1855

Issued June 15 1855

Given for Policy 264.

EXHIBIT 3

LIFE DEPARTMENT. AGENCY AT Saint Louis Mo.

ÆTNA INSURANCE CO., HARTFORD, CONN.

[redacted] ANNUITY FUND, $150,000; [redacted]

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.

SLAVE POLICY.

This Policy of Insurance Witnesseth, That **THE ÆTNA INSURANCE COMPANY,** In consideration of the sum of Twenty three 65/100 Dollars, to them in hand paid by Messrs. Charles Meyer & Co Do Insure the Life of the within-named Slave or Slaves, for the term of Two months, in the amount set opposite his or her name. Loss, if any, payable to Charles Meyer & Co for the benefit of Charles Meyer & Co amounting to the total sum of Three Thousand One Hundred & Fifty Dollars, according to the Application of said Charles Meyer & Co bearing date the Fourteenth day of January one thousand eight hundred and Sixty 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 Charles Meyer & Co of the Parish or County of St. Francois State of Missouri within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock *(at noon)* on the Fourteenth day of January one thousand eight hundred and Sixty until twelve o'clock *(at noon)* on the Fourteenth day of March one thousand eight hundred and Sixty 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 Charles Meyer & Co shall be in any respect untrue or incorrectly stated — or if the said Slave or Slaves, or any of them shall die by his, her or their own hands — or by any injury inflicted in an attempt to commit suicide — or by the hands of justice — or in violation of law — or by the hands of a mob — or by a foreign invasion — or by 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 laboring under any 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 owner, to engage in any combat causing his, her or their death — or shall abscond or be kidnapped — or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured, between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases, the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof; and this Policy, so far as relates to said payment, shall be utterly void.

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 Witness Whereof, The said **ÆTNA INSURANCE COMPANY** have, by their Vice President and Actuary, signed and executed this Contract at the **CITY OF HARTFORD,** this Fourteenth day of January one thousand eight hundred and Sixty but the same shall not be binding unless countersigned by D. H. Bishop Agent for said Company at Saint Louis Mo.

STATEMENT:

Premium,	$23.65
Extra do.	
Examinations,	
Policy,	1.00
	$24.65

E. K. Bulkeley *Vice President.*

Wm. H. Seymour *Actuary.*

COUNTERSIGNED *this* 18th day of January 1860

David H. Bishop *Agent.*

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

No.	Names.	Age.	Value.	Ass. Pos.	Rate.	Premium.		Occupation.	Remarks.
4	Henry	19	1200	900	3/4	6	75	Black Smith	Not Insured against Small Pox
	Martha	14	1000	750	"	5	63	House Girl	
	Ann	15	1.000	750	"	5	63		
	Amanda	15	1.000	750	"	5	63		
				2150	"	$23	64		

St Louis January 25 1860

The assured Charles Meyer & Co have the privilege of removing the above mentioned Slaves, any or all of them to the South (say any of the Southern States) during the existence of this policy, by the usual mode of traveling except on deck of Steam Boats and provided they are not subjected to more exposed positions than first class Passengers — on the same mode of conveyance — This Company will not be liable for any consequences arising from Small pox. or exposure to the same, accruing to any of the above mentioned Slaves who have not been vaccinated

David H Bishop agent

LIFE DEPARTMENT.

AGENCY AT Saint Louis Mo

No. of Application 44 No. of Policy 44

SLAVE POLICY.

Aetna Insurance Comp'y,

OF HARTFORD, CONN.

Benefit of Charles Meyer MD

Date January 13th 1860

Term Two Months

No. Insured 4

Sum Assured $3150.00

Amount of Premium $23.65

Extra

Examination

Policy 1.00

$24.65

Register Book 1 Page 13

Expires March 13th 1860

Issued January 13 1860

EXHIBIT 4

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

ÆTNA INSURANCE CO., HARTFORD, CONN.

No. 15 ANNUITY FUND, $150,000; [redacted]

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.

SLAVE POLICY.

This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY,

In consideration of the sum of One Hundred & Six & 25 Cts Dollars, to them in hand paid by Thomas Murphy. Do Insure the Life of the within-named Slave or Slaves, for the term of Twelve months, in the amount set opposite his or her name. Loss, if any, payable to Thomas Murphy for the benefit of himself amounting to the total sum of Thirteen Nine Hundred Dollars, according to the Application of said Thomas Murphy bearing date the 10th day of February one thousand eight hundred and fifty Four 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 Thomas Murphy of the Parish or County of New Orleans State of Louisiana within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock *(at noon)* on the Tenth day of February one thousand eight hundred and fifty Four until twelve o'clock *(at noon)* on the Tenth day of February one thousand eight hundred and fifty Four 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 Thomas Murphy shall be in any respect untrue or incorrectly stated — or if the said Slave or Slaves, or any of them shall die by his, her or their own hands — or by any injury inflicted in an attempt to commit suicide — or by the hands of justice — or in violation of law — or by the hands of a mob — or by a foreign invasion — or by 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 laboring under any 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 owner, to engage in any combat causing his, her or their death — or shall abscond or be kidnapped — or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured, between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases, the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof; and this Policy, so far as relates to said payment, shall be utterly void.

