



**SEP 22 2011**  
**Maryland Insurance**  
**Administration**

Regulatory Affairs  
Routing WB04F  
510 Walnut Street  
Philadelphia, PA 19106

PO Box 1000  
Philadelphia, PA 19105 (215) 640-1716 tel/  
(215) 640-2489 fax

james.clay@acegroup.com  
www.acegroup.com

**James H. Clay**  
*Vice President*

September 19, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

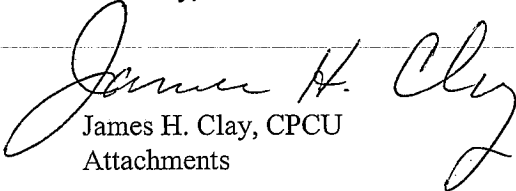
Re: Report on Slavery Era Insurance

Dear Sir or Madam:

On behalf of the ACE companies listed on the attached documents, the subject report is respectfully submitted. Please note that based on the information provided in the report, separate electronic documents were not deemed applicable.

Please advise if we can provide any additional information.

Sincerely,

  
James H. Clay, CPCU  
Attachments

## Maryland Slavery Report

(1))

(a)

ACE American Insurance Company NAIC #222667

ACE Fire Underwriters Insurance Company NAIC #20702

ACE Property & Casualty Insurance Company NAIC # 20699

Agri General Insurance Company NAIC #42757

Bankers Standard Fire and Marine Company NAIC #20591

Bankers Standard Insurance Company NAIC #18279

Century Indemnity Company NAIC # 20710

Indemnity Insurance Company of North America NAIC #43575

Insurance Company of North America NAIC # 22713

Pacific Employers Insurance Company NAIC #22748

Westchester Fire Insurance Company NAIC # 21121

(b) 436 Walnut Street

P.O. Box 1000

Philadelphia, PA 19105

(c) (215) 640-1716

(d) (215) 640-2489

(e) [james.clay@acegroup.com](mailto:james.clay@acegroup.com)

(2) (a) Vice President Regulatory Affairs

(b) 510 Walnut Street

WB04F

P.O. Box 1000

Philadelphia, PA 19105

(c) (215) 640-1716

(d) (215) 640-2489

(e) [james.clay@acegroup.com](mailto:james.clay@acegroup.com)

(3) Research Methodology

Corporate Historical Background

This filing is being made by ACE USA on behalf of the subsidiaries listed above. Three of those subsidiaries: Insurance Company of North America, ACE Property & Casualty Insurance Company (formerly known as CIGNA Property and Casualty Insurance Company, and earlier known as the Aetna Insurance Company), and Westchester Fire Insurance Company were in existence during the slavery era as defined in Insurance Article, § 30-101, Annotated Code of Maryland.

The Insurance Company of North America ("ICNA") was founded in Philadelphia, Pennsylvania in 1792 and was formally chartered by the Pennsylvania legislature in 1794. It has been in continuous operation since that date, either as an independent company or as a member of an insurance holding company. ICNA was a member of an insurance holding company, the ultimate parent company of which was INA Corporation until 1983 when INA Corporation combined with Connecticut General Corporation to form CIGNA Corporation, which then became the ultimate parent company.

The Aetna Insurance Company ("Aetna Fire"), incorporated in 1819 by the Connecticut Legislature, was chartered to insure against losses by fire. Following another charter amendment in 1850, Aetna Fire organized a "Life and Annuity fund" to write life insurance policies. Another charter amendment by the Connecticut Legislature in 1853 separated the Life and Annuity fund from Aetna Fire and made it an independent corporation named the Aetna Life Insurance Company ("Aetna Life").

Following the division, these two corporations continued to operate their respective business areas. In time, Aetna Fire was acquired by the Connecticut General Corporation, which, as described above, subsequently combined with the INA Corporation to become CIGNA Corporation. In July 1999, CIGNA Corporation sold its property and casualty insurance operation, including both ICNA and Aetna Fire to ACE Limited, which became the ultimate parent of both companies. Aetna Life, which acquired all rights to the trade name "Aetna" in 1989, continues to operate as Aetna, Inc.

Westchester Fire Insurance Company was originally formed as Westchester County Mutual Insurance Company in 1837 and was renamed in 1869. Prior to being acquired by ACE Limited in January, 1998, it was part of the Crum and Forster organization. ACE does not have possession of any of the policy records of Westchester fire prior to the late 1980's, since the liability for those policies had been reinsured and assumed by other Crum and Forster entities as part of Crum and Forster's 1993 restructuring.

Thus, ACE USA is now the successor to three corporations: ICNA, Aetna Fire, and Westchester County Mutual Insurance Company which conducted business during the slavery era.

## Records Review

ACE retained the law firm Wolf, Block, Schorr and Solis-Cohen LLP, Philadelphia, Pennsylvania, to assist the Company in its efforts to identify and compile records and information. ACE, through the above counsel, made contacts with archivists and historians from several universities and historical societies and obtained insights on how ACE might most fully identify any responsive data located in its archives. During the course of contacts with various members of the academic community, ACE learned of, and subsequently acquired, a database of information about the transatlantic slave trade published by the Cambridge University Press.

Entitled *The Trans-Atlantic Slave Trade: A database on CD-Rom*, the database is the work of four leading scholars, David Eltis, Stephen D. Behrendt, David Richardson, and Herbert S. Klein. Compiled at the W.E.B. DuBois Institute of Harvard University and funded by the National Endowment for the Humanities, the Mellon Foundation, and the Ford Foundation, the database contains the records of 27,233 transatlantic slave ship voyages made between 1595 and 1866. Recognized as an international database, the archival records contained in the database account for perhaps 70% of the Atlantic slave trade – particularly the voyages between the years 1660 and 1867.

ACE began the process of reviewing historical records it had received from its predecessor corporations. As the principal business of each of the predecessors was property and casualty insurance, ACE's archival records indicate that neither ICNA nor Aetna Fire, ACE's predecessor companies, wrote many life insurance policies. At this time, ACE is not aware of any kind of life insurance policy written by Aetna Fire. ACE's review of the ICNA records indicates that ICNA wrote a limited number of life policies between 1792 and 1819. **At this time, ACE believes that none of the individuals named in the ICNA life policies were slaves.**

In addition, ACE reviewed ICNA's marine insurance policies to determine whether ICNA ever insured a ship carrying slaves. This research was conducted by first identifying that ACE has in its custody ICNA marine insurance records which span the period from 1792 to 1828. These handwritten historical records contain information on approximately 17,566 policies written to insure vessels and ship-bound goods and freight. ACE does not have in its possession, nor is it aware of the existence of, any records dating from 1828 to 1865.

When ACE had identified all of the available ICNA marine insurance policies, the Company arranged for each policy to be reviewed. This was an intensive review which took a substantial amount of time and cost in excess of \$125,000. ACE then compared the information contained in the marine insurance records with the information contained in the Harvard Trans-Atlantic Slave database to ascertain whether any of the ACE's insureds were carrying slaves.

**This research further confirmed that ICNA did not write insurance policies on any vessel that was carrying slaves.**

Although ACE is aware that its duty to disclose only extends to its predecessor corporations, in its efforts to comply fully with the spirit of this request, ACE notes that it has in its possession a photostatic copy of one slave life insurance policy written by Aetna Life in 1855 after its separation from Aetna Fire. This record, which is not from one of ACE's predecessor corporations, came into ACE's possession when a member of the marketing department located the document and copied it.

4. NAMES OF SLAVES

The one slave policy found, which was issued by Aetna Life, which was not related to ICNA of Aetna Fire at the time, insures the life of a man named Peter; he is identified as a laborer. The policy, dated June 1855, was written in the Parish or County of Harrison, State of Mississippi.

5. NAMES OF SLAVE HOLDERS

The above slave policy, which was issued by Aetna Life, which was not related to ICNA or Aetna Fire at the time, was written for a man named Francis Fountain. The policy was written in the Parish or County of Harrison, State of Mississippi.

6. POLICY INFORMATION

A copy of the above slave policy, which was issued by Aetna Life, and which was not related to ICNA OR Aetna fire at the time, is attached to these disclosures.

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

AETNA INSURANCE CO., HARTFORD, CONN.

No. [271] ANNUITY FUND, \$150,000 [?]

Exclusively held, pledged and appropriated, with the 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 AETNA 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 [Hamf(r?)on] 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 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 35 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 AETNA 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]

S/ [E. A. Bulkeley] Vice President.  
S/ [(?)] Actuary

\$[30.00]

COUNTERSIGNED this [(?)] day of [June] 185[5].

S/ [C. C. Lathrop] Agent.

(text on second page)

LIFE DEPARTMENT.

AGENCY AT NO.  
No. of Application No. of Policy [271]

SLAVE POLICY.

Aetna Insurance Comp'y  
Of Hartford, Conn.

Benefit of [F. Fountain]  
Date [June 15] 18[55]  
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] 18[55]  
Issued [June 15] 18[55]  
[[Given?] for Policy 264.]

(Continuation of text on second page, but oriented differently)

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]	[3-1/4]	[26.00]	[Laborer]	[See Physicians certificate]



LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

# ÆTNA INSURANCE CO., HARTFORD, CONN.

**No. 271** ANNUITY FUND, \$180,000;

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 Twenty Dollars Dollars, to them in hand paid by Francis G. Fairbairn 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 his next of kin for the benefit of himself amounting to the total sum of Eight hundred Dollars, according to the Application of said Francis G. Fairbairn bearing date the 15 day of June one thousand eight hundred and fifty eight, 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 G. Fairbairn of the Parish or County of Starr 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 eight until twelve o'clock (at noon) on the fourteenth day of August 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 Francis G. Fairbairn 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

STATEMENT  
Premium, \$ 10.00  
Extra do, 0.00  
Examinations, 0.50  
Policy, 1.50

Actuary, signed and executed this Contract at the CITY OF HARTFORD, this fourteenth day of June one thousand eight hundred and fifty eight but the same shall not be binding unless countersigned by C. C. LATHROP, Esq., Agent for said Company at NEW ORLEANS, Louisiana

\$ 30.00 C. V. Bulkeley Vice President.

COUNTERSIGNED this 15 day of June 1858 C. C. Lathrop Agent.

LIFE DEPARTMENT.  
 AGENCY AT NO. 1  
 No. of Application No. of Policy 1  
**SLAVE POLICY.**  
 Actna Insurance Company,  
 OF HARTFORD, CONN.

Remitt of *J. C. Garrison*  
 Date *June 16th* 1850  
 Term *Life - Charles H. Wallcut*  
 No. Insured *1*  
 Sum Assured \$ *4000*  
 Amount of Premium \$ *16.00*  
 Extra *1.00*  
 Examination *1.50*  
 Policy \$ *34.50*  
 Register Book *1* Page *122*  
 Expires *Sept 25* 1851  
 Issued *Sept 15* 1850  
*Given for Policy 261*


REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO.	NAMES.	AGE	VALUE.	Amt. Risk.	Rate.	PREMIUM.	OCCUPATION.	REMARKS On Length of Residence &c.
	<i>Peter</i>	<i>27</i>	<i>1100.00</i>	<i>32</i>	<i>26.00</i>		<i>Liberman</i>	<i>See Physician certificate</i>

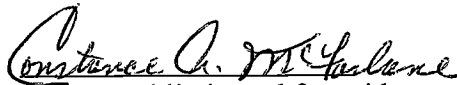
SLAVE POLICY  
 Original Policy at office of  
 Morrison & Wallace Ins. Agency  
 Memphis, Tenn.  
 Nov 26-1947-  
 J. H. Whelpley

**AFFIRMATION**

John J. Lupica affirms and says that he is the President and CEO of ACE American Insurance Company. And certifies and affirms under oath that to his best knowledge and belief the report is true and not misleading and contains the most accurate information available at the time of the submission of the report.

  
\_\_\_\_\_  
John J. Lupica

Sworn to and subscribed  
Before me this 19 day  
of Sept., 2011

  
Notary Public in and for said  
County and State

My commission expires \_\_\_\_\_

<p><b>COMMONWEALTH OF PENNSYLVANIA</b> NOTARIAL SEAL Constance A. McFarlane, Notary Public City of Philadelphia, Phila. County My Commission Expires February 27, 2013</p>
--



Thomas A. Young  
 Chief Compliance Officer  
 Law & Regulatory Affairs, RC61  
 (860) 273-7461  
 Fax: (860) 754-9735

September 27, 2011

Ms. Tinna Damaso Quigley  
 Director of Government Relations  
 Maryland Insurance Administration  
 Slavery Era Insurance Registry,  
 200 St. Paul Place, Suite 2700  
 Baltimore, MD 21202

SEP 28 2011  
 Maryland Insurance  
 Administration

Re: Report of Aetna Inc.  
 COMAR 31.16.09

Dear Ms. Quigley:

This letter and associated documentation is being sent to you pursuant to COMAR 31.16.09, Registry and Report on Slavery Era Insurance, requiring every licensed insurer to provide information, as more particularly described in the regulation. We are submitting an original plus one copy of the reports generated pursuant to COMAR 31.16.09.04 §C of this regulation. In addition, pursuant to §D of COMAR 31.16.09.04, we are including an electronic copy of the information contained in §B(5), (6), and (7) in the PDF electronic format approved by the Commissioner.

**B.1. INSURER IDENTIFICATION**

I am writing to you on behalf of those Aetna Inc. insurance companies (collectively "Aetna" or "Company") presently authorized and licensed to do business in Maryland. These companies include the following:

<u>NAME</u>	<u>ADDRESS</u>	<u>NAIC CODE</u>	<u>YEAR FORMED</u>	<u>DATE ADMITTED IN MD</u>
Aetna Life Insurance Company ("ALIC")	151 Farmington Ave. Hartford, CT 06156	60054	1853 (CT)	01/01/1897
Aetna Health and Life Insurance Company ("AHLIC")	151 Farmington Ave. Hartford, CT 06156	78700	1971 (CT)	10/01/1981
Aetna Insurance Company of Connecticut ("AICC")	151 Farmington Ave. Hartford, CT 06156	36153	1990 (CT)	07/17/1990
Aetna Health Inc. (PA)	980 Jolly Road Blue Bell, PA 19422	95109	1981 (PA)	12/02/2009
Aetna Dental Inc. (TX)	Three Sugar Creek Center Blvd. Sugarland, TX 77478	95910	1986 (TX)	03/22/2011
Aetna Health Insurance Company ("AHIC")	980 Jolly Road Blue Bell, PA 19422	72052	1938 (PA)	08/15/1974

Thomas A. Young  
Chief Compliance Officer  
Law & Regulatory Affairs, RC61  
(860) 273-7461  
Fax: (860) 754-9735

September 27, 2011

Ms. Tinna Damaso Quigley  
Director of Government Relations  
Maryland Insurance Administration  
Slavery Era Insurance Registry,  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

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<u>NAME</u>	<u>ADDRESS</u>	<u>NAIC CODE</u>	<u>YEAR FORMED</u>	<u>DATE ADMITTED IN MD</u>
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Aetna Health and Life Insurance Company ("AHLIC")	151 Farmington Ave. Hartford, CT 06156	78700	1971 (CT)	10/01/1981
Aetna Insurance Company of Connecticut ("AICC")	151 Farmington Ave. Hartford, CT 06156	36153	1990 (CT)	07/17/1990
Aetna Health Inc. (PA)	980 Jolly Road Blue Bell, PA 19422	95109	1981 (PA)	12/02/2009
Aetna Dental Inc. (TX)	Three Sugar Creek Center Blvd. Sugarland, TX 77478	95910	1986 (TX)	03/22/2011
Aetna Health Insurance Company ("AHIC")	980 Jolly Road Blue Bell, PA 19422	72052	1938 (PA)	08/15/1974

**b. Property Casualty Business**

Aetna sold its property-casualty operation to Travelers in a transaction that closed in 1996. Records and information that Travelers did not take custody of at the time of this sale were subsequently destroyed by Aetna in the ordinary course.

