

Life insurance problems confronting fraternal benefit societies in reference to valuation and readjustment and their relation to proposed legislation; with lessons from English friendly societies



This historic book may have numerous typos and missing text. Purchasers can download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1910 Excerpt: ...financial status from which, as a starting point, progress toward solvency would be possible. If we had not the experience of the Friendly Societies to teach us, common sense would suggest that a condition can be so bad that retrogression is inevitable, and a law which requires improvement would force a readjustment under such a situation, or would force the organization into the hands of a receiver. It is my conviction that any Society which discloses, on valuation, a degree of thirty per cent or more of insolvency will be compelled to readjust or quit business, under the provisions of the Uniform Bill. I believe that any Society in such a condition, in justice to its members and the public, should be compelled to readjust or to quit business, and the advantage of the seventy per cent clause was that it would have brought about results within three or four years, instead of postponing them to 1921. The Fraternal Benefit Societies have been laboring under adverse conditions for nearly ten years because of disturbances due to readjustments, and it is not to the benefit of the System, nor to any individual Society to continue this situation for ten or eleven years and finally end with the disadvantage and probable discredit of enforced failure under the operation of the law. Those who opposed the seventy per cent clause believed they were protecting some of the Fraternal Benefit Societies from injury which might come from immediate compulsion. Their position is only tenable in the event that such societies will proceed at once to determine actual and prospective condition and voluntarily take such action as will place them in a position from which they can certainly make progress. I sincerely trust that this

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