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 Witness Whereof, The said ÆTNA INSURANCE COMPANY have, by their Vice President and Actuary, signed and executed this Contract at [redacted] this Tenth day of February one thousand eight hundred and fifty Four but the same shall not be binding, unless countersigned by C. C. LATHROP, Esq., Agent for said Company at New Orleans, Louisiana.

E. A. Buckley, Vice President.

John W. Seymour, Actuary.

STATEMENT:

Premium,	$ 106.25
Extra do.	.....
Examinations,	7.50
Policy,	1.50
	$ 115.25

COUNTERSIGNED *this* 15th day of February 185[illegible]

[illegible]

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO.	NAMES.	AGE.	VALUE.	Amt. Risk.	Rates.	PREMIUM.	OCCUPATION.	REMARKS On Length of Residence South, etc.
	Reuben	22	$1400	$1000	3½	35.00	Draymen	See Physicians Certificates
	John	23	$1300	$950	3½	33.25		
	William Miles	28	$1300	$950	4	38.00		
						106.25		

For value received I hereby transfer all my right and interest to the within policy to B Kendig for value received —

Approved
C C Lathrop Agt
Thos Murphy

New Orleans Feby 15/54.

For value rec'd I transfer all my right & interest to the within policy to Wilson Davis Jr

Approved
C C Lathrop Agt
B Kendig

New Orleans Feby 20/54

For value received we hereby transfer, all of our right and title to the within policy to Thomas Murphy Wilson Davis & Co

New Orleans Oct 26 1854 In Liqr

Approved
[illegible]

9207

LIFE DEPARTMENT.

AGENCY AT New Orleans NO.

No. of Application No. of Policy 158

SLAVE POLICY.

Aetna Insurance Comp'y.

OF HARTFORD, CONN.

Benefit of Thomas Murphy

Date February 15th 1854

Term Twelve Months

No. Insured Three Boys

Sum Assured $ 2900

Amount of Premium $ 106.25

Extra

Examination 7.50

Policy 1.00

$ 114.75

Register Book 1 Page 113

Expires February 14th 1855

Issued 18

EXHIBIT 5

LIFE DEPARTMENT. AGENCY AT Petersburg, Va

ÆTNA INSURANCE CO., HARTFORD, CONN.

No. 107 ANNUITY FUND, $150,000; $ 500

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.

[redacted]

This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY,

In consideration of the sum of Annuity of Nineteen 52/100 ... Dollars, to them in hand paid by N. B. Wallace ... Do Insure the Life of the within-named Slave or Slaves, for the term of Five Years ~~months~~, in the amount set opposite his or her name. Loss, if any, payable to N. B. Wallace ... for the benefit of, Jane Wallace ... amounting to the total sum of Eight hundred ... Dollars, according to the Application of said Wallace ... bearing date the 13th ... day of May ... one thousand eight hundred and fifty Six, 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 N. B. Wallace ... of the ~~Parish or County of~~ City of Petersburg ... State of Virginia ... within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock *(at noon)* on the 13th ... day of May ... one thousand eight hundred and fifty Six ... until twelve o'clock *(at noon)* on the 13th ... day of May ... one thousand eight hundred and ~~fifty~~ Sixty one ... 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 N. B. Wallace ... shall be in any respect untrue or incorrectly stated — or if the said Slave or Slaves, or any of them shall die by his, her or their own hands — or by any injury inflicted in an attempt to commit suicide — or by the hands of justice — or in violation of law — or by the hands of a mob — or by a foreign invasion — or by 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 laboring under any 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 owner, to engage in any combat causing his, her or their death — or shall abscond or be kidnapped — or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured, between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases, the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof; and this Policy, so far as relates to said payment, shall be utterly void.

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.*

[redacted] In testimony whereof, [redacted] have, by their Vice President and Actuary, signed and executed this Contract at the CITY OF HARTFORD, this 13th ... day of May ... one thousand eight hundred and fifty Six ... but the same shall not be binding unless countersigned by Robert Ritchie ... Agent for said Company at Petersburg, Va.

STATEMENT:

Premium,	$ 19.52
Extra do.	
Examinations,	2.00
Policy,	1
	$ 22.52

E. S. Bulkeley ... *Vice President.*

John W. Seymour ... *Actuary.*

COUNTERSIGNED *this* 13th *day of* May 1856

Lewis Sanford ... *Agent.*

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO.	NAMES.	AGE.	VALUE.	Amt. Risk.	Rates.	PREMIUM.	OCCUPATION.	REMARKS On Length of Residence South, etc.
Ann	Stephen Edwards	32	1200	800	244	1952	Laborer	all his Life

Petersburg March 5th 1857 [redacted] of S B Hollins
Nineteen 52/100 Dollars being the premium on the
Life of the Boy Insured within from the 13th May
1857 to 13th May 1858—

Lewis Dunford Agent

The Aetna Life Ins. Co. - Consent to the transfer of this Policy
To T A Hawlett of Chesterfield County Va Petersburg March
5th 1857

Lewis Lunsford Agent

Petersburg March 5th 1857 For Value received I hereby
transfer & assign all my right title & Interest to this
Policy of Insurance as Witness my hand & Seal

S B Nolliner (Seal)

LIFE DEPARTMENT.