**c. ALIC's Corporate History**

ALIC is a Connecticut corporation, incorporated by an Act of the Connecticut Legislature in 1853 and was first licensed to write life insurance in Maryland in 1977. ALIC was created to assume the life business written by the Aetna Insurance Company Hartford CT, Annuity Fund. Over the years, it has written participating and non-participating life insurance, term policies, endowment policies and group life.

Effective October 1, 1998, ALIC ceded its individual and sponsored life insurance business to Lincoln Life Insurance & Annuity Company of New York ("LLANY") in an indemnity reinsurance transaction. LLANY also assumed responsibility for the administration of these policies. LLANY's affiliate, The Lincoln National Life Insurance Company ("Lincoln"), acquired all of ALIC's non-New York individual and sponsored life business. Accordingly, LLANY/Lincoln took possession of documents and computerized information pertaining to all of ALIC's policies. As part of the transaction LLANY/Lincoln offered employment to most of the Aetna employees who worked in the individual life area. ALIC continues to write group life, disability, long-term care, and health benefits coverage.

**d. AHLIC's Corporate History**

AHLIC is a Connecticut corporation, incorporated on August 19, 1971 as Aetna Life Insurance Company of Illinois. It was subsequently renamed on February 2, 1996. AHLIC currently reinsures ALIC long term disability business, run-off accident and health business still on the books, group life insurance, and immaterial amounts of group health insurance.

**e. AICC Corporate History**

AICC is also a Connecticut corporation incorporated, on January 3, 1990 as Aetna Casualty Company. It was subsequently renamed on May 24, 1996. AICC's business purpose is the writing and reinsuring of group insurance casualty products. The corporation writes specialized coverages in connection with group insurance plans. These coverages will include, but may not be limited to, "true group" automobile insurance, contractual liability ("stop loss") insurance and pet insurance.

**f. Aetna Health Inc. (PA) Corporate History**

Aetna Health Inc. (PA) is a Pennsylvania corporation, incorporated on May 7, 1981 as United States Health Care System, Inc. It went through several name changes: United States Health Care Systems, Inc. (8/25/81-1/16/83), United States Health Care Systems of Pennsylvania, Inc. (1/17/83-4/30/2002), until its current name, Aetna Health Inc. (4/30/2002-present). Aetna Health

Inc. (PA) is a health maintenance organization that is currently authorized to do business in the state of Maryland and eighteen other states.

**g. Aetna Dental Inc. (TX) Corporate History**

Aetna Dental Inc. (TX) is a Texas corporation, incorporated on February 11, 1986 as Aetna Dental Care of Texas, Inc. It had a name change, Aetna U.S. Healthcare Dental Plan Inc. (7/16/97-4/30/2002), 4/30/2002), until its current name, Aetna Dental Inc. (4/30/2002-present). Aetna Dental Inc. (TX) is a health maintenance organization offering a single service health plan (dental) that is currently authorized to do business in the state of Maryland and three other states.

**h. AHIC Corporate History**

AHIC is a Pennsylvania corporation and authorized to do write health and life insurance in the state of Maryland and forty-six other states. It was incorporated as Omaha Hospital and Life Insurance Company (7/8/38 – 8/1/77) and went through several name changes: Omaha Financial Life Insurance Company 8/1/77-2/10/93, Corporate Health Insurance Company 2/10/93 – 1/1/08, and ultimately as Aetna Health Insurance Company (1/1/08-present).

**i. Scope of Review and Document Availability**

Due to the information provided in Subsections “a” through “h”, above, this report will focus on ALIC, the only Aetna subsidiary that was in existence during the slavery era. Aetna has engaged in an extensive search for the policies, policyholders and insureds specified in the Regulation.

The team conducted a thorough review of potentially relevant practices of all Aetna companies that issued life insurance anywhere in the United States. The team members reviewed all pertinent documents in Aetna’s possession, and communicated with LLANY/Lincoln and ING for all potentially applicable materials. Considering the transactions described above, it is best to divide the explanation of ALIC’s review into three parts: materials and information still located within Aetna, those transferred to LLANY/Lincoln, and those in possession of ING.

**1. Aetna Materials**

Aetna’s extensive internal search included, but was not limited to, the following:

- a search to locate the records, files and other information requested by the Regulation and to determine the extent, location and nature of Aetna’s business activity and operations from the slavery era;
- a search of Aetna’s archives performed by several Aetna employees; materials reviewed included: historical policies, annual reports, Aetna publications, rate books, agent instruction manuals, policy registers, communications to agents, marketing materials, applications, etc.;
- retention of a professional archivist with expertise in 19<sup>th</sup> Century documents to review historical documents;
- a search of records housed at the College of Insurance, New York, NY;

- communications with Aetna's complaint units in order to ascertain any pending claims or assertions of claims (or other correspondence relating to this issue generally);
- communications with relevant managers and other personnel located throughout the Aetna organization in order to determine the existence, or lack thereof, of the files, records and other materials sought under this Regulation;
- a query of a law department data base of types of matters and cases;
- discussions with Aetna's archival storage vendor, Iron Mountain, which maintains some additional records on Aetna's behalf, as well as review of all identifiable "Life Insurance" documents retrieved from Iron Mountain. In 1994, when Iron Mountain's predecessor, Pierce Leahy, took over the document storage function from Aetna, a large amount of life related materials was destroyed in the ordinary course of business and within the guidelines of Aetna's document retention policy;
- data base searches of claims information and other records not previously discarded in the ordinary course of business prior to passage of this Regulation.
- communications with the South Carolina Historical Society ("SCHS") since it was reported by BestWire, a wire service for the insurance industry, that they had documents that reveal that ALIC wrote in 1856 a \$600 policy on Sabrina, the 24 year-old slave of one Thomas P. Allen. We requested and received a copy of the policy from SCHS.

The search described above resulted in materials listed in Part 4, below.

## **2. LLANY/Lincoln Materials**

We spoke to former Aetna employees now employed at Lincoln who have knowledge of Aetna's individual life business who informed us that the administrative data base that tracks all of the former Aetna life insurance policies does not contain any policies from the slavery era. The system automatically deletes the files after the policies have terminated. Since the time frame is over 136 years ago, no life records would exist either in paper format or electronically.

To verify this understanding, a query was developed and run using this database. The results produced an extract that listed the oldest policy as one dated in 1923.

LLANY/Lincoln also conducted a search of records housed at Iron Mountain that were transitioned from Aetna at the time of the indemnity reinsurance transaction. After reasonable efforts and due diligence, they were not able to identify any additional records relating to slave policies.



### 3. ING Materials

We also communicated with former Aetna employees who are now employed by ING. These individuals confirmed that any and all responsive individual life materials would be located at LLANY/Lincoln, Iron Mountain or in the Aetna archives.

#### B.4. IF NO RESPONSIVE DATA

Not applicable.

#### B.5. NAMES OF SLAVES

Please note that Aetna has located seven policies some of which cover multiple lives. In most instances, we have no record of the last name of the insured.

Five of the policies mentioned below were found in the archives of Aetna Inc. and these are Aetna Insurance Company Annuity Fund policies, numbers 37, 44, 107, 158 and 271. Two of the policies mentioned below were obtained from outside sources: Aetna Life Insurance Co. Policy No. 60, from the South Carolina Historical Society and Aetna Insurance Company Annuity Fund, Policy Number 128 (only face page), from "Finding a Place Called Home" by Dee Parmer Woodtor, Ph.D.

Aetna also identified one record which could not be read with confidence because of the antiquity of the handwritten script. It is a record of Aetna Life Insurance Company's Board of Directors Meetings titled "Minute Book No. 1 to 1875 Aetna Life Insurance Company" ("Minute Book"). The Minute Book is a record of the monthly meetings of ALIC's Board of Directors and is handwritten in 1800's penmanship. In 2002, Aetna retained a professional archivist with expertise in 19<sup>th</sup> Century documents to review the Minute Book and other materials in order to ascertain whether there were any references to slave policies. She uncovered a reference on page 70 of the Minute Book for the Regular Meeting, November 22, 1858 that is translated to read as follows, "Slave Policy No. 35. Charleston agency, Negro Abel ins'd \$800, approved Oct. 5<sup>th</sup> payable Jan'y 5<sup>th</sup>..." We have not been able to locate this policy, nor do we expect to find it.

<u>a) LAST NAME</u>	<u>b) FIRST NAME</u>	<u>c) SLAVE-HOLDER/ POLICYHOLDER</u>	<u>d) BENEFICIARY</u>	<u>e) COUNTY</u>	<u>f) ST.</u>	<u>g) OTHER INFO.</u>
Edwards	Stephen	S. B. Nollner	S. B. Nollner	Petersburg	VA	Aetna Insurance Co. Slave Policy No. 107 May 13, 1856 Age 32; Occupation: Laborer

a) LAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/ POLICYHOLDER	c) BENEFICIARY	e) COUNTY	f) ST.	g) OTHER INFO.
Miles	William	Thomas Murphy	Thomas Murphy	Orleans	LA	Aetna Insurance Co. Slave Policy No. 158 Feb. 10, 1855 New Orleans, LA Age 28; Occupation: Drayman
	Abel			Charleston	NC	Slave Policy No. 35* Charleston agency, Negro Abel ins'd \$800, approved Oct. 5 <sup>th</sup> payable Jany 5 <sup>th</sup>
	Amanda	Charles Meyer	Charles Meyer	St. Francis County	MO	Aetna Insurance Co. Slave Policy No. 44 Jan. 13, 1860 Age 15; Occupation: Housegirl
	Ann	Charles Meyer	Charles Meyer	St. Francis County	MO	Aetna Insurance Co. Slave Policy No. 44 Jan. 13, 1860 Age 15; Occupation: Housegirl

\* As mentioned in the preceding paragraph, we do not have a copy of the actual policy, just a reference in the Minute Book to the slave name, but not the name of the policy holder or beneficiary.

a) LAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/ POLICYHOLDER	c) BENEFICIARY	e) COUNTY	f) ST.	g) OTHER INFO.
	Ben	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 13; Occupation: House Servant
	Hannah	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 45; Occupation: Cook
	Henry	Charles Meyer	Charles Meyer	St. Francis County	MO	Aetna Insurance Co. Slave Policy No. 44 Jan. 13, 1860 Age 19; Occupation: Blacksmith
	John	Thomas Murphy	Thomas Murphy	Orleans	LA	Aetna Insurance Co. Slave Policy No. 158 Feb. 10, 1855 New Orleans, LA Age 23; Occupation: Drayman
	Martha	Charles Meyer	Charles Meyer	St. Francis County	MO	Aetna Insurance Co. Slave Policy No. 44 Jan. 13, 1860 Age 14; Occupation: Housegirl

a) LAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/ POLICYHOLDER	c) BENEFICIARY	e) COUNTY	f) ST.	g) OTHER INFO.
	Mary Jane	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 10; Occupation: Nurse
	Nancy	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 16; Occupation: House Servant
	Peter	Francis Fountain	Francis Fountain	Orleans	LA	Aetna Insurance Co. Slave Policy No. 271 June 21, 1855 New Orleans, LA Age 27; Occupation: Laborer
	Polly	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 18; Occupation: Nurse
	Reuben	Thomas Murphy	Thomas Murphy	Orleans	LA	Aetna Insurance Co. Slave Policy No. 158 Feb. 10, 1855 New Orleans, LA Age 22; Occupation: Drayman

a) LAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/ POLICYHOLDER	c) BENEFICIARY	e) COUNTY	f) ST.	g) OTHER INFO.
	Sabrina	Thomas P. Allen	L.M. and E.E. Hatch	Charleston	SC	Aetna Life Insurance Co. Slave Policy No. 60 Aug. 11, 1856 Age 24; Occupation: Washer
	Sanford	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 19; Occupation: Farm Hand

In addition to the policies mentioned above, we have located a claim register, (titled "Loss Book No. 1") that indicates the issuance of six additional policies (Numbers 61, 64, 75, 86, 94 and 109), that we have not been able to locate, nor do we expect to find them, or to discover any other relevant insurance policies in the company's records. The Loss Book includes only the names of the insureds (which we are assuming to be the name of the slaves) and beneficiaries.

a) INSURED LAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/ POLICYHOLDER	c) BENEFICIARY	e) COUNTY	d) STATE	e) OTHER INFO.
Booth	Jack	Unknown	Chas. J. Cabares, Trustee by James Chienes, Atty	Petersburg	VA	Slave Policy 61 July 18, 1854
Eppes	Cornelius	Unknown	William H. Beasley	Petersburg	VA	Slave Policy 109 October 27, 1856
Brown	Daniel	Unknown	D. H. Shular	Montgomery	AL	Slave Policy 86 February 4, 1859
Ash	William	Unknown	Jos. Sampson, Assignee	Charleston	SC	Slave Policy 64 June 30, 1854

a) INSURED LAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/POLICYHOLDER	c) BENEFICIARY	c) COUNTY	d) STATE	e) OTHER INFO.
Harnes	Emma	Unknown	Henry Harnes	Charleston	SC	Slave Policy 75 October 5, 1859
Hubbell	Sarah	Unknown	E. C. Hubbell	Montgomery	AL	Slave Policy 94 January 18, 1860

**B.6. NAMES OF POLICY HOLDERS**

<u>a) LAST NAME</u>	<u>b) FIRST NAME</u>	<u>c) COUNTY</u>	<u>d) STATE</u>	<u>e) OTHER INFO.</u>
Allen	Thomas P.	Charleston	SC	Aetna Life Insurance Company Slave Policy No. 60 August 11, 1856
Fountain	Francis	Orleans	LA	Aetna Insurance Co. Slave Policy No. 271 June 21, 1855, New Orleans, LA
Meyer	Charles	St. Francis	MO	Aetna Insurance Co. Slave Policy No. 44 January 13, 1860
Murphy	Thomas	Orleans	LA	Aetna Insurance Co. Slave Policy No. 158 February 10, 1855 New Orleans, LA
Nollner	S. B.	Petersburg	VA	Aetna Insurance Co. Slave Policy No. 107 May 13, 1856
Primm	John S.	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 November 12, 1857
Raby	Mary	Orleans	LA	Aetna Insurance Co. Slave Policy No. 128 October 15, 1853* New Orleans, LA

\* As mentioned above, the face page of this policy was copied from a book called "Finding a Place Called Home" by Dee Parmer Woodtor, Ph.D. There was no underlying information regarding the covered lives of slaves for this policy.