AGENCY AT Petersburg NO. 10[illegible]

No. of Application 10[illegible] No. of Policy 10[illegible]

SLAVE POLICY.

Aetna Insurance Comp'y,

OF HARTFORD, CONN.

Benefit of A. B. [illegible]

Date 13th May 1856

Term Five Years

[illegible]. Insured One

[illegible] Assured [illegible] $800

[illegible]t of Premium [illegible]

Extra

Examination [illegible]

Policy [illegible]

$ 22[illegible]

Register Book Page Five

Expires 13th May 18[illegible]

Issued 13th May 1856

EXHIBIT 6

LIFE DEPARTMENT. AGENCY AT Saint Louis Mo.

ÆTNA INSURANCE CO., HARTFORD, CONN.

No. 37 ANNUITY FUND, $150,000; $2,750

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.

SLAVE POLICY.

This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY,

In consideration of the sum of Sixty Seven 75/100 Dollars, to them in hand paid by John S. Pinson Do INSURE THE LIFE OF THE WITHIN-NAMED SLAVE OR SLAVES, for the term of Twelve months, in the amount set opposite his or her name. Loss, if any, payable to John S. Pinson for the benefit of John S. Pinson amounting to the total sum of Twenty Seven Hundred Fifty Dollars, according to the Application of said John S. Pinson bearing date the Twelfth day of November one thousand eight hundred and fifty Seven 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 John S. Pinson of the Parish or County of State of within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock *(at noon)* on the Twelfth day of November one thousand eight hundred and fifty Seven until twelve o'clock *(at noon)* on the Twelfth day of November one thousand eight hundred and fifty Eight 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 John S. Pinson shall be in any respect untrue or incorrectly stated — or if the said Slave or Slaves, or any of them shall die by his, her or their own hands — or by any injury inflicted in an attempt to commit suicide — or by the hands of justice — or in violation of law — or by the hands of a mob — or by a foreign invasion — or by 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 laboring under any 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 owner, to engage in any combat causing his, her or their death — or shall abscond or be kidnapped — or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured, between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases, the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof; and this Policy, so far as relates to said payment, shall be utterly void.

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 Witness Whereof, The said **ÆTNA INSURANCE COMPANY** have, by their Vice President and Actuary, signed and executed this Contract at the **CITY OF HARTFORD,** this Twelfth day of November one thousand eight hundred and fifty Seven but the same shall not be binding unless countersigned by D. H. Bishop Agent for said Company at Saint Louis Mo.

STATEMENT:

Premium, $ 67.75
Extra do. .....
Examinations, ...
Policy, 1.00

$ 68.75

E. H. Bulkeley *Vice President.*

John W. Seymour *Actuary.*

COUNTERSIGNED *this* 12 *day of* November 185 7

David H. Bishop *Agent.*

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO.	NAMES.	AGE.	VALUE.	Amt. Risk.	Rates.	PREMIUM.		OCCUPATION.	REMARKS On Length of Residence South, etc.
1	Mary Lane	10	400	300	2%	6	"	Nurse	
2	Dolly	18	900	600	2½	15	"	"	
3	Ben	13	500	400	2	8	"	House Servant	
4	Sanford	19	900	700	2½	17	50	Farm Hand	
5	Hannah	45	400	250	4½	11	25	Cook	
6	Nancy	16	800	500	2	10	"	House Servant	
				2,750.		67.75			

LIFE DEPARTMENT.

AGENCY AT Saint Louis Mo.

No. of Application 37 No. of Policy 37

SLAVE POLICY.

Aetna Insurance Comp'y,

OF HARTFORD, CONN.

Benefit of John S Timms

Date November 12 18 57

Term Twelve Months

No. Insured 6

Sum Assured $ 2750

Amount of Premium $ 67.75

Extra

Examination

Policy 1.00

$ 68.75

Register Book 1 Page 9

Expires November 12 18 58

Issued November 12 18 57

EXHIBIT 7

EXAMPLE OF A SLAVE INSURANCE POLICY FOUND IN A PLANTER'S PERSONAL RECORDS

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

ÆTNA INSURANCE CO., HARTFORD, CONN.

[redacted] **ANNUITY FUND, $150,000;** [redacted]

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.

SLAVE POLICY.