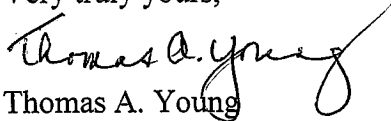
## **B.7. POLICY INFORMATION**

Attached please find copies of all records and documents regarding insurance policies issued to slaveholders that provided coverage for injury to or death of slaves.

As noted above, we do not have copies of the policies associated with the six policies itemized in Loss Book #1 (umbers 61, 64, 75, 86, 94 and 109). Due to the age, delicate condition and irregular size of the Loss Book, it would be impractical to try and copy the responsive pages for inclusion in this report. Instead, we are including a transcription of the responsive data contained in the claim register.

As required by the Regulation, ALIC is including a properly executed certification. We are also submitting the requisite two copies of this report (an original plus one copy) and the electronic copy of the information contained in §B(5), (6), and (7) in the PDF electronic format approved by the Commissioner on the enclosed diskette.

Very truly yours,

  
Thomas A. Young

Attachments





## AETNA

### B.5. NAMES OF SLAVES

Please note that Aetna has located seven policies some of which cover multiple lives. In most instances, we have no record of the last name of the insured.

Five of the policies mentioned below were found in the archives of Aetna Inc. and these are Aetna Insurance Company Annuity Fund policies, numbers 37, 44, 107, 158 and 271. Two of the policies mentioned below were obtained from outside sources: Aetna Life Insurance Co. Policy No. 60, from the South Carolina Historical Society and Aetna Insurance Company Annuity Fund, Policy Number 128 (only face page), from "Finding a Place Called Home" by Dee Parmer Woodtor, Ph.D.

Aetna also identified one record which could not be read with confidence because of the antiquity of the handwritten script. It is a record of Aetna Life Insurance Company's Board of Directors Meetings titled "Minute Book No. 1 to 1875 Aetna Life Insurance Company" ("Minute Book"). The Minute Book is a record of the monthly meetings of ALIC's Board of Directors and is handwritten in 1800's penmanship. In 2002, Aetna retained a professional archivist with expertise in 19<sup>th</sup> Century documents to review the Minute Book and other materials in order to ascertain whether there were any references to slave policies. She uncovered a reference on page 70 of the Minute Book for the Regular Meeting, November 22, 1858 that is translated to read as follows, "Slave Policy No. 35. Charleston agency, Negro Abel ins'd \$800, approved Oct. 5<sup>th</sup> payable Jany 5<sup>th</sup>..." We have not been able to locate this policy, nor do we expect to find it.

<u>a) LAST NAME</u>	<u>b) FIRST NAME</u>	<u>c) SLAVE-HOLDER/ POLICYHOLDER</u>	<u>c) BENEFICIARY</u>	<u>e) COUNTY</u>	<u>f) ST.</u>	<u>g) OTHER INFO.</u>
Edwards	Stephen	S. B. Nollner	S. B. Nollner	Petersburg	VA	Aetna Insurance Co. Slave Policy No. 107 May 13, 1856 Age 32; Occupation: Laborer
Miles	William	Thomas Murphy	Thomas Murphy	Orleans	LA	Aetna Insurance Co. Slave Policy No. 158 Feb. 10, 1855 New Orleans, LA Age 28; Occupation: Drayman

<u>a) LAST NAME</u>	<u>b) FIRST NAME</u>	<u>c) SLAVE-HOLDER/ POLICYHOLDER</u>	<u>c) BENEFICIARY</u>	<u>e) COUNTY</u>	<u>f) ST.</u>	<u>g) OTHER INFO.</u>
	Abel			Charleston	NC	Slave Policy No. 35* Charleston agency, Negro Abel ins'd \$800, approved Oct. 5 <sup>th</sup> payable Jan 5 <sup>th</sup>
	Amanda	Charles Meyer	Charles Meyer	St. Francis County	MO	Aetna Insurance Co. Slave Policy No. 44 Jan. 13, 1860 Age 15; Occupation: Housegirl
	Ann	Charles Meyer	Charles Meyer	St. Francis County	MO	Aetna Insurance Co. Slave Policy No. 44 Jan. 13, 1860 Age 15; Occupation: Housegirl
	Ben	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 13; Occupation: House Servant

---

\* As mentioned in the preceding paragraph, we do not have a copy of the actual policy, just a reference in the Minute Book to the slave name, but not the name of the policy holder or beneficiary.

<b>a) LAST NAME</b>	<b>b) FIRST NAME</b>	<b>c) SLAVE-HOLDER/ POLICYHOLDER</b>	<b>c) BENEFICIARY</b>	<b>e) COUNTY</b>	<b>f) ST.</b>	<b>g) OTHER INFO.</b>
	Hannah	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 45; Occupation: Cook
	Henry	Charles Meyer	Charles Meyer	St. Francis County	MO	Aetna Insurance Co. Slave Policy No. 44 Jan. 13, 1860 Age 19; Occupation: Blacksmith
	John	Thomas Murphy	Thomas Murphy	Orleans	LA	Aetna Insurance Co. Slave Policy No. 158 Feb. 10, 1855 New Orleans, LA Age 23; Occupation: Drayman
	Martha	Charles Meyer	Charles Meyer	St. Francis County	MO	Aetna Insurance Co. Slave Policy No. 44 Jan. 13, 1860 Age 14; Occupation: Housegirl
	Mary Jane	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 10; Occupation: Nurse

a) LAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/ POLICYHOLDER	c) BENEFICIARY	e) COUNTY	f) ST.	g) OTHER INFO.
	Nancy	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 16; Occupation: House Servant
	Peter	Francis Fountain	Francis Fountain	Orleans	LA	Aetna Insurance Co. Slave Policy No. 271 June 21, 1855 New Orleans, LA Age 27; Occupation: Laborer
	Polly	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 18; Occupation: Nurse
	Reuben	Thomas Murphy	Thomas Murphy	Orleans	LA	Aetna Insurance Co. Slave Policy No. 158 Feb. 10, 1855 New Orleans, LA Age 22; Occupation: Drayman
	Sabrina	Thomas P. Allen	L.M. and E.E. Hatch	Charleston	SC	Aetna Life Insurance Co. Slave Policy No. 60 Aug. 11, 1856 Age 24; Occupation: Washer

a) LAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/ POLICYHOLDER	c) BENEFICIARY	e) COUNTY	f) ST.	g) OTHER INFO.
	Sanford	John S. Primm	John S. Primm	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 Nov. 12, 1857 Age 19; Occupation: Farm Hand

In addition to the policies mentioned above, we have located a claim register, (titled "Loss Book No. 1") that indicates the issuance of six additional policies (Numbers 61, 64, 75, 86, 94 and 109), that we have not been able to locate, nor do we expect to find them, or to discover any other relevant insurance policies in the company's records. The Loss Book includes only the names of the insureds (which we are assuming to be the name of the slaves) and beneficiaries.

a) INSURE DLAST NAME	b) FIRST NAME	c) SLAVE-HOLDER/ POLICY HOLDER	c) BENEFICIARY	c) COUNTY	d) STATE	e) OTHER INFO.
Booth	Jack	Unknown	Chas. J. Cabares, Trustee by James Chienes, Atty	Petersburg	VA	Slave Policy 61 July 18, 1854
Eppes	Cornelius	Unknown	William H. Beasley	Petersburg	VA	Slave Policy 109 October 27, 1856
Brown	Daniel	Unknown	D. H. Shular	Montgomery	AL	Slave Policy 86 February 4, 1859
Ash	William	Unknown	Jos. Sampson, Assignee	Charleston	SC	Slave Policy 64 June 30, 1854
Harnes	Emma	Unknown	Henry Harnes	Charleston	SC	Slave Policy 75 October 5, 1859
Hubbell	Sarah	Unknown	E. C. Hubbel	Montgomery	AL	Slave Policy 94 January 18, 1860

**AETNA****B.6. NAMES OF POLICY HOLDERS**

<b><u>a) LAST NAME</u></b>	<b><u>b) FIRST NAME</u></b>	<b><u>c) COUNTY</u></b>	<b><u>d) STATE</u></b>	<b><u>e) OTHER INFO.</u></b>
Allen	Thomas P.	Charleston	SC	Aetna Life Insurance Company Slave Policy No. 60 August 11, 1856
Fountain	Francis	Orleans	LA	Aetna Insurance Co. Slave Policy No. 271 June 21, 1855, New Orleans, LA
Meyer	Charles	St. Francis	MO	Aetna Insurance Co. Slave Policy No. 44 January 13, 1860
Murphy	Thomas	Orleans	LA	Aetna Insurance Co. Slave Policy No. 158 February 10, 1855 New Orleans, LA
Nollner	S. B.	Petersburg	VA	Aetna Insurance Co. Slave Policy No. 107 May 13, 1856
Primm	John S.	St. Louis	MO	Aetna Insurance Co. Slave Policy No. 37 November 12, 1857
Raby	Mary	Orleans	LA	Aetna Insurance Co. Slave Policy No. 128 October 15, 1853* New Orleans, LA

\* As mentioned above, the face page of this policy was copied from a book called "Finding a Place Called Home" by Dee Parmer Woodtor, Ph.D. There was no underlying information regarding the covered lives of slaves for this policy.

LIFE DEPARTMENT. AGENCY AT *Saint Louis Mo.*

# ÆTNA INSURANCE CO., HARTFORD, CONN.

*No 114* ANNUITY FUND, \$150,000; *\$1150.00*

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 00* Dollars, to them in hand paid by *Mrs. Charles Meyer* 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* for the benefit of *Charles Meyer* amounting to the total sum of *Three thousand One Hundred fifty* Dollars, according to the Application of said *Charles Meyer* bearing date the *thirteenth* day of *January* one thousand eight hundred and ~~87~~ *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* 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 *thirteenth* day of *January* one thousand eight hundred and ~~87~~ *Sixty* until twelve o'clock (at noon) on the *thirteenth* day of *March* one thousand eight hundred and ~~87~~ *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* 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

STATEMENT:  
Premium, *33.65*  
Extra do. ....  
Examinations, ....  
Policy, *11.00*

Actuary, signed and executed this Contract at the CITY OF HARTFORD, this *thirteenth* day of *January* one thousand eight hundred and ~~87~~ *Sixty* but the same shall not be binding unless countersigned by *D. H. Bishop* Agent for said Company at *Saint Louis Mo.*

*24.65*

*E. A. Bulkeley* Vice President.  
*Wm. W. Symson* Actuary.

COUNTERSIGNED this *13<sup>th</sup>* day of *January* 18*80*  
*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 &c
4	Henry	19	1200	900	3/4	6 75	Black Smith	Not Insured & Small Pox &
	Martha	14	1000	750	"	5 63	House Girl	
	Ann	15	1.000	750	"	5 63		
	Amanda	15	1.000	750	"	5 63		
			3.150	" "		23 64 1/4		

St Louis January 25<sup>th</sup> 1860

The aforesaid Charles Meyer & Co have the power of removing the above mentioned Slaves, any or all of them South <sup>by any of the Southern States</sup> during the ~~existence~~ <sup>continuance</sup> of this policy, by the usual mode of transport except on deck of Steam Boats and provided they are not subjected to exposed positions than first class Passengers - on the same mode of voyage - 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 of



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 M*

Date *January 13<sup>th</sup>* 18*60*

Term *Two Months*

No. Insured *1*

Sum Assured *\$3150.00*

Amount of Premium *\$23.65*

Extra

Examination

Policy *1.00*

*\$24.65*

Register Book *1* Page *13*

Expires *March 13<sup>th</sup>* 18*60*

Issued *January 13* 18*60*

*13*

LIFE DEPARTMENT. AGENCY AT *Saint Louis Mo.*

# ÆTNA INSURANCE CO., HARTFORD, CONN.

**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 *Sixty Seven 757.00* Dollars, to them in hand paid by *John S. Pinner* 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. Pinner* for the benefit of *John S. Pinner* amounting to the total sum of *Twenty Seven Hundred fifty* Dollars, according to the Application of said *John S. Pinner* 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. Pinner* 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. Pinner* 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

### STATEMENT:

Premium, \$ *67.75*  
Extra do. ....  
Examinations, .....  
Policy, *1* ..!  
  
\$ *67.75*

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.*

*E. A. Bulkeley* Vice President.  
*John W. Symons* Actuary.

COUNTERSIGNED this *12* day of *November* 1857 *David Bishop* Agent.

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 J. Quinn*

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*

# 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 9/16	6 "	None	
2	Polly	18	900	600	2 1/2	15 "	"	
3	Ben	13	500	400	2	8 "	House Servant	
4	Sunferd	19	900	700	2 1/2	17 50	Farm Hand	
5	Hannah	45	400	250	4 1/2	11 25	Cook	
6	Naney	16	800	500	2	10 "	House Servant	

2,750. 67.75

Regular meeting Nov 8th 1858  
 Present Mr Gulley,  
 Balance of Cash on hand at the  
 date \$4,852.71, Policies issued since  
 last meeting 4. Premiums on same \$48<sup>23</sup>  
 & applications recd since last meeting  
 J. S. Enders Secy

Regular meeting Nov 15th 1858  
 Present Mr Gulley,  
 Cash on hand this date \$3,774.49  
 & policies issued during the week, the  
 premium on which amount to  
 \$266.72  
 J. S. Enders Secy

Regular Meeting Nov 22nd 1858.  
 Meeting of Directors present  
 Cash on hand this date \$1503.44  
 Eleven policies issued since last meeting  
 premiums on same amounting \$295<sup>43</sup>  
 outstanding losses of, policies #3229 & 3413  
 H J Young, \$5000. Samsville Ohio, approved  
 Nov 22 Payable Feb 22  
 Lane policy 35. Charleston agency, 2100  
 abel mt \$800. approved Oct 5th Payable  
 Jan 5th, a claim under Policy #  
 C W White, of Meriden, connected, policy  
 was for \$1000. being all outstanding  
 losses to this date  
 J. S. Enders Secy

# AETNA LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.

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

No. 60

CAPITAL, \$100,000.

## SLAVE POLICY.

This Policy of Insurance Witnesseth, That THE AETNA LIFE INSURANCE CO.,  
in consideration of the sum of Five hundred \$500 Dollars, to them in hand paid  
by J. P. Allen Do hereby take the whole-owned Slave or Slaves, for  
the term of Three months, in the amount set opposite his or her name. Loss, if any, payable to  
J. P. Allen for the benefit of S. M. & C. Hoatkin  
amounting to the total sum of Five hundred \$500 Dollars, according to the application of  
said J. P. Allen bearing date the 11<sup>th</sup> day of August  
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  
J. P. Allen of the Parish or County of Charleston  
State of South 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 liabilities 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 11<sup>th</sup> day of August  
one thousand eight hundred and fifty five until twelve o'clock (at noon) on the 11<sup>th</sup> 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  
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 invader—  
or by an insurrection—or by the neglect, abuse, or mistreatment 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 34th 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 when 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 ob-  
tained and endorsed on or attached thereto.

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

STATEMENT:  
Premium, \$ 112.50  
Extra do., .....  
Reserve fund, .....  
Policy, .....

Secretary, signed and executed this Contract at the CITY OF HARTFORD, this  
11<sup>th</sup> day of August one thousand  
eight hundred and fifty five, but the same shall not be binding unless  
counter-signed by J. P. Allen Agent for said Company

\$15.00

E. J. Dinkley, President.  
Sam Cook, Secretary.

COUNTERSIGNED this 11<sup>th</sup> day of August, 1856.

Wm. H. ... Agent

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

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

No.	NAME.	Age.	Value.	Am't Paid.	Rate.	Premium.	OCCUPATION.	REMARKS the Length of Residence South, etc.
	<i>Setina</i>		<i>24800</i>	<i>600</i>	<i>2 1/4</i>	<i>15 50</i>	<i>Washer.</i>	<i>7 yrs in Chatt.</i>

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

AGENCY AT *Charleston S.C.*

No. of Policy, *60.*

**SLAVE POLICY.**

**Aetna Life Insurance Company,**

**OF HARTFORD, CONN.**

Benefit of *S. M. E. E. W. W. W.*

Date *August 11<sup>th</sup> 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 11<sup>th</sup> 1857.*

Issued *August 11<sup>th</sup> 1856.*

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



LIFE DEPARTMENT. AGENCY AT Leesburg, Va

# ÆTNA INSURANCE CO., HARTFORD, CONN.

No. 107 ANNUITY FUND, \$150,000; \$2252

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 Ninety 52/100 Dollars, to them in hand paid by S. B. Challner Do INSURE THE LIFE OF THE WITHIN-NAMED SLAVE OR SLAVES, for the term of Three years months, in the amount set opposite his or her name. Loss, if any, payable to S. B. Challner for the benefit of Sarah Challner amounting to the total sum of Eight hundred Dollars, according to the Application of said Challner bearing date the 13<sup>th</sup> day of May 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 S. B. Challner of the Parish or County of City of Leesburg 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 13<sup>th</sup> day of May one thousand eight hundred and fifty five until twelve o'clock (at noon) on the 13<sup>th</sup> day of May one thousand eight hundred and 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 S. B. Challner 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.



STATEMENT:  
Premium, \$ 19.22  
Extra do. ....  
Examinations, 2.00  
Policy, 1  
\$ 22.22


In Witness Whereof, [Redacted] have, by their Vice President and Actuary, signed and executed this Contract at the CITY OF HARTFORD, this 13<sup>th</sup> day of May one thousand eight hundred and fifty five but the same shall not be binding unless countersigned by Robert Ritchie Agent for said Company at Leesburg, Va.

E. A. Bulkeley Vice President.  
John W. Symons Actuary.

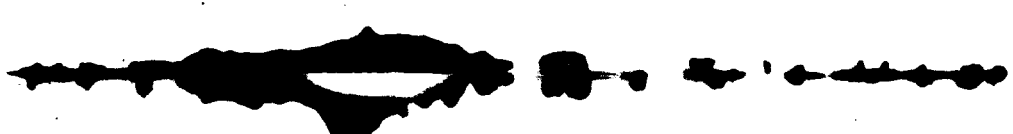
COUNTERSIGNED this 13<sup>th</sup> day of May 1856 Lewis Sanford Agent.

No. 371

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

NO.	NAMES.	AGE.	VALUE.	Amt. Risk.	Rates.	PREMIUM.	OCCUPATION.	REMARKS <small>On Length of Residence South, etc.</small>
Mr.	Stephen Edwards	32	1200	800	244	19 52	Laborer	all his life
								

Petersburg March 5<sup>th</sup> 1857 ~~of~~ *of* S. B. Pollard  
 a sum of 52,000 dollars being the premium on the  
 life of the Bay insured within from the 13<sup>th</sup> May  
 1857 to 13<sup>th</sup> May 1858 - *Lewis Gunford Agnew*



LIFE DEPARTMENT.

AGENCY *Petersburg* NO. *107*

No. of Application *107* No. of Policy *107*

ELABE DOBBOY.

Residence *Petersburg*

Age *30*

Occupation *Merchant*

Married *Yes*

Children *2*

Signature *Elabe Dobboy*

Date *1/1/57*

Signature *Wm. H. ...*

Date *1/1/57*

Page

*Two*

*Wm. H. ...*

# 137-13

Then Althua Life Ins. Co. - Consents to the transfer of this Policy  
To J. A. Hawlett of Chesterfield County Va. - Petersburg March  
5<sup>th</sup> 1857

Leaves Leung for Agent

Petersburg March 5<sup>th</sup> 1857 For Value Received I hereby  
transfer & assign all my right title & interest to this  
Policy of Insurance, as Witness my hand & seal

J. S. Walker (Seal)



net  
2  
1  
3





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;

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 \$1000.00 and 25/100 Dollars, to them in hand paid by Mrs. Mary Paddy Do insure the life of the within-named Slave or Slaves, for the term of One Year or One Month months, in the amount set opposite his or her name. Loss, if any, payable to Mrs. Mary Paddy for the benefit of herself amounting to the total sum of \$1000.00 Dollars, according to the Application of said Mrs. Mary Paddy bearing date the 15th 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 Paddy 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 (or noon) on the 15th day of October one thousand eight hundred and fifty three until twelve o'clock (or noon) on the 15th day of October one thousand eight hundred and fifty three 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 Paddy shall be in any respect untrue or inaccurately 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 a mob—or by a foreign invasion—or by any injury chronic disease at the time of issuing this Policy—or shall be forced, permitted or enticed, 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 be forced, permitted or enticed, 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 be kidnapped—or shall, without the consent of this Company previously obtained, and 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, for subsequent, without the consent of this Company, previously obtained and entered 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. Note—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

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

# ÆTNA INSURANCE CO., HARTFORD, CONN.

**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 One Hundred Dollars 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 Eighty 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 twelfth day of February one thousand eight hundred and fifty four until twelve o'clock (at noon) on the twelfth 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 36th 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.

Witness the hand of the said ÆTNA INSURANCE COMPANY here, by their Vice President and Secretary, signed and sealed, this twelfth day of February eight hundred and fifty four but the same shall not be binding unless countersigned by C. C. LATBROP, Esq., Agent for said Company at New Orleans, Louisiana.

E. A. Brinkley Vice President  
John W. Sherman Secretary

STATEMENT:  
Premium, \$ 12.00  
Extra do. ....  
Examinations, J. A. D.  
Policy, 1,571  
\$ 115.25

COUNTERSIGNED this 10th day of February 185 4

LIFE DEPARTMENT.

AGENCY AT *New Orleans* NO. ....  
No. of Application ..... No. of Policy *158*

SLAVE POLICY.

*Actna* Insurance Company,  
OF HARTFORD, CONN.

Benefit of *Thomas Murphy*

Date *February 1858*

Term *Twenty Years*

No. Insured *Three Boys*

Sum Assured *\$ 2900*

Amount of Premium *\$ 10625*

Extra .....

Examination *750*

Policy *150*

*\$ 11525*

Register Book *1* Page *113*

Expires *February 1868*

Issued *1858*

*9207*

REGISTER OF THE SLAVE OR SLAVES INSURED IN THIS POLICY.

NO.	NAMES.	AGE.	VALUE.	Amt Risk.	Rate.	PREMIUM.	OCCUPATION.	REMARKS On Length of Residence South, etc.
	Reuben	32	\$1400	\$1000	3 1/2	35.00	Drayman	Sen. Physician Certificate
	John	33	\$1300	\$950	3 1/2	33.25		
	William Miles	28	\$1300	\$950	4	38.00		

For value received I hereby transfer  
 you all my right and interest to the  
 within policy to W. K. Kennedy  
 for value received -

Approved *C. C. Winterhag* *John Murphy*

New Orleans Feb 15/54.

For value recd. I transfer all  
 my right and interest to the within policy  
 to Wilson Davis

Approved *C. C. Winterhag* *W. Davis*

New Orleans Feb 20/54



For value received we hereby  
transfer, all of our right and title  
to the within policy to Thomas  
Munsky

Wm Davis & Co

New Orleans Oct 26 1854 In Sign

Wm Davis & Co

LIFE DEPARTMENT. AGENCY AT NEW ORLEANS.

# AETNA INSURANCE CO., HARTFORD, CONN.

No. 271 ANNUITY FUND, \$150,000; \$ 300

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 AETNA 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 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 Madison 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.

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 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 AETNA INSURANCE COMPANY have, by their Vice President and

STATEMENT:	
Premium,	\$ 16.00
Extra do.	1.00
Examinations,	2.50
Policy,	1.50
<hr/>	
\$ 30.00	

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.

E. A. Bulkeley Vice President.

John W. Symons Actuary.

COUNTERSIGNED this 21 day of June 1855  
[Signature] Agent.

LIFE INSURANCE CO. OF HARTFORD, CONN.

81-151

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* 18*53*

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* 18*53*

Issued *June 15* 18*53*

*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 South, etc.
1	<i>Peter</i>	<i>27</i>	<i>1100</i>	<i>800</i>	<i>3/4</i>	<i>26 00</i>	<i>Labourer</i>	<i>See Physicians certificate</i>

**CLAIM REGISTER**

<u>Pg #</u>	<u>No. of Policy</u>	<u>Name of Insured</u>	<u>Issue of Policy</u>		<u>Amt. of Ins.</u>	<u>Kind of Policy</u>	<u>DEATH</u>		<u>Proofs of Death</u>		<u>No. Pymts Made</u>	<u>POLICY</u>		<u>Amt. of Cash Pd.</u>	<u>When Paid</u>	<u>Amt of Notes Ded'd</u>	<u>Amt of Int. Ded'd</u>	
			<u>Age</u>	<u>Date</u>			<u>Date</u>	<u>Age</u>	<u>Cause</u>	<u>Recd</u>		<u>Apprvd</u>	<u>Good For</u>					<u>Settled For</u>
56	Slave Policy 61	Jack Booth	21	July 18, 1854	1000	Stock 5 yrs ms	June 5, 1859	26	Consumption			5	1000	1000	1000	Sept. 26, 1859		
57	109	Cornelius Eppes	35	Oct. 27, 1856	1000	Slave Policy	Jan. 13, 1860	39	Pneumonia		Jan. 30, 1860	4	1000	1000	980	Mar. 9, 1860	20	20
57	86	Daniel Brown		Feb. 4, 1859	1000	Slave Policy	Jan. 7, 1860		Pneumonia			1	1000	1000	1000	Apr. 25, 1860		
57	64	William Ash	14	Jun. 30, 1854	500	Slave Policy	Aug. 13, 1860	18	Typhoid Fever			4	500	500	500	Oct. 23, 1860		
57	75	Emma Harnes	31	Oct. 30, 1857	400	Slave Policy	Oct. 5, 1859	33	Dropsy			3	400	400	400	Apr. 3, 1860		
58	94	Sarah Hubbell	50	Jan. 18, 1860	400	Slave Policy	May 18, 1860	50	Pneumonia			1	400	400	400	May 20, 1861		

SEP 28 2011  
Maryland Insurance  
Administration

AMERICAN HOME ASSURANCE COMPANY  
175 WATER STREET, 18<sup>TH</sup> FLOOR  
NEW YORK, NY 10038

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September 27, 2011

**BY OVERNIGHT MAIL**

The Honorable Therese M. Goldsmith  
Insurance Commissioner  
Maryland Insurance Administration  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

**RE: Slavery Era Insurance Registry**

Dear Commissioner Goldsmith:

This report is being prepared in response to the Maryland Insurance Administration's regulation entitled, "Registry and Report on Slavery Era Insurance" (COMAR 31.16.09). Please find enclosed the consolidated report for the insurers within the American International Group, Inc. (AIG) holding company, in compliance with the above referenced code section.

**Reporting Insurer**

American Home Assurance Company      NAIC # 19380  
175 Water Street, 18<sup>th</sup> Floor  
New York, NY 10038  
Phone:           (212) 770-7000  
Fax:              (646) 792-5942  
E-mail:          [pauls.brown@aig.com](mailto:pauls.brown@aig.com)  
Website:         [www.aig.com](http://www.aig.com)

**Contact Person**

Paul S. Brown  
Associate General Counsel  
State Relations & Global Regulatory Group  
American International Group, Inc.  
80 Pine Street, 13<sup>th</sup> Floor  
New York, NY 10005  
Phone: (212) 770-5963  
Fax:   (646) 792-5942  
E-mail: [pauls.brown@aig.com](mailto:pauls.brown@aig.com)

**Holding Company Identification**

American International Group, Inc. (AIG) NAIC # 012  
180 Maiden Lane  
New York, NY 10038  
Phone: (212) 770-7000  
Fax: (646) 792-5942  
E-mail: [AnswerCenter@aig.com](mailto:AnswerCenter@aig.com)  
Website: [www.aig.com](http://www.aig.com)

**AIG Insurers Authorized in the State of Maryland**

<b><u>Company Name</u></b>	<b><u>NAIC Company Code</u></b>
American General Assurance Company	68373
American General Indemnity Company	24376
American General Life and Accident Insurance Company	66672
American General Life Insurance Company	60488
American General Life Insurance Company of Delaware	66842
American General Property Insurance Company	31208
AIU Insurance Company	19399
American Home Assurance Company	19380
Chartis Casualty Company	40258
Chartis Property Casualty Company	19402
Commerce and Industry Insurance Company	19410
Granite State Insurance Company	23809
Illinois National Insurance Co.	23817
National Union Fire Insurance Company of Pittsburgh, Pa.	19445
New Hampshire Insurance Company	23841
SunAmerica Annuity and Life Assurance Company	60941
SunAmerica Life Insurance Company	69256
The Insurance Company of the State of Pennsylvania	19429
United Guaranty Commercial Insurance Company of North Carolina	16659
United Guaranty Mortgage Indemnity Company	26999
United Guaranty Residential Insurance Company	15873
United Guaranty Residential Insurance Company of North Carolina	16667
The United State Life Insurance Company in the City of New York	70106
The Variable Annuity Life Insurance Company	70238
Western National Life Insurance Company	70432

## History

AIG did not exist during the “Slave Era”, 1743-1865, reporting period (the “Reporting Period”). AIG was incorporated as a holding company in 1968. Prior to 2001, AIG came to own six insurance companies that operated during the Reporting Period. As a result of the mergers and consolidations outlined below, only two of the six companies remain in existence today.

1. The Insurance Company of the State of Pennsylvania (ISOP)  
(Organized in 1794, in Philadelphia, PA.)
2. Union Mutual Insurance Company (Union)  
(Organized in 1804, in Philadelphia, PA. Union Mutual Insurance Company merged into The Insurance Company of the State of Pennsylvania in 1911.)
3. American Fire Insurance Company (American Fire)  
(Organized in 1810, in Philadelphia, PA. American Fire Insurance Company merged into The Insurance Company of the State of Pennsylvania in 1913.)
4. Spring Garden Insurance Company (Spring Garden)  
(Organized in 1835, in Philadelphia, PA. Spring Garden Insurance Company merged into The Insurance Company of the State of Pennsylvania in 1911.)
5. Rutgers Fire Insurance Company (Rutgers)  
(Organized in 1853, in New York, NY. Rutgers Fire Insurance Company consolidated with Globe Fire Insurance Company as the Globe and Rutgers Fire Insurance Company in 1899. Globe and Rutgers Fire Insurance Company merged into American Home Assurance Company in 1954.)
6. Globe Fire Insurance Company (Globe Fire)  
(Organized in 1863, in New York, NY. Globe Fire Insurance Company consolidated with Rutgers Fire Insurance Company in 1899 as the Globe and Rutgers Insurance Company. Globe and Rutgers Fire Insurance Company merged into American Home Assurance Company in 1954.)