This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY, In consideration of the sum of Seventeen and 25/100 Dollars, to them in hand paid by Mrs Mary Raby Do Insure the Life of the within-named Slave or Slaves, for the term of One Year or Twelve months, in the amount set opposite his or her name. Loss, if any, payable to Mrs Mary Raby for the benefit of herself amounting to the total sum of Six Hundred Dollars, according to the Application of said Mrs Mary Raby bearing date the Fifteenth day of October one thousand eight hundred and fifty Three 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 Mrs Mary Raby of the Parish or City of New Orleans State of Louisiana within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock (at noon) on the Fifteenth day of October one thousand eight hundred and fifty Three until twelve o'clock (at noon) on the Fifteenth day of October one thousand eight hundred and fifty Four 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 Mrs Mary Raby shall be in any respect untrue or incorrectly stated—or if the said Slave or Slaves, or any of them shall die by his, her or their own hands—or by any injury inflicted in an attempt to commit suicide—or by the hands of justice—or in violation of law—or by the hands of a mob—or by a foreign invasion—or by 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 laboring under any chronic disease at the time of issuing this Policy—or shall be forced, permitted or entrusted, by his, her or their owner, or by the agent of the owner, to engage in any combat causing his, her or their death—or shall abscond or be kidnapped—or shall, without the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured, between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases, the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof; and this Policy, so far as relates to said payment, shall be utterly void.

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

Submitted by:

ACE USA

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

ÆTNA INSURANCE CO., HARTFORD, CONN.

No. 22[illegible] ANNUITY FUND, $150,000!

Exclusively held, pledged and appropriated, with its reserved accumulations, by the Charter and [illegible] of the Company, to the payment of annuities and losses connected with Life Assurances 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,

In consideration of the sum of [illegible] Dollars, to them in hand paid by [illegible] do Insure the Life of the within-named Slave or Slaves, for the term of [illegible] months, in the amount set opposite his or her name. Loss, if any, payable to [illegible] for the benefit of [illegible] amounting to the total sum of [illegible] Dollars, according to the Application of said [illegible] bearing date the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] 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 [illegible] of the Parish or County of [illegible] State of [illegible] within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock (at noon) on the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] until twelve o'clock (at noon) on the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] 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 [illegible] shall be in any respect untrue or incorrectly stated — or if the said Slave or Slaves, or any of them shall die by his, her or their own hands — or by any injury inflicted in an attempt to commit suicide — or by the hands of justice — or in violation of law — or by the hands of a mob — or by a foreign invasion — or by 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 laboring under any chronic disease at the time of issuing this Policy — or shall be forced, permitted or entrusted, by his, her or their owner, or by the agent of the owner, to engage in any combat causing his, her or their death — or shall abscond or be kidnapped — or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases, the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof; and this Policy, so far as relates to said payment, shall be utterly void.

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 Witness Whereof, The said ÆTNA INSURANCE COMPANY have, by their Vice President and Actuary, signed and executed this Contract at the CITY OF HARTFORD, this [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] but the same shall not be binding unless countersigned by C. C. LATHROP, Esq., Agent for said Company at New Orleans, Louisiana.

STATEMENT.

Premium, $ [illegible]
Extra do. [illegible]
Examinations, [illegible]
Policy, [illegible]

$ [illegible]

[illegible] Vice President.

[illegible] Actuary.

COUNTERSIGNED this [illegible] day of [illegible] 185[illegible]

[illegible] Agent.

LIFE DEPARTMENT.

AGENCY AT ..... NO.

No. of Application ..... No. of Policy 21

SLAVE POLICY.

Aetna Insurance Comp'y.

OF HARTFORD, CONN.

Benefit of J. Scanlan

Date June 15 1855

Term Ten Three Months

No. Insured One

Sum Assured $ 800

Amount of Premium $ 16.00

Extra 10.00

Examination 1.50

Policy 1.50

$ 30.00

Register Book 1 Page 122

Expires Sept 25 1855

Issued June 15 1855

Register for Policy 264.

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO	NAMES.	AGE.	VALUE.	Amt. Risk.	Rates.	PREMIUM.	OCCUPATION.	REMARKS On Length of Residence Occupation.
	Peter	27	1100	800	3½	26 00	Valeter	See Physician certificate

SLAVE POLICY

Original Policy at office of
Morrison & Wallace Ins. Agency
Memphis, Tenn.
Nov 28-1947-

Helpley

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

ÆTNA INSURANCE CO., HARTFORD, CONN.

No. 271 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.

SLAVE POLICY.

This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY,

In consideration of the sum of [illegible] Dollars, to them in hand paid by [illegible] Do Insure the Life of the within-named Slave or Slaves, for the term of [illegible] months, in the amount set opposite his or her name. Loss, if any, payable to [illegible] for the benefit of [illegible] amounting to the total sum of [illegible] Dollars, according to the Application of said [illegible] bearing date the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] 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 [illegible] of the Parish or County of [illegible] State of [illegible] within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock (at noon) on the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] until twelve o'clock (at noon) on the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] 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 [illegible] shall be in any respect untrue or incorrectly stated—or if the said Slave or Slaves, or any of them shall die by his, her or their own hands—or by any injury inflicted in an attempt to commit suicide—or by the hands of justice—or in violation of law—or by the hands of a mob—or by a foreign invasion—or by 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 laboring under any chronic disease at the time of issuing this Policy—or shall be forced, permitted or entrusted, by his, her or their owner, or by the agent of the owner, to engage in any combat causing his, her or their death—or shall abscond or be kidnapped—or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which insured between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof, and this Policy, so far as relates to said payment, shall be utterly void.

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 Witness Whereof, The said ÆTNA INSURANCE COMPANY have, by their Vice President and Actuary, signed and executed this Contract at the CITY OF HARTFORD, this [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] but the same shall not be binding unless countersigned by C. C. LATHROP, Esq. Agent for said Company at New Orleans, Louisiana.

STATEMENT.

Premium, $[illegible]
Extra do. [illegible]
Examinations, [illegible]
Policy, [illegible]

[illegible] Vice President.

[illegible] Actuary.

COUNTERSIGNED this [illegible] day of [illegible] 185[illegible]

[illegible] Agent.

LIFE DEPARTMENT.

AGENCY AT ..... NO.

No. of Application ..... No. of Policy 21

SLAVE POLICY.

Aetna Insurance Comp'y.

OF HARTFORD, CONN.

Receipt of J. Scurlane

Date June 15 1855

Term Five Three Months

No. Insured One

Sum Assured $ 800

Amount of Premium $ 16.00

Extra 10.00

Examination 1.50

Policy 1.50

$ 30.00

Register Book 1 Page 122

Expires Sept 25 1855

Issued June 15 1853

Given for Policy 264.

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO	NAMES.	AGE.	VALUE.	Amt. Risk.	Rates.	PREMIUM.	OCCUPATION.	REMARKS On Length of Residence Sound etc.
	Peter	27	1100	800	3¼	26 00	Laborer	See Physician certificate

SLAVE POLICY

Original Policy at office of
Morrison & Wallace Ins. Agency
Memphis, Tenn.
Nov 28-1947-

Shelpley

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

ÆTNA INSURANCE CO., HARTFORD, CONN.

No. 27 ANNUITY FUND, $150,000

Exclusively held, pledged and appropriated, with its reserved accumulations, by the Charter and [illegible] 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.

SLAVE POLICY.

This Policy of Insurance Witnesseth, That THE ÆTNA INSURANCE COMPANY,

In consideration of the sum of [illegible] Dollars, to them in hand paid by [illegible] Do Insure the Life of the within-named Slave or Slaves, for the term of [illegible] months, in the amount set opposite his or her name. Loss, if any, payable to [illegible] for the benefit of [illegible] amounting to the total sum of [illegible] Dollars, according to the Application of said [illegible] bearing date the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] 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 [illegible] of the Parish or County of [illegible] State of [illegible] within ninety days after due proof of the death of the within-named Slave, Slaves, or any of them, 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 within the period embraced in this Policy, to wit: From twelve o'clock (at noon) on the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] until twelve o'clock (at noon) on the [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] 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 [illegible] shall be in any respect untrue or incorrectly stated — or if the said Slave or Slaves, or any of them shall die by his, her or their own hands — or by any injury inflicted in an attempt to commit suicide — or by the hands of justice — or in violation of law — or by the hands of a mob — or by a foreign invasion — or by 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 laboring under any chronic disease at the time of issuing this Policy — or shall be forced, permitted or entrusted, by his, her or their owner, or by the agent of the owner, to engage in any combat causing his, her or their death — or shall abscond, or be kidnapped — or shall, *without* the consent of this Company previously obtained and endorsed on or attached to this Policy, be taken or permitted to be taken to more Southern localities (if South of the 35th degree North latitude) than that in which passed between the fifteenth day of July and the fifteenth day of November, or engage the said Slave or Slaves in any more hazardous occupations 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 consent of this 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 in all such cases the said Company shall not be liable for the payment of the sum insured and set opposite the name or names of the said Slave or Slaves deceased, or any part thereof, and this Policy, so far as relates to said payment, shall be utterly void.

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 or attached thereto.*

In Witness Whereof, The said ÆTNA INSURANCE COMPANY have, by their Vice President and Actuary, signed and executed this Contract at the CITY OF HARTFORD, this [illegible] day of [illegible] one thousand eight hundred and fifty [illegible] but the same shall not be binding unless countersigned by C. C. LATHROP, Esq., Agent for said Company at NEW ORLEANS, Louisiana.

STATEMENT.

Premium, $ [illegible]
Extra do. [illegible]
Examinations, [illegible]
Policy, [illegible]
$ [illegible]

[illegible] Vice President.

[illegible] Actuary.

COUNTERSIGNED this [illegible] day of [illegible] 185[illegible]

[illegible] Agent.

LIFE DEPARTMENT.

AGENCY AT _____ NO. _____

No. of Application _____ No. of Policy 21

SLAVE POLICY.

Aetna Insurance Comp'y.

OF HARTFORD, CONN.

Receipt of St. Louis Mass.

Date June 15th 1855

Term One Thousand Months

No. Insured One

Sum Assured $ 800

Amount of Premium $ 16.00

Extra 1.00

Examination .50

Policy 1.50

$ 30.00

Register Book 1 Page 12½

Expires Sept 25 1855

Issued June 15 1855

Given for Policy 264.