Four of these companies, ISOP, Union, American Fire and Spring Garden, had their headquarters in Philadelphia, Pennsylvania. In the late 1700s and early 1800s, Philadelphia played an important role in the Abolitionist movement. In 1780, Pennsylvania became the first state to abolish slavery. The Pennsylvania Society for Promoting the Abolition of Slavery and for the Relief of Free Negroes Unlawfully Held in Bondage formally organized in 1784. Commonly known as the Pennsylvania Abolition Society, its roots trace back to meetings held as early as 1775. In 1787, Philadelphia’s first black mutual aid association, the Free African Society, was formed with the mission to care for poor widows and fatherless children. The city also became a significant stop on the Underground Railroad. In 1833, the American Anti-Slavery Society was founded in Philadelphia, with a mission to end slavery in the United States.



Spring Garden and American Fire were authorized to write only fire insurance. The files of Spring Garden for the Reporting Period reference policies and losses only in and around Philadelphia. While Union and ISOP were authorized to write fire, marine, and life, Union appears to have written primarily, if not exclusively, fire insurance, and ISOP wrote exclusively marine until 1844, when it began to issue perpetual policies.

### Methodology

In late 2000, California enacted a law that required insurers to file, in early 2001, any information they had pertaining to California's newly created "Slavery Era Insurance Registry." At that time, AIG began a careful, thorough and professional search of its records and other available sources to determine whether any of its insurers, or their predecessor corporations, ever wrote slaveholder insurance policies. All of AIG's and its subsidiaries' records were examined by an independent Certified Archivist under the direct supervision of the Corporate Archivist, also a Certified Archivist. This research involved the full-time activity of one archivist for six weeks and the part-time engagement of one archivist over several months, with departmental back up and supervision.

The inactive files of AIG have been located in East Brunswick, New Jersey since 1980, under the management of Iron Mountain, Inc. Using keywords and phrases and the Reporting Period, some 65 bankers' boxes were pulled and examined by an archivist. Additional documentation was obtained from AIG's Archives Department, which was located on the 10<sup>th</sup> floor of 72 Wall Street, New York, NY 10005 and from the AIG Archives in storage at the Records Center operated by Diversified Information Technology, Inc. at 123 Wyoming Avenue in Scranton, Pennsylvania 18503.

We searched the AIG Archives' databases for catalogued records from the "Slave Era" using dates and keywords. All results were reviewed and the relevant records were located and researched. The Diversified Information Technology, Inc.'s database of uncatalogued records from the "Slave Era" were also searched by reviewing record descriptions and dates. Again, all relevant records were located and researched.

In addition, we paid to employ the resources of the Mariners' Museum Research Library and Archives in Newport News, Virginia, to check the ship manifest of marine voyages that our records disclosed one of our companies had insured. This search, using non-AIG records, indicates the diligence with which AIG undertook to identify slave coverage, if any.

The archival research involved examination of corporate minutes; fire, marine and perpetual insurance policies where available; printed publications; legal agreements and even a scrapbook. Particular examination was made when reference was made to losses occurring at points below the Mason-Dixon Line. We even examined a biography of Stephen Girard, a founder of The Insurance Company of the State of Pennsylvania (ISOP), to discover that Girard, the merchant, ship owner and philanthropist did not carry slaves on his ships.

Nothing in the records of AIG and its subsidiary companies, to that point, contained so much as a reference to insurance policies that covered slaves or slaveholders.

In August of 2001, upon the closing of the AIG purchase of the American General Corporation, a second search of records was undertaken by a professional staff of certified archivists to search the records of the newly acquired American General Corporation (AGC) and its subsidiaries.

Of the AGC insurers acquired by AIG, only The United States Life Insurance Company in the City of New York (USLife), incorporated on January 26, 1850, had a possible exposure to the "Slave Era." All other AGC companies were incorporated after the Civil War.

The AIG Corporate Archivist, a certified archivist, researched records and interviewed staff at the Park Avenue, New York City office of AGC, which includes the current home office of USLife. The AIG Corporate Archivist traveled from New York to Houston, Texas, interviewing staff and examining records in boxes on shelves and filing cabinets at the AGC headquarters. Some boxed materials were sent from Houston to the New York headquarters of AIG for further examination. The search included examination of all relevant microfilmed/ fished records as well as paper records.

AIG archivists interviewed AGC records administrators in Houston, Dallas, New York City and Neptune, New Jersey. The AIG Corporate Archivist personally reviewed the USLife records inventory submitted by Iron Mountain, Inc. This included using keywords and phrases and the relevant "slavery era" time period to identify boxes of possible relevance for review.

Five certified archivists looked inside and inventoried 374 bankers' boxes in a warehouse at Guarantee Records Management in Jersey City, New Jersey, containing records sent from USLife's prior home office on Maiden Lane in New York City. These materials were sent to New Jersey when USLife closed its lower Manhattan headquarters. These 374 boxes contained USLife materials not previously indexed but that were reviewed and inventoried in November 2001.

Other than a single policy reprinted in a magazine from 1935, there were no policies found, no copies of policies found, nor microfilm or microfiche evidence of policies of USLife for the Reporting Period. See *The American Conservationist, A Magazine of Information and Inspiration for Life Insurance Men*, June 1935, pages 13 – 17.

Persons interviewed at USLife and AGC included individuals from corporate law litigation, corporate secretary's department, business managers and actuaries.

The only relevant materials uncovered at the time were two USLife bound registries:

1. Policies Issued 1850 – 1872; and
2. Claims Paid 1850 – 1872.

All insurance policies in the Policies Issued Registry were issued in straight numerical order regardless of type, jurisdiction or agency. The information on each policy includes the buyer, who was covered, the state in which it was issued, date and notes on whether or not it was

cancelled, continued or forfeited. Claims in the Claims Registry were paid in numerical order with the policy number listed, beneficiary and date paid.

Two certified archivists used the two registers to create lists of slaveholder policies issued and of claims paid under these policies. All information from the registers regarding slaveholders' policies was used to create the lists. The registries apparently used a coding of "SL" to indicate a policy issued to a slaveholder.

1. A majority of what appears to be the insured slaves indicated on the Policies Issued Register of USLife 1850 – 1872 include only a first name. A list was created providing the requested information, in many instances using only a first name because only a first name was found in the Policy Issued Registry.
2. A list of policyholders thought to be slaveholders because of an "SL" indication in the registry was also created.
3. Other than a magazine article containing one policy, no policies of US Life for the Reporting Period were found and no documents regarding these policies were found other than the registries. A listing from the Registry of Policies Issued 1850 – 1872 for USLife was created in the order in which those policies were issued.
4. Finally, a list of claims settled between 1850 – 1872 was created, which shows the claims paid on policies with their respective numbers, which were followed by the letters "SL" apparently indicating a slaveholder policy.

That is the extent of AIG's records regarding "slavery era" insurance policies.

Upon our review of the aforementioned data, pursuant to COMAR 31.16.09, we have concluded that since all of the policies listed on the Policy Issued Registry were written or issued in the state of Alabama, commonwealths of Kentucky and Virginia, and the District of Columbia, and there is no evidence of any polices written or issued in the State of Maryland, AIG has no data in its possession responsive to this data call.

Since our initial investigation into slavery era insurance policies began in 2000, the ongoing efforts of our corporate archivists have not resulted in the discovery of any additional information beyond that which was reported to the State of California in 2001 (which is as shown above). A recent conversation and email exchange with our Corporate Archivist has confirmed that no new documents, or material of any kind, relating to the slavery era have been discovered in their ongoing review of any and all records associated with AIG or any of its subsidiary companies. Should the ongoing and continual efforts to review archived material turn up any relevant information in the future pertaining to any of AIG's companies, we will notify the MIA, immediately.

Sincerely,



---

Adam C. Reed  
Assistant Vice President  
American Home Assurance Company

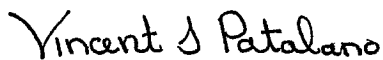
State of New York }  
County of New York }

Adam C. Reed, first being duly sworn, deposes and says that he is an Assistant Vice President of American Home Assurance Company, the person responsible for preparing and filing the attached paper(s); that he has read the same and, to the best of his knowledge, information, and belief, knows the contents thereof to be true and not misleading; and, to the best of his knowledge, information, and belief, knows that the contents are the most accurate information available at the time of the submission of this report.



Adam C. Reed

Subscribed and sworn to before me this  
27<sup>th</sup> day of September 2011.



Notary Public in and for said County of New York  
and State of New York

My commission expires 10/15/2013

**VINCENT J. PATALANO**  
Notary Public, State of New York  
No. 31-4887423  
Qualified in New York County  
Commission Expires October 15, 2013





**AXA EQUITABLE**

redefining / standards

Rosa G. Iturbides  
Vice President - Law Department  
Tel: (212) 314-3893  
Fax: (212) 707-7973

E-mail: [rosa.iturbides@axa-equitable.com](mailto:rosa.iturbides@axa-equitable.com)

September 30, 2011

LAW DEPARTMENT

**VIA FEDERAL EXPRESS**

Ms. Brenda Wilson, Associate Commissioner, Life and Health  
Maryland Insurance Administration  
200 Saint Paul Place, Suite 2700  
Baltimore, MD 21202

**Re: Slavery Era Insurance Registry Report**  
**AXA Corporate Solutions Life Reinsurance Company - NAIC No. 68365**

Dear Ms. Wilson:

Pursuant to Title 30 - Registry and Report on Slavery Era of Maryland Insurance Code, U. S. Financial Life Insurance Company took the actions required by Sections 30-101 et seq. and is hereby filing the Slavery Era Insurance Policies Registry Report.

1. **Insurer Identification - Reporting Insurer**

Company Name: AXA Corporate Solutions Life Reinsurance Company  
Address: 1290 Avenue of the Americas, New York, NY 10104  
Telephone: 212-314-3893  
Fax: 212-707-7973  
E-Mail: [rosa.iturbides@axa-equitable.com](mailto:rosa.iturbides@axa-equitable.com)  
NAIC Code 68365  
Website: [www.axa-corporatesolutions.com](http://www.axa-corporatesolutions.com)

2. **Contact Person**

Name: Rosa G. Iturbides  
Address: AXA Corporate Solutions Life Reinsurance Company  
1290 Avenue of the Americas, 12<sup>th</sup> Floor, New York, NY 10104  
Telephone: 212-314-3893  
Fax: 212-707-7973  
E-Mail: [rosa.iturbides@axa-equitable.com](mailto:rosa.iturbides@axa-equitable.com)

AXA Corporate Solutions Life Reinsurance Company was incorporated in 1983 as a reinsurer, therefore, it could not have issued any policy in the slavery era.

If you have any questions concerning this report, please contact me.

Very truly yours,



**AXA EQUITABLE**

redefining / standards

Rosa G. Iturbides  
Vice President - Law Department  
Tel: (212) 314-3893  
Fax: (212) 707-7973  
E-mail: [rosa.iturbides@axa-equitable.com](mailto:rosa.iturbides@axa-equitable.com)

LAW DEPARTMENT

September 30, 2011

**VIA FEDERAL EXPRESS MAIL**

Ms. Brenda Wilson, Associate Commissioner, Life and Health  
Maryland Insurance Administration  
200 Saint Paul Place, Suite 2700  
Baltimore, MD 21202

***Re: Slavery Era Insurance Registry Report***  
***AXA Equitable Life Insurance Company – NAIC No. 62944***

Dear Ms. Wilson:

Pursuant to Title 30 - Registry and Report on Slavery Era of Maryland Insurance Code, AXA Equitable Life Insurance Company (“AXA Equitable” or “the Company”) took the actions required by Sections 30-101 *et seq.* and is hereby filing the attached Slavery Era Insurance Policies Registry Report (“the Report”).

As detailed in the Report, AXA Equitable has conducted an extensive and diligent search of its books and records with respect to the issues identified by the Department.

The enclosed Report contains confidential and proprietary information and trade secrets, which if disclosed, would cause injury to AXA Equitable’s competitive position. Accordingly, we submit the Report to the Department with the express understanding that such information will be afforded confidential treatment pursuant to all applicable privacy and freedom of information laws. If the exemption is not granted, or in the event that any third party requests access to the Report, in whole or in part, we request that Equitable be advised promptly by the Department of such request, and that the Department notify the Company prior to the release of any information contained in the Report.

If you have any questions regarding the Report, please contact me at (212) 314-3893.

Very truly yours,

**REPORT OF FINDINGS  
BY  
AXA EQUITABLE LIFE INSURANCE COMPANY  
FORMERLY KNOWN AS THE AXA EQUITABLE LIFE ASSURANCE SOCIETY OF  
THE UNITED STATES  
TO  
THE MARYLAND DEPARTMENT OF INSURANCE IN RESPONSE TO THE  
REQUEST FOR INFORMATION ISSUED IN CONNECTION WITH  
THE SLAVERY ERA INSURANCE POLICIES REGISTRY**

**Preliminary Statement**

Pursuant to Title 30 – Registry and Report on Slavery Era of the Maryland Insurance Code, AXA Equitable Life Insurance Company (“AXA Equitable” or the “Company”) took the actions required by Sections 30-101 *et seq.* of the Maryland Insurance Code in response to the request for information issued in connection with the Slavery Era Insurance Policies Registry (the “Request”). This Report discusses AXA Equitable’s findings.

**1. Insurer Identification - Reporting Insurer**

Company Name: AXA Equitable Life Insurance Company  
Address: 1290 Avenue of the Americas, New York, NY 10104  
Telephone: 212-314-3893  
Fax: 212-707-7973  
E-Mail: [rosa.iturbides@axa-equitable.com](mailto:rosa.iturbides@axa-equitable.com)  
NAIC Code: 62944  
Website: [www.axa-equitable.com](http://www.axa-equitable.com)

**2. Contact Person**

Name: Rosa G. Iturbides  
Address: AXA Equitable Life Insurance Company  
1290 Avenue of the Americas, 12<sup>th</sup> Floor, New York, NY 10104  
Telephone: 212-314-3893  
Fax: 212-707-7973  
E-Mail: [rosa.iturbides@axa-equitable.com](mailto:rosa.iturbides@axa-equitable.com)

**3. Research Methodology**

The Request required AXA Equitable to report to the Department regarding slaveholder insurance policies that the Company wrote either directly or through a predecessor corporation



during the slavery era. On the basis of our review of AXA Equitable's records, as described below, no evidence was found indicating that the Company wrote any slaveholder insurance policies.

To prepare this Report, we conducted a diligent search of Company locations in New York City and in Charlotte, NC to locate documents that we believed were reasonably likely to contain relevant information. We also made inquiry of key employees who might reasonably be expected to provide relevant information. We were able to locate and review records relating to the following categories:

- ❑ Death Claims Booklets and Ledgers - Books of Original Entry;
- ❑ Historical Collection of Records;
- ❑ Insurance Affairs Files;
- ❑ Minutes to the Meetings of the Board of Directors and other Board Committees; and
- ❑ Microfilmed Policy Data for Terminated Policies.

We note, of course, that while AXA Equitable possesses some records dating back to its founding in 1859, normal record retention practices and other factors (including a catastrophic fire at the Company's headquarters in 1912) necessarily have left the Company with incomplete records for the period prior to the late 20<sup>th</sup> century, other than policy files for in-force policies. As a result, in reaching conclusions contained in this Report, AXA Equitable has had to review and interpret records and other information that were often quite old, incomplete, and/or inconclusive. Therefore, the findings set forth below should be understood to reflect the Company's best efforts to respond to the Department based on the current information available to it.

A. Death Claims Booklets and Ledgers - Books of Original Entry

These records identify claims paid to beneficiaries under AXA Equitable policies between 1860 and 1892. Based on our review of these records, there was no indication that AXA Equitable wrote slaveholder insurance policies, as these records do not contain any notation regarding the race of the beneficiaries, the policy owners or insureds.

B. Historical Collection of Records

These records included various letters and pamphlets that listed death claims from 1860 to 1909. Based on our review of these records, there was no indication that AXA Equitable wrote slaveholder insurance policies.

We also reviewed a multi-volume history of AXA Equitable, entitled *The Equitable Life Assurance Society of the United States 1859 -1964*, as well as a more recent single-volume history of the Company, entitled *The Life and Times of the Equitable*. There was no indication in these histories that AXA Equitable wrote slaveholder insurance policies either directly or through a predecessor corporation during the slavery era.

C. Insurance Affairs Files

Based on our review of these records, AXA Equitable purchased three Southern insurance companies after the end of the Civil War: (i) Baltimore Life Insurance Company (1867); (ii) The Life Association of the South of Montgomery, Alabama (1870); and (iii) Virginia Insurance Company of Staunton, Virginia (1871). Policies assumed from The Life Association of the South and Virginia Insurance Company were written after the end of the Civil War. Policies assumed from Baltimore Life Insurance Company were written between 1838 to 1871. These policy records did not contain any notation regarding the race of the policyholders or beneficiaries, and the beneficiaries of these policies were identified as “wife,” “children,” and/or “creditors.”

D. Minutes to the Meetings of the Board of Directors and other Board Committees

Based on our review of minutes of meetings of the Board of Directors and minutes of the Executive, Agency, Insurance, and Rules and Regulations Committees of the Board of Directors from 1859 through May 2001, no evidence was found which indicated that AXA Equitable wrote slaveholder insurance policies directly or through a predecessor corporation during the slavery era.

AXA Equitable began doing business in the Confederate states and “border states” as follows:

- Alabama - June 1865
- Arkansas – July 1866
- Delaware - June 1862
- Florida - 1865 or 1866
- Georgia - December 1860
- Kansas - January 1861
- Kentucky - March 1860 or January 1869
- Louisiana - March 1879
- Maryland - August 1860
- Missouri - November 1869
- Mississippi - September 1860
- North Carolina - November 1865
- Oklahoma Territory - October 1868
- South Carolina - November 1859
- Tennessee - July 1866
- Texas - probably 1876
- Virginia - July 1866
- West Virginia – 1864

E. Microfilmed Policy Data for Terminated Policies

1) In connection with its review, AXA Equitable identified 2,120 cartridges of microfilm that contain summary contract information for policies terminated prior to 1972, when AXA Equitable initiated its first computerized policyholder record-keeping system referred to as the Computer Assisted Policy Service System (“CAPS”). The content of the microfilm includes:

- Terminated History Cards – information regarding policies that were terminated prior to 1972;

2) The Terminated History Cards provide the following summary information concerning the policy that was issued:

- life assured
- residence
- occupation
- date of birth
- place of birth
- age
- policy number
- original agency and collecting agency
- type of policy issued
- class of policy issued
- insurance amount, currency, installment amount, bond amount
- the date, number, amount, and repayment date of any loans
- office date of issue
- mode, amount, and change date of premium payments
- form of termination
- beneficiaries, assignments, clauses, and agreements

3) A thorough review of the microfilm cartridges containing Terminated History Cards was conducted to identify those policies that AXA Equitable wrote either directly or through a predecessor corporation during the slavery era. 364 microfilm cartridges were identified as containing information relating to policies issued prior to 1932. Of those 364 microfilm cartridges, only one contained information relating to policies written during the slavery era. Based on our review of the information contained on the microfilm cartridges, no evidence was found which indicated that AXA Equitable wrote slaveholder insurance policies directly or through a predecessor corporation during the slavery era.

Information available at the time a policy was issued was typewritten onto the then-current Terminated History Cards. As activity occurred on the policy, additional information was handwritten onto the Terminated History Cards.

#### **4. Names of Slaves**

Based on our review, no evidence was found which indicated that AXA Equitable wrote slaveholder insurance policies directly or through a predecessor corporation during the slavery era.

**5. Names of Slaveholders**

Based on our review, no evidence was found which indicated that AXA Equitable wrote slaveholder insurance policies directly or through a predecessor corporation during the slavery era.

**6. Policy Information**

Based on our review, no evidence was found which indicated that AXA Equitable wrote slaveholder insurance policies directly or through a predecessor corporation during the slavery era.

VERIFICATION

STATE OF       New York)

COUNTY OF       New York)

Rosa G. Iturbides, first being duly sworn, deposes and says that she is Vice President of AXA Equitable Life Insurance Company, the person preparing and filing the attached Report; that he has read the same and knows the contents thereof, and based on his information and belief the content are true and correct.



\_\_\_\_\_  
ROSA G. ITURBIDES  
VICE PRESIDENT

Subscribed and sworn to  
Before me this 30<sup>th</sup> day of  
September, 2011

Notary Public in and for said  
County and State

My commission expires: \_\_\_\_\_

ONE CHARLES CENTER  
100 NORTH CHARLES ST., SUITE 640  
BALTIMORE, MD 21201-3808



410-727-1794 PHONE  
800-272-1794 TOLL FREE  
410-539-1073 FAX

## Baltimore Equitable Insurance

[www.1794insurance.com](http://www.1794insurance.com)

August 25, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place  
Suite 2700  
Baltimore, MD 21202

AUG 26 2011  
Maryland Insurance  
Administration

Re: COMAR 31.16.09  
Registry and Report on Slavery Era Insurance Regulations

This report contains the required information for:

**Baltimore Equitable Society for Insuring Homes for Loss By Fire**

100 N. Charles Street  
Suite 640  
Baltimore, MD 21201  
410-727-1794 (phone)  
410-539-1073 (fax)  
[swoodward@1794insurance.com](mailto:swoodward@1794insurance.com)  
NAIC #16039  
[www.1794insurance.com](http://www.1794insurance.com)

The contact person for all information contained in or referred to in this report is:

Sharon V. Woodward  
CEO/President  
Baltimore Equitable Society  
100 N. Charles Street  
Suite 640  
Baltimore, MD 21201  
410-727-1794 (phone)  
410-539-1073 (fax)  
[swoodward@1794insurance.com](mailto:swoodward@1794insurance.com)

All of the records that describe the properties insured by Baltimore Equitable from its inception in 1794 through the Civil War reside at the Maryland Historical Society. All research was conducted on their premises.

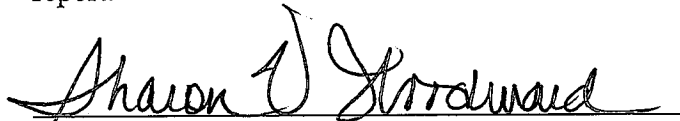
Baltimore Equitable contracted with an individual to review a representative random sample of policies generated using an excel program supplied to us by our audit firm (Johnson Lambert Company). There were approximately 37,000 policies written in the subject time frame. They

suggested that we run a sample of 60 policies to review. We actually ran two 60-policy samples and reviewed all 120 randomly chosen policies. There were no instances found of insurance issued that covered slaves of any kind, the property of slaves, or the lives of slaves.

Once the random sample was complete, we directed our researcher to review each policy ledger book that contained records of policies issued during the subject time frame. The vast majority of our policies were written only on real property – homes, sheds, outbuildings, stables, kitchens, etc. – but we did find some policies that insured specific personal property. This personal is specifically listed in the policy ledger books. Where a policy extended to cover personal property, the researcher was directed to copy the specific items that were covered.

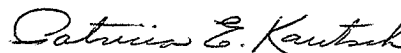
All data was recorded in an Excel file and revealed **no instances where Baltimore Equitable Society insured slaves, their property, or their lives.** We have retained this data, and it is available, if required.

I hereby certify and affirm that the information contained within this report is true and not misleading and contains the most accurate information available at the time of submission of this report.



Sharon V. Woodward, CEO/President  
Baltimore Equitable Insurance

August 25, 2011  
Date

  
My Commission Expires 12/23/2012





333 S. Wabash Ave. Chicago IL 60604

SEP 26 2011  
Maryland Insurance  
Administration

Stathy Darcy  
Senior Vice President and  
Deputy General Counsel  
Phone: 312-822-3742  
email: [stathy.darcy@cna.com](mailto:stathy.darcy@cna.com)

September 21, 2011

Commissioner Therese M. Goldsmith  
Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

This correspondence will serve as responsive reporting to required information submission pursuant to COMAR 31.16.09.04 by the following insurer:

Continental Casualty Company  
333 South Wabash Avenue  
Chicago, IL 60604  
312-822-5000  
NAIC # 218- 20443  
[www.cna.com](http://www.cna.com)

Continental Casualty Company is submitting this report pursuant to COMAR 31.16.09.02 through COMAR 31.16.09.05 on behalf of the CNA insurance companies, NAIC Group Code 218, that are licensed to transact the business of insurance in the State of Maryland. A list of the companies included in this response are attached as Exhibit 1 and incorporated herein by reference.

Please note that with respect to the data required to be reported pursuant to COMAR 31.16.09.04, the named insurers hereby submit that there exists no data to report.

Based on the requirements set forth in COMAR 31.16.09.04, we researched the corporate records of the insurance companies within the holding company system of the CNA Financial Corporation ("CNA" or the "Company") to determine if any of the companies, regardless of their status as a licensed insurer in Maryland, were in existence prior to 1865.

A review of the corporate records of the insurance companies within CNA revealed as of this date, there is one current CNA-affiliated entity that was in existence prior to 1865: The Continental Insurance Company which was incorporated in the state of New York on November 12, 1852 ("CIC"). However, there are other CNA-affiliated entities that, although no longer existing, did operate prior to 1865.

Niagara Fire Insurance Company was incorporated in the state of New York on July 31, 1850 and was merged into CIC effective December 31, 2006. Firemen's Insurance Company of Newark, New Jersey was incorporated in the state of New Jersey on December 3, 1855 and was also merged into CIC effective December 31, 2006. The Phenix Insurance Company, incorporated in New York in 1853, was acquired by CIC in 1906 and merged with the Fidelity Insurance Company. The Fidelity-Phenix Insurance Company merged with CIC in 1959.

Once it was determined that there were CNA-affiliated entities actively writing insurance

prior to 1865, CNA reviewed the corporate charter for the only remaining entity (The Continental Insurance Company), and the corporate charters for the now extinct entities of Firemen's Insurance Company of Newark, New Jersey and Niagara Fire Insurance Company to determine whether or not the companies may have issued property policies that may have covered the property of slave owners. The Continental Insurance Company's charter states that its purpose was to "make contracts of insurance with any person or persons, or body politic or corporate on dwellings, houses, stores, and all kinds of buildings, and upon household furniture, merchandise, ships and other vessels, and their cargoes in port, and other property against loss or damage by fire, and the risks of inland navigation and transportation." The corporate charter for Firemen's Insurance Company of Newark, New Jersey stated that the Company was empowered to "insure houses or buildings of any description, and also personal property of whatsoever kind against loss or damage by fire." The original articles of incorporation for Niagara Fire Insurance Company were amended and replaced in 1926; therefore, it was not possible to determine what the original purpose of incorporation was for Niagara Fire Insurance Company. We were unable to locate a corporate charter for the Phenix Insurance Company.

Given that these corporate charters limited their property coverage to loss by fire, it would appear unlikely that any of these companies issued policies that covered the loss of slaves. However, without reviewing policies dating back to that time, it is not possible to state with absolute certainty that slaves were not covered property under any policy issued by any of the three CNA companies in existence prior to 1865. Thus, CNA attempted to locate any policy records that pre-dated 1865. The CNA enterprise complies with a single Records Management Policy having Master Functional Retention Schedules. The longest established retention period in effect for the losses and policies in question is 10 years. CNA does not have record of any property and casualty policies issued prior to 1865.

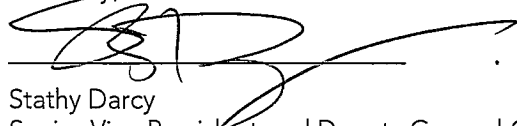
Finally, CNA employees reviewed records contained in the Archive department to determine if there were any records of policies in existence from the period preceding 1865. With the exception of a few policies retained for posterity, there are no policy records dating back before 1865. The few policies examined were issued by The Continental Insurance Company in 1853 and covered personal dwellings and content therein. There was no language contained in any of these policies to indicate that slaves were covered property. In addition, there was no listing of any property other than the dwelling, furniture and clothing within the dwelling.

CNA is confident that it has done a thorough review of the information available and has no records to report to the Maryland Insurance Administration concerning policies issued to slaveholders prior to 1865.

I certify and affirm under oath that the information provided is true and not misleading; and that the report contains the most accurate information available at the time of the submission of the report.

Should you have any questions, please do not hesitate to contact the undersigned.

Sincerely,



Stathy Darcy  
Senior Vice President and Deputy General Counsel  
CNA Financial Corporation

EXHIBIT 1

List of CNA Companies on whose behalf Continental Casualty Company is reporting:

<u>COMPANY</u>	<u>NAIC CODE</u>
American Casualty Company of Reading, Pennsylvania	20427
Columbia Casualty Company	31127
Continental Assurance Company	62413
Continental Casualty Company	20443
The Continental Insurance Company	35289
National Fire Insurance Company of Hartford	20478
Transportation Insurance Company	20494
Universal Surety of America	13200
Valley Forge Insurance Company	20508
Western Surety Company	13188



# THE CUMBERLAND INSURANCE GROUP

DAVID F. RACZENBEK, ESQ.  
Legal Department

SEP 28 2011

Maryland Insurance  
Administration

September 27, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202  
Via Federal Express

Attention: Honorable Therese M. Goldsmith, Maryland Insurance Commissioner

Re: Cumberland Insurance Group Consisting of Cumberland Mutual Fire Insurance  
Company NAIC # 13684 and Cumberland Insurance Company, Inc. NAIC # 10448

Dear Commissioner Goldsmith:

Please be advised the below is the Slavery Era Report being filed on behalf of Cumberland Insurance Group consisting of our two companies Cumberland Mutual Fire Insurance Company and Cumberland Insurance Company, Inc. whose NAIC numbers are set forth above. I am providing an original plus one copy as per regulations. Please note that our primary address is 633 Shiloh Pike, Bridgeton, New Jersey 08302 and a facsimile number whereby you may transmit facsimile communication is (856) 451-2527. Our main telephone number is (856) 451-4050. My e-mail address is [draczenbek@cumberlandgroup.com](mailto:draczenbek@cumberlandgroup.com). Our website may be found at [www.cumberlandgroup.com](http://www.cumberlandgroup.com). Please note that my position for both companies is chief legal officer and secretary to the boards. Please be advised that you may reach me via the main telephone number at extension 1209 or facsimile number noted above.