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO	NAMES.	AGE.	VALUE.	Amt. Risk.	Rates.	PREMIUM.	OCCUPATION.	REMARKS On Length of Insurance Occupation.
	Peter	27	1100	800	3¼	26 00	Laborer	See Physician certificate

SLAVE POLICY

Original Policy at office of
Morrison & Wallace Ins. Agency
Memphis, Tenn.
Nov 28-1947-

Helbley

Submitted by:

American Home Assurance Company

JUNE, 1935

The American Conservationist

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 CONSERVATIONIST 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 loyal and interested readers we have for THE CONSERVATIONIST, 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 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

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 military 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 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 forfeited to the said Company.

And it is hereby expressly agreed, between the said assured and the said Company, that the said assured, for 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

No. 1881

THE UNITED STATES LIFE INSURANCE COMPANY

IN THE CITY OF NEW YORK.

ANNUAL PREMIUM,
$ 15.07
NOW PAYABLE.
Annually
SUM INSURED.
$ 550

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. Tillmann

and of the annual premium of Fifteen dollars and Seven cents, 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. Tillmann of Lexington in the County of Fayette 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 this 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 military 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 said John G. Tillmann and bearing date the third day 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. Tillmann shall not pay the said premiums as above reserved, on or before the several days herein before 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 or be null or void, all previous payments made thereon shall be forfeited to the said Company.

And it is hereby expressly Agreed, between the said assured and the said Company, that the said assured, for and in consideration of the premises, has waived, and hereby waives and releases to the said Company, all right and title to any mutuality or 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 Cadiff Secretary. P. Sheldon President.

Countersigned at the day of 185

Agent.

First page of an old Slave Policy

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 than "Phenix" as used in your story, however, this must be the same Company 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 year 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 disposition of the company was not definitely known, this slight record might be of some interest to you.

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.

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)

Submitted by:

The Manhattan Life Insurance Company

The Manhattan Life Insurance Company

OF NEW YORK.

ASSURANCE ON THE LIFE OF

Mundy Meades

Per Ship Sea Witch

Amount, $21.000

Date, February 22d 185 5

Term of Voyage

~~Annual~~ Premium, $ 840.

Register A. 235 Page.

Cond Feby 27/54

Baker, Godwin & Co., Printers, 1 Spruce Street, N. Y.

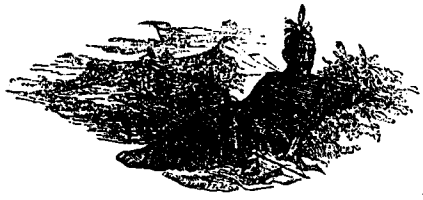
50.197.24

50.197.2
MS Coll.
Cab. 2
Box 145

Gift of Manhattan Life Insurance Co.

MUSEUM OF THE CITY OF NEW YORK
1220

Office of Manhattan Life Insurance Company,



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

In Consideration of the EXTRA PREMIUM

of ..... DOLLARS, paid

by ..... the receipt whereof for the

first ..... is hereby acknowledged, ...

insured under Policy No. ..... of this Company, dated .....

185 for $ ..... hereby has permission during the continuance of said Policy to

go to and from CALIFORNIA, OREGON, or the SANDWICH ISLANDS, by way of the

ISTHMUS OF DARIEN, NICARAGUA, or CAPE HORN, in FIRST class decked vessels, and to reside at any

season of the year in said California, Oregon, or the Sandwich Islands.

Not binding until countersigned by .....

of ..... and the premium paid.

..... President.

Secretary.

Countersigned this ..... day of 185

Submitted by:

New York Life Insurance Company

9

No. 1151

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

THIS POLICY OF INSURANCE WITNESSETH,

PREMIUM.

$ 12

That THE NAUTILUS (MUTUAL LIFE) INSURANCE COMPANY OF NEW-YORK, *in consideration of the sum of* Twelve *dollars, and* ____ *cents, to them in hand paid by* John Jones, *of* Jefferson Co. Ky.

SUM INSURED.

$ 600.

Do Assure *the Life of* Warwick, a slave *of* ____ *in the County of* Jefferson *State of* Kentucky *in the amount of* Six Hundred *dollars, for the term of* Six months *from the* Thirteenth *day of* May 1847 *with permission to be Employed on Steamboat* Diana

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 sixty days after due notice, and proof of the death of the said* Slave Warwick

Provided always, *and it is hereby declared to be the true intent and meaning of this Policy, and the same is accepted by the assured upon these express conditions, that in case the said* Warwick *shall die upon the seas, or shall, without the consent of this Company previously obtained, and endorsed upon this Policy, pass 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 Kentucky, 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 Understood and Agreed, *to be the true intent and meaning hereof, that if the declaration made by the said* John Jones *and bearing date the* thirteenth *day of* May *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 assigned, notice to be given to this Company.

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* Twentieth *day of* May *one thousand eight hundred and forty-* seven

A. G. Merchant *President.*

9

Pliny Freeman *Actuary.*

14

Louisville July 22d 1847. Received of the Nautilus Mutual Life Insurance Company Six hundred dollars being the Sum insured on the Life of my Slave "Warwick" by this policy and who was drowned on his passage down from New Orleans from on board S Boat Talma Capt Hite and in full of demands on said Company — John Jones Tanner

$ 600
Lp. 6. dest for Cash
$594 —

No. [redacted]

THE NAUTILUS
(MUTUAL LIFE) INSURANCE COMPANY OF NEW-YORK,
No. 29 WALL STREET.

Assurance on the Life of

Warwick

Amount, $ 600

Date, May 20, 1847

Term of Six months

Annual Payment, $ 12.

Policy, . . . $ 1.

$ 13.

Registered in Book B *Page* 71

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

Submitted by:

Penn Mutual

INSURANCE ON THE LIVES OF SLAVES.

FRANKLIN SLAUGHTER,

Underwriter & General Insurance Agent,

FREDERICKSBURG, VA.,

SLAVE PREMIUMS.

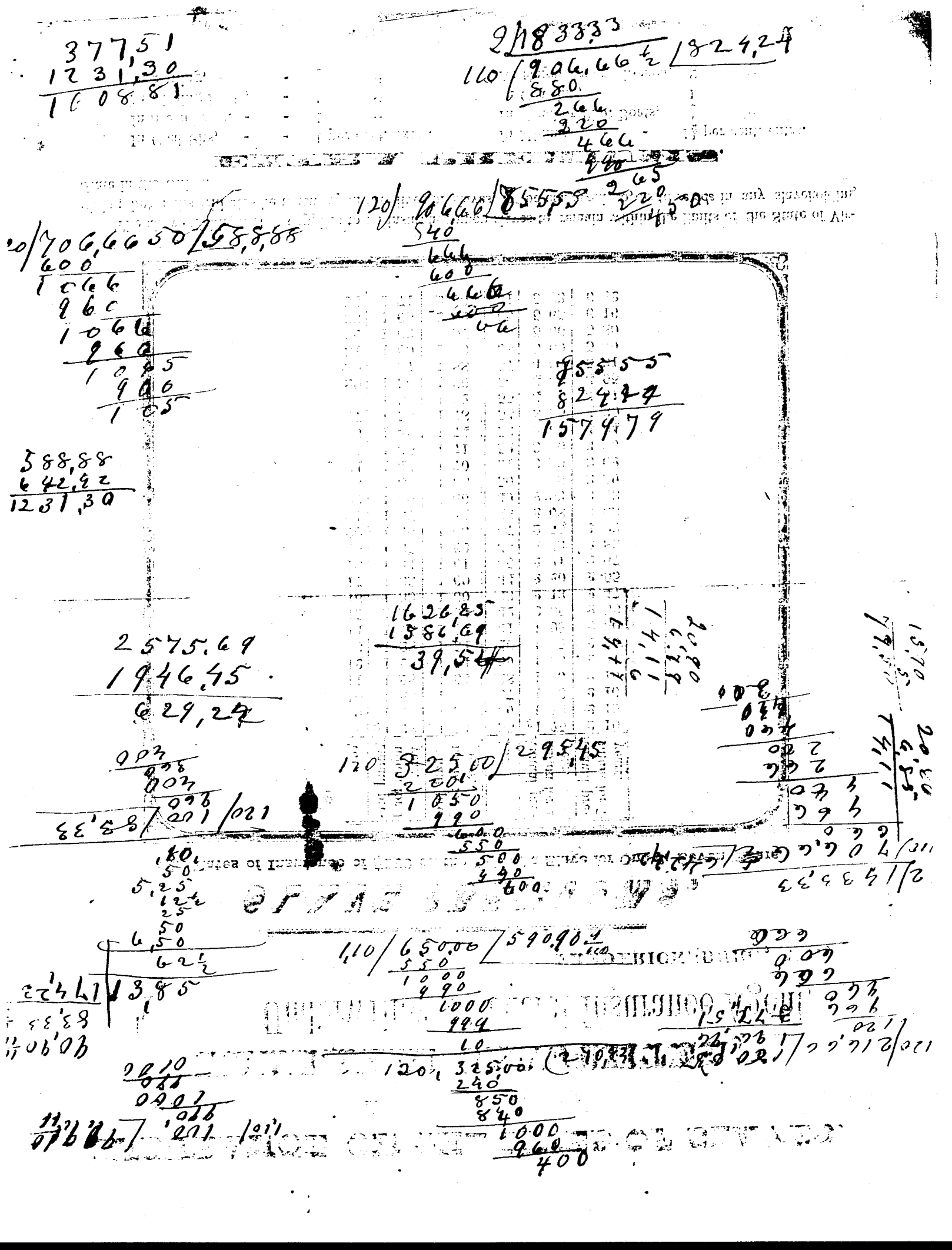
The Rates of Insurance of $100 on the Life of a Slave for One & Seven Years.