I am providing to you this information as required under Maryland Insurance Code Section 30-101, et. seq and regulations promulgated consistent with the same found at COMAR 31.16.09.01, et. seq. Our company Cumberland Mutual Fire Insurance Company was founded in 1844 in Cumberland County, New Jersey and Cumberland Insurance Company Inc. was founded in 1982. We have also acquired by merger the former Mutual Fire Insurance Company in Calvert County, which was located in Maryland and which had been founded in 1858 as well as Chester Mutual Insurance Company which was located in Pennsylvania and which had been founded in 1840.

As Cumberland Insurance Company, Inc., was not founded until 1982 there is no situation wherein any slaveholder policies were ever issued. To ascertain that no slaveholder

policies were issued by Cumberland Mutual Fire Insurance Company, I have caused a review of documents existing in our office from the original incorporation in 1844 through 1865 to be reviewed as required by the statutes and regulations. Said documents contain references to property insured and there is no indication of the issuance of any slaveholder insurance policies as defined by statute by said company.

I have also caused research to be conducted as to historical records searchable through the internet or available through the Cumberland County Historical Society and/or the Salem County Historical Society (the two New Jersey counties where Cumberland Mutual Fire Insurance Company was most active during the relevant time period) and there is no evidence of the existence of slaveholder insurance policies issued by Cumberland Mutual Fire Insurance Company. Historical records that were reviewed showed that although slavery existed in the areas noted above, no reference could be found to issuance of slaveholder insurance policies.

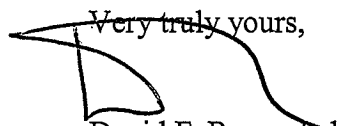
As to Mutual Fire Insurance Company in Calvert County, records indicate that the first policy was not issued until 1866 and Cumberland Mutual Fire Insurance Company as successor by merger maintains a copy of said policy. Although Calvert was incorporated in 1858, given the timing of the Civil War, it appears that no policies were issued until after the conclusion of the Civil War. Hence, as no business was written during the slavery era as defined in Maryland Insurance Code 30-102, there is no indication of the issuance of slaveholder insurance policies by said former company.

As to Chester County Mutual Insurance Company which was founded in 1840 in Pennsylvania, a review of historical documents in the possession of Cumberland Mutual Fire Insurance Company as successor by merger, fail to indicate any slaveholder insurance policies being issued. Further, given the historical facts of Pennsylvania being a state strongly opposed to slavery and which state had a strong Quaker population which vocally opposed slavery and supported actions to terminate slavery, there is no evidence to indicate that slaveholder insurance policies would have been permitted or tolerated in the area where said entity existed. Hence, there is no evidence to indicate that slaveholder insurance policies were ever issued by Chester County Mutual Insurance Company.

As no evidence exists of the issuance of slaveholder insurance policies by any present company or predecessor companies of our Group, no electronic data is being filed with the Maryland Insurance Administration as per Bulletin 11-15.

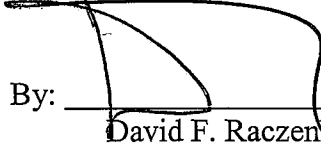
Thanking you for your kind attention to this matter, I am

Very truly yours,

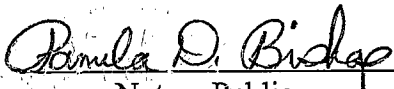


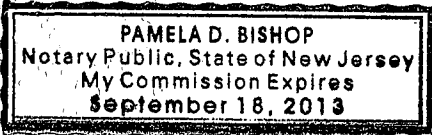
David F. Raczenbek, Esq.  
The Cumberland Insurance Group

I hereby certify that the foregoing information is true and not misleading to the best of my knowledge and contains the most accurate information available at the time of the submission of this report. I understand that if any of the foregoing statements are willfully false, I am subject to punishment. I further certify that I am making these statements as the Secretary of Cumberland Mutual Fire Insurance Company and Cumberland Insurance Company, Inc., and am authorized to do so.

By:  \_\_\_\_\_  
David F. Raczenbek, Esq.

Sworn to and subscribed  
before me this 27<sup>th</sup>  
day of September, 2011

 \_\_\_\_\_  
Notary Public





SEP 07 2011  
Maryland Insurance  
Administration

September 6, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place  
Suite 2700  
Baltimore, MD 21202

Re: Maryland Insurance Administration Bulletin 11-15 – Registry and Report on Slavery Era Insurance Regulations

Dear Sir or Madame:

Pursuant to the above regulation, please see the following report on Slavery Era Insurance Regulations:

1. Insurer Name and information:
  - a) Frederick Mutual Insurance Company (FMIC)
  - b) 57 Thomas Johnson Drive, Frederick, Maryland 21702
  - c) 301-663-9522
  - d) 240-629-9206
  - e) [K.filler@fredmut.com](mailto:K.filler@fredmut.com)
  - f) NAIC: 14753, [www.fredmut.com](http://www.fredmut.com)
2. Contact Information:
  - g) Contact: Kevin R. Filler, President and CEO
  - h) 57 Thomas Johnson Drive, Frederick, MD 21702
  - i) 240-405-1823
  - j) 240-629-9206
  - k) [k.filler@fredmut.com](mailto:k.filler@fredmut.com)

3. Research Methodology:

Frederick Mutual Insurance Company (FMIC) began operations in 1844. We have records and files that date back to the designated time period. These records include maps, financial documents and policy ledgers. The policy ledgers were determined to be the appropriate records to be researched and provide the information that is being required.

FMIC hired, via a local temporary employment firm, a student entering his senior year majoring in history from a local four year college to diligently search the policy ledgers to find any entries related to

57 Thomas Johnson Drive, Frederick, MD 21702-4301  
301-663-9522

slaves that were insured by FMIC. After searching through the records there were no reports or policy entries of Frederick Mutual Insurance Company insuring slaves.

The only entry that was remotely similar was in August 1860 an entry was made to insure a "servant's house" however after careful search of this policy there was no mention of insuring slaves.

Should there be any further questions, please feel free to contact me.

Very truly yours,



Kevin R. Filler  
President and CEO

Karen J. Wilson  
Notary

My Comm. Exps. 5/16/14.



Lorraine Coccola  
Assistant Vice President



**Via Courier**

September 8, 2011

Commissioner Therese J. Goldsmith  
Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

**Re: Registry and Report on Slavery Era Insurance Regulations  
Berkshire Hathaway Inc., NAIC Group Code 0031**

Dear Commissioner:

In accordance with Maryland Insurance Administration Bulletin 11-15, the following will serve as the consolidated report submitted by General Reinsurance Corporation on behalf of the insurance company members of the Berkshire Hathaway Inc. holding company system (see Attachment A):

The following report represents the true findings and most accurate information found in connection with any slaveholder insurance policies issued in Maryland by any of the Berkshire Hathaway Inc. insurance companies or predecessor insurers during the slavery era as defined in Title 30 of the Maryland Insurance Code, Section 30-101.

**Reporting Insurer:**

General Reinsurance Corporation  
120 Long Ridge Road  
Stamford, CT 06902  
Telephone: (800) 431-9994  
Fax: (203) 328-5877  
Email: [AskGenRe@genre.com](mailto:AskGenRe@genre.com)  
Website: [www.genre.com](http://www.genre.com)  
NAIC No.: 22039  
NAIC Group No.: 0031

**General Reinsurance Corporation**  
120 Long Ridge Road, Stamford, CT 06902  
Tel: 203-328-6027, Fax: 203-328-5877  
[lcoccola@genre.com](mailto:lcoccola@genre.com), [www.genre.com](http://www.genre.com)

**A Berkshire Hathaway Company**

**Contact Person:**

Lorraine Coccola  
Assistant Vice President  
General Reinsurance Corporation  
120 Long Ridge Road  
Stamford, CT 06902  
Telephone: (203) 328-6027  
Fax: (203) 328-5877  
Email: [lcoccola@genre.com](mailto:lcoccola@genre.com)

**Research Methodology:**

Of the reporting companies, only two, National Reinsurance Corporation and General Star National Insurance Company, through predecessor corporations, were organized and existing during the slavery era. Those companies were The Eagle Fire Company of New York, incorporated in 1906, and The Eureka Fire & Marine Insurance Company, incorporated in 1864, respectively. The remaining reporting companies were not organized prior to 1919, at the earliest.

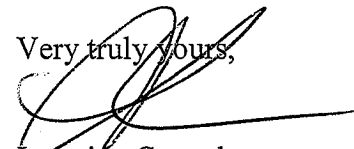
Many, if not all, records relating to insurance policies written during the slavery era are simply no longer in existence, having been destroyed or removed in the ordinary course of business long before the enactment of the subject legislation.

A search of existing records revealed no data responsive to this statute. The methods by which this was determined include computer database searches by company name and by date, including records from the early 20<sup>th</sup> century and prior including a review of microfiche records.

**Names of Slaves & Slaveholders:**

None found.

Please feel free to contact me with any questions or comments you may have.

Very truly yours,  
  
Lorraine Coccola

Enclosure  
Attachment A

General Reinsurance Corporation – NAIC No. 22039  
120 Long Ridge Road  
Stamford, CT 06902  
Telephone: (800) 431-9994  
Fax: (203) 328-5877  
Website: [www.genre.com](http://www.genre.com)  
E-mail Contact: [lcoccola@genre.com](mailto:lcoccola@genre.com)

General Star National Insurance Company – NAIC No. 37362  
120 Long Ridge Road  
Stamford, CT 06902  
Telephone: (800) 431-9994  
Fax: (203) 328-5877  
Website: [www.genre.com](http://www.genre.com)  
E-mail Contact: [lcoccola@genre.com](mailto:lcoccola@genre.com)

Genesis Insurance Company – NAIC No. 38962  
120 Long Ridge Road  
Stamford, CT 06902  
Telephone: (800) 431-9994  
Fax: (203) 328-5877  
Website: [www.genre.com](http://www.genre.com)  
E-mail Contact: [lcoccola@genre.com](mailto:lcoccola@genre.com)

Government Employees Insurance Company – NAIC No. 22063  
GEICO Casualty Company – NAIC No. 41491  
GEICO General Insurance Company – NAIC No. 35882  
GEICO Indemnity Company – NAIC No. 22055  
5260 Western Avenue  
Chevy Chase, MD 20815  
Telephone (800) 841-3000  
Fax: (301) 986-2237  
Website: [www.geico.com](http://www.geico.com)  
E-mail Contact: [bmcDonald@geico.com](mailto:bmcDonald@geico.com)

Idealife Insurance Company – NAIC 97764  
120 Long Ridge Road  
Stamford, CT 06902  
Telephone: (800) 431-9994  
Fax: (203) 328-5877  
Website: [www.genre.com](http://www.genre.com)  
E-mail Contact: [lcoccola@genre.com](mailto:lcoccola@genre.com)

The Medical Protective Company – NAIC No. 11843  
5814 Reed Road  
Ft. Wayne, IN 46835  
Telephone: (260) 485-9622  
Fax: (260) 486-0826  
Website: [www.medpro.com](http://www.medpro.com)  
E-mail Contact: [garrett.davenport@medpro.com](mailto:garrett.davenport@medpro.com)

National Indemnity Company – NAIC No. 20087  
National Liability & Fire Insurance Company – NAIC No. 20052  
Berkshire Hathaway Assurance Corporation – NAIC No. 13070  
Stonewall Insurance Company – NAIC No. 22276  
Berkshire Hathaway Life Insurance Co. of Nebraska – NAIC No. 62345  
Unione Italiana Reinsurance Company of America – NAIC NO. 36048  
Atlanta International Insurance Company – NAIC No. 20931  
Commercial Casualty Insurance Company – NAIC No. 32280  
American Centennial Insurance Company – NAIC No. 10391  
3024 Harney Street  
Omaha, NE 68131  
Telephone: (800) 720-7861  
Fax: (402) 916-3350  
Website: [www.nationalindemnity.com](http://www.nationalindemnity.com)  
E-mail Contact: [info@nationalindemnity.com](mailto:info@nationalindemnity.com)

National Reinsurance Corporation – NAIC No. 34835  
120 Long Ridge Road  
Stamford, CT 06902  
Telephone: (800) 431-9994  
Fax: (203) 328-5877  
Website: [www.genre.com](http://www.genre.com)  
E-mail Contact: [lcoccola@genre.com](mailto:lcoccola@genre.com)

Seaworthy Insurance Company – NAIC No. 37923  
880 S. Pickett Street  
Alexandria, VA 22304  
Telephone: (703) 823-9550  
Fax: (703) 461-4361  
Website: [www.boatus.com](http://www.boatus.com)  
E-mail Contact: [caguerrevere@boatus.com](mailto:caguerrevere@boatus.com)

United States Liability Insurance Company – NAIC No. 25895

190 South Warner Road

PO Box 6700

Wayne, PA 19087

Telephone: (800) 523-5545

Fax: (610) 995-0381

Website: [www.usli.com](http://www.usli.com)

E-mail Contact: [lour@usli.com](mailto:lour@usli.com)

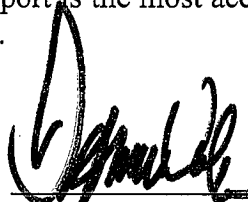
SEP 12 2011  
Maryland Insurance  
Administration

AFFIDAVIT

STATE OF CONNECTICUT     )  
  )SS.:  
COUNTY OF FAIRFIELD     )

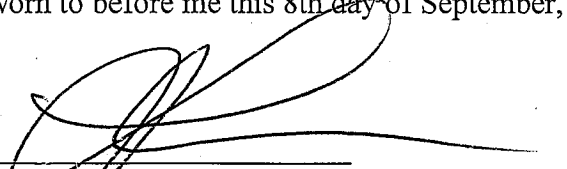
I, Damon N. Vocke, being duly sworn state:

1. I am a Senior Vice President, General Counsel and Secretary Counsel of General Reinsurance Corporation, a Delaware corporation ("Corporation").
2. I affirm that the attached report being submitted in connection with COMAR 31.16.09 pertaining to the Registry and Report on Slavery Era Insurance Regulations ("the Report") is true and not misleading.
3. The information contained in the Report is the most accurate information available at the time of the submission of the Report.



\_\_\_\_\_  
Name: Damon N. Vocke  
Date: September 8, 2011  
Title: Senior VP, General Counsel and Secretary

Sworn to before me this 8th day of September, 2011.