Age.	Annual premium for 1 year.	Annual premium for 7 years.	Age.	Annual premium for 1 year.	Annual premium for 7 years.
8	$1 28	1 54	35	$1 75	2 10
9	1 28	1 54	36	1 78	2 13
10	1 28	1 54	37	1 83	2 16
11	1 28	1 54	38	1 86	2 19
12	1 28	1 54	39	1 90	2 21
13	1 28	1 54	40	1 95	2 25
14	1 28	1 54	41	1 98	2 30
15	1 28	1 54	42	2 05	2 38
16	1 33	1 60	43	2 13	2 47
17	1 33	1 60	44	2 20	2 55
18	1 34	1 61	45	2 31	2 67
19	1 35	1 62	46	2 43	2 80
20	1 36	1 63	47	2 55	2 93
21	1 37	1 64	48	2 68	3 03
22	1 40	1 66	49	2 83	3 33
23	1 42	1 68	50	2 98	3 39
24	1 44	1 70	51	3 20	3 62
25	1 45	1 71	52	3 40	3 83
26	1 48	1 74	53	3 60	4 04
27	1 50	1 78	54	3 85	4 30
28	1 53	1 82	55	4 15	4 61
29	1 56	1 86	56	4 48	4 95
30	1 57	1 88	57	4 83	5 31
31	1 60	1 93	58	5 00	5 49
32	1 63	1 97	59	5 30	5 80
33	1 68	2 02	60	5 65	6 16
34	1 71	2 06	61	5 83	6 32

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.

EXTRA PREMIUMS.

In Coal Pits, - -	1 per cent. extra.	In Mining, - -	1½ per cent. extra.
In Steamboats, - -	1 "	In Canal or Pilot Boats,	½ "
In Fishing Boats, -	1 "	In Coasting,	1 "
In Rafting, -	½ "	As Engineers or Firemen,	2 "



	1 yr.		2 yrs.	
age 20	.91	1.36	.95	1.63
age 25	1.00	1.45	1.12	1.71
age 30	1.31	1.57	1.36	1.88
age 35	1.36	1.75	1.53	2.10
age 40	1.69	1.95	1.83	2.25
age 50	1.96	2.98	2.09	3.39
age 60	4.35	5.65	4.91	6.16

Submitted by:

Royal & SunAlliance

THE LONDON ASSURANCE

A SECOND CHRONICLE

BY

BERNARD DREW

cs, 1720-3

PRINTED FOR
THE LONDON ASSURANCE
KING WILLIAM STREET, LONDON

AT THE GURWEN PRESS, PLAISTOW
1949

clause "Free of Average," insisted on by this Corporation, it is ordered that for the future the Committee in Waiting do not insist upon Corn 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.

That the fear of capture by pirates, with the consequent risk of being sold into slavery, was a very real one, is reflected in the following and many similar insurances: '£300 on Capt. Theo Weight, and £75 on Edward Morris, a boy of about 14 years old, that they and neither of them shall not be carried into slavery by the Barbarians commonly called Salleemen, from London to Leghorn'. In the event of a claim being presented, one supposes the money 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 qualms, in the abduction of Negroes from their homes, and making a profitable speculation in their shipment, as mere cargo, to the British plantations in Virginia and Carolina, or the West Indian 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. Here is one: 'Captain Richard Pinnell [Director 1726–38] 30th August, 1733 on the *Mary Snow*[1]

[1] It is more than likely that the word 'Snow' is not a part of the vessel's name but a description of her rigging.

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. *Warranted 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*[1] 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 *Benedicta* Brigantine (Arthur Raymond, Captain) at and from Gambia to Virginia. The Assured doth hereby agree to *warrant 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 mores!*

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,

[1] See footnote on previous page.

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

The Corporation submitted the following case for counsel's opinion in November 1729. 'A policy of insurance was made on Ship and Goods at and from London to the Coast of Africa and thence to Carolina upon interest with the following Warranty: The Assured hath agreed to warrant the ship sheathed, 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 outward-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 got off the Coast, the Negroes made an insurrection, killed two of the Mariners, and the Ship taking fire, the Master and rest of the mariners quitted her and got away in the boat, the Negroes ran the ship ashore and made their escape by leaping overboard and 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 exclude the insurer as to all Damage to Ship and Cargo arising by means of the Insurrection, or whether such damage only as was sustained by loss of the Negroes, or how far and as to what Damage

will this Warranty be construed 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 Negroes, battened under the hatches, from boring holes in the sides of the vessel with the possibility of sinking her, or of escaping, even by death, from their captor's clutches. The frequency of that other grim provision that the assurers should be free from the death of slaves, either natural, violent or voluntary, suggests sufficiently ghastly possibilities of fever, suffocation, murder and suicide.

There is a tradition in the Corporation, though no written evidence of it has come to light,[1] that in the middle of the eighteenth century a cargo of slaves (each of whom was branded on the thigh) was insured, and heavy weather being encountered on the voyage, some of the Negroes were jettisoned, and in consequence a claim for General Average was presented by the owners. An Act of 1799 put an end to such inhuman practices, for it provided that: 'No

[1] Many of the records of the period have unfortunately been destroyed.

loss or damage shall hereafter be recoverable on Account of the Mortality of Slaves by natural Death, or ill-treatment, or against Loss by throwing overboard of Slaves on any Account whatsoever, for restraints and detainments of princes, 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 slave-ships.

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