  
\_\_\_\_\_  
Notary Public  
Name: Lorraine Coccola  
My Commission Expires: November 30, 2012



# GUARD<sup>®</sup> INSURANCE GROUP

June 8, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

RE: Slavery Era Report  
AmGUARD Insurance Company, NAIC #42390  
EastGUARD Insurance Company, NAIC #14702  
NorGUARD Insurance Company, NAIC #31470

JUL 1 2011

**Maryland Insurance  
Administration**

Dear Sir or Madam:

On behalf of GUARD Insurance Group, Inc. and its affiliated Insurance Companies, AmGUARD, EastGUARD, and NorGUARD, in compliance with Title 30, Insurance Article, COMAR 31.16.09 of the Maryland Insurance Code, I respectfully submit the following:

GUARD Insurance Group, Inc. of 16 South River Street, Wilkes-Barre, PA, Telephone number (800) 673-2465, Fax # (570) 823-3081, NAIC Group #828, website URL- <http://www.guard.com>, submits the following information on behalf of its affiliated companies:

<u>NAIC Code</u>	<u>Company Name</u>
42390	AmGUARD Insurance Company
14702	EastGUARD Insurance Company
31470	NorgUARD Insurance Company

Company Contact Person: Jeff Picker  
16 South River Street  
Wilkes-Barre, PA 18703  
Ph# (800) 673-2465, ext 1024  
Fax# (570) 824-8416  
jpicker@guard.com

**AmGUARD • EastGUARD • NorGUARD • WestGUARD**

Home Office: 16 South River Street • P.O. Box A-H • Wilkes-Barre, Pennsylvania 18703-0020 <sup>1</sup>  
570-825-9900 • 800-673-2465 • FAX 570-823-5930 • [www.guard.com](http://www.guard.com)

Research Methodology:

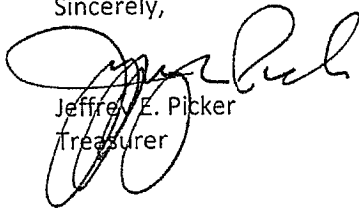
AmGUARD Insurance Company was formed and incorporated on June 10, 1982 well after the Slave Era and therefore did not insure any slaveholders nor issue any slaveholder policies.

NorGUARD Insurance Company was formed and incorporated on August 12, 1987 well after the Slave Era and therefore did not issue any slaveholders nor issue any slaveholders policies.

EastGUARD Insurance Company - Mutual Fire Insurance Company domiciled in Maine was originally incorporated February 23, 1827, purchased and renamed EastGUARD Insurance Company on July 1, 1995. EastGUARD was re-domesticated to the State of Pennsylvania on April 13, 2000. To the best of our knowledge information and belief neither EastGuard nor its predecessors issued slaveholder policies. We do not have access to any policy information dating back to the Slavery Era and therefore are unable to supply you with any further information on this subject.

If you have any questions or concerns with regard to the information contained in this letter, please contact State Filings Representative, Jolene Carey at (800) 673-2465, extension 4023, or by email at [jcarey@guard.com](mailto:jcarey@guard.com).

Sincerely,



Jeffrey E. Picker  
Treasurer



JUL 11 2011

**Maryland Insurance  
Administration**

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

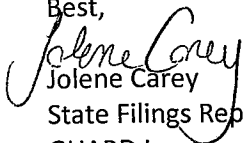
**Re: Slavery Era Report  
AmGUARD Insurance Company, NAIC #42390  
EastGUARD Insurance Company, NAIC #14702  
NorGUARD Insurance Company, NAIC #31470**

To Whom It May Concern:

On June 16, 2011 GUARD Insurance Group mailed the required Slavery Era Report to your attention. After reading Bulletin 11-15 on July 7<sup>th</sup>, 2011 I realized there was an oversight and I did not include an electronic copy of the report on a cd.

Enclosed are the electronic copy and also a copy of the correspondence that was mailed on June 16, 2011. Should you have any questions, please feel free to contact me at 1-800-673-2465, Ext 4023 or by email at [jcarey@guard.com](mailto:jcarey@guard.com).

Best,

  
Jolene Carey

State Filings Representative  
GUARD Insurance Group



# HARFORD MUTUAL

COMMITTED TO MUTUAL SUCCESS

SEP 16 2011  
Maryland Insurance  
Administration

September 15, 2011

**Certified Mail  
Return Receipt Requested**

Maryland Insurance Administration  
Slave Era Insurance Register  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

RE: Report on Slavery Era Insurance

Dear Commissioner:

This report is submitted on behalf of the Harford Mutual Insurance Company and Firstline National Insurance Company pursuant to 31 COMAR, Subtitle 16.09. I note as an initial matter that Firstline National Insurance Company first came into existence by way of its incorporation in 1988. Consequently, it did not issue any insurance policies during the "slavery era" as defined in MD Insurance Code Ann. Section 30.101(f).

(1) Identifying Information:

- (a) Name: The Harford Mutual Insurance Company
- (b) Address: 200 North Main Street, Bel Air, MD 21014
- (c) Telephone No.: 410-838-4000
- (d) Fax No.: 410-838-8675
- (e) E-mail address: [jspielberger@harfordmutual.com](mailto:jspielberger@harfordmutual.com)
- (f) NAIC No.: 14141- website [www.harfordmutual.com](http://www.harfordmutual.com)

(2) Contact Person:

- (a) Title: John R. Spielberger, Executive Vice President and General Counsel
- (b) Address: 200 North Main Street, Bel Air, MD 21014
- (c) Telephone No.: 410-838-4000, extension 286
- (d) Fax No.: 410-638-8514
- (e) E-mail address: [jspielberger@harfordmutual.com](mailto:jspielberger@harfordmutual.com)

(3) Research Methodology:

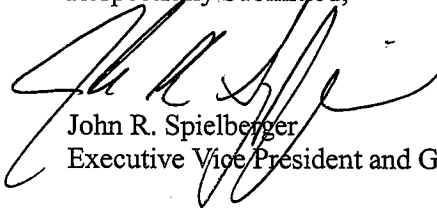
- (a) Record Identification: The Harford Mutual Insurance Company conducted a comprehensive search of its home office location for records and information that would be responsive to the reporting requirement. As further outlined below, the company further engaged the services of the Historical Society of Harford County, Inc., that included a review of external records identified in the report attached hereto as Exhibit A.

(b) Research description: The Harford Mutual Insurance Company engaged the services of the Historical Society of Harford County, Inc., to conduct and report on the research required under MD Insurance Code Ann. Section 30-101. A copy of that report which fully describes the research, along with methodology employed, is attached hereto as Exhibit A.

(c) The research conducted by or through the Harford Mutual Insurance Company did not locate any responsive data.

- (4) Not Applicable
- (5) Not Applicable
- (6) Not Applicable

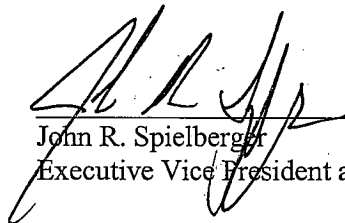
Respectfully Submitted,



John R. Spielberger  
Executive Vice President and General Counsel

#### CERTIFICATION

Pursuant to 31 COMAR, Subtitle 16.09, I hereby certify under penalty of perjury that the information contained in this report is, to the best of my knowledge, true and not misleading, and contains the most accurate information available at the time of the submission of this report.



John R. Spielberger  
Executive Vice President and General Counsel

9/15/2011

Date

JRS:eh

Enclosures



## The HISTORICAL SOCIETY OF HARFORD COUNTY, Inc.

### *Society Headquarters*

143 N. Main Street • Bel Air, Maryland 21014 • 410-838-7691

### *Hays House Museum*

324 South Kenmore Avenue • Bel Air, Maryland 21014 • 410-838-1213

### Slavery Era Insurance Policy Reporting Harford Mutual Insurance Company

With respect to Title 30-102 of the Annotated Code of Maryland, the undersigned historical researchers from The Historical Society of Harford County, Inc. conducted an investigation in behalf of the Harford Mutual Insurance Company, headquartered in Bel Air, Maryland, to determine if the Company ever issued policies dealing with property in slaves prior to 1865. The research methodology used in generating and preparing their report follows.

The Harford Mutual Insurance Company was formed on November 23, 1842 at a public meeting held in the Court House in Bel Air. It was initially known as the Mutual Fire Insurance Company in Harford County and it began issuing policies in the following year. Harford Mutual staff members conducted a search for company records covering the years 1843 to 1865 and provided a total of 14 record books to the Historical Society researchers for their examination.

The first book, titled "Charter, Constitution and By-Laws, Mutual Fire Insurance Company in Harford County," stated, in part, that it "shall have full power and authority to make Insurances on any kind of property against Loss and damage by fire." Rates for Insurance Against Fire were set by class (type of building construction) and "intended for dwelling houses, and for buildings otherwise occupied at no extraordinary risk." This book also contained numerous pages of signatures by persons who assented to the company's act of incorporation, the first being signed on June 19, 1843. It also contained meeting minutes from 1843 to 1847.

The second book, titled "Policies, From No. 1 to No. 293, Mutual Fire Insurance Company in Harford County, Md.," covered the period from June 19, 1843 through January 23, 1846. During this time the company issued 293 policies to insure dwellings and other buildings (such as barns, meat houses, corn houses, kitchens, barracks, and carriage houses) and their contents against loss by fire. Some of the policies also listed additional insurance acquired in the 1850s.

The third book was untitled and contained 233 pages covering the time between July 31, 1844 and December 31, 1858. It contained detailed records of Cash Accounts, listing amounts paid to specific individuals for services rendered. Subheadings included in this ledger were profit and loss accounts, interest accounts, policy accounts, expense accounts, and state tax accounts.

The Historical Society of Harford County, Inc. is a 501(c) (3) nonprofit organization and donations are tax deductible to the fullest extent allowed by law. A copy of our current financial statement is available upon request by contacting the Society at 143 North Main Street, Bel Air, MD 21014, 410-838-7691. Documents and information submitted to the State of Maryland under the Charitable Solicitations Act are available from the Office of the Secretary of State for the cost of copying and postage.

[www.harfordhistory.net](http://www.harfordhistory.net)

*Preserving Our Past For Your Future*

EXHIBIT A

The fourth book, also untitled, included 192 pages of minutes of various formal meetings from May 20, 1850 to January 1866: annual meetings, "special notice" meetings, and "regular day" meetings. This volume also included occasional clippings of legal notices from local newspapers. The Minutes reveal the outcome of corporate elections and proposals to changes in company by-laws and policies, attendance of the Directors, and resignations and replacement of Directors. The bulk of the business referenced dealt with receipt and investigation of claims. The Minutes identify the names of the claimants, the nature and amount of the claim, and company action with respect to the claim. All claims dealt solely with the type properties detailed in the second book above.

The fifth book, titled "Risk Book," contained 182 pages covering the years 1843 through 1858. It listed policy numbers, policyholders, insurance amounts, and amounts of the premium note. Although it contained no details about the contents of the policies themselves, the entries appear to be correlated to the information found in the second and third books cited above.

The sixth book, titled "Journal," contained 557 pages of expense accounts (per diem and mileage) and sundries paid from 1854 to 1891.

The remaining 8 books or ledgers, small in size, were each titled "Premium List" and spanned the period from 1853 through 1861. They contained information similar to the "Risk Book" cited above, and made no reference to property in slaves.

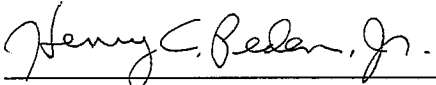
In addition to his involvement in the review of the company's record books, Mr. Peden conducted a search in the indices to the archives and library of The Historical Society of Harford County in Bel Air and the manuscripts division of The Maryland Historical Society in Baltimore. This investigation sought to determine if either of those organizations had received any Harford Mutual Insurance Company records for historical preservation:

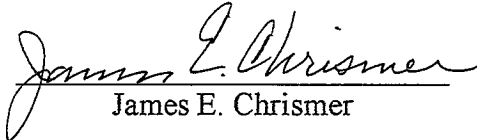
(1) The Maryland Historical Society published two volumes titled *The Manuscript Collections of the Maryland Historical Society*, by Avril J. M. Pedley (1968), and *Guide to the Research Collections of the Maryland Historical Society*, edited by Richard J. Cox and Larry E. Sullivan (1981). Neither of these books made any reference to Harford Mutual manuscript material.

(2) The Historical Society of Harford County's Archives Division folder #1615, labeled "Harford Mutual Insurance Company," contained several miscellaneous items about the company. Mr. Chrismer reviewed their on-line catalog and found four additional folders (#41217, #29087, #43029, and #A-4277) that contained copies of the same information, none of which was pertinent to this search.

Additionally, Mr. Peden reviewed microfilm of the three county newspapers that are extant for part of the period in question, viz., *The Harford Madisionian*, *The Southern Aegis*, and *The National American*. His examination revealed that the Harford Mutual Insurance Company limited its advertising to occasional notices of forthcoming meetings and statements of the company's assets. The newspapers gave no evidence that the Company placed advertisements for its products or services.

In summation, after reviewing extant records, it appears that during the era prior to 1865, and for an undetermined time thereafter, the Mutual Fire Insurance Company in Harford County, now known as the Harford Mutual Insurance Company, only issued policies to insure buildings and their contents against loss by fire. There is no indication that the company ever issued life, health, or casualty insurance policies covering property in slaves.

  
Henry C. Peden, Jr

  
James E. Chrismer

September 1, 2011



David W. Galloway  
Vice President  
& Associate General Counsel

Harleysville Insurance  
355 Maple Avenue  
Harleysville, PA 19438  
dgalloway@harleysvillegroup.com

Tel (215) 513-8428  
Fax (215) 256-5631

OCT 11 2011  
Maryland Insurance  
Administration

October 3, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

Re: Slavery Era Report

Dear Sir or Madam:

Please find enclosed the original and one copy of the Consolidated Report of Harleysville Mutual Insurance Company on its behalf and on behalf of Harleysville Insurance Company, Harleysville Preferred Insurance Company, Harleysville Worcester Insurance Company, and Harleysville Life Insurance Company.

If you have any questions, or need anything additional, please do not hesitate to contact me.

Thank you.

Very truly yours,

David W. Galloway

Encl.

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OCT 11 2011  
Maryland Insurance  
Administration

**CONSOLIDATED REPORT OF  
HARLEYSVILLE MUTUAL INSURANCE COMPANY**

In accordance with Maryland Code, Insurance, Sections 30-101 et. seq (the "Act"), **Harleysville Mutual Insurance Company** ("Reporting Insurer") files the following report for itself and on behalf of the members of its subsidiaries and holding company, Harleysville Group Inc., who are subject to the Act ("Member Insurers").

**1. Insurer Identification**

*Name and Address  
Of Reporting Insurer:* Harleysville Mutual Insurance Company (NAIC #14168)  
355 Maple Avenue  
Harleysville, Pennsylvania 19438-2297

*Member Insurers:* Harleysville Insurance Company (NAIC #23582)  
355 Maple Avenue  
Harleysville, Pennsylvania 19438-2297

Harleysville Worcester Insurance Company (NAIC #26182)  
355 Maple Avenue  
Harleysville, Pennsylvania 19438-2297

Harleysville Preferred Insurance Company (NAIC# 35696)  
355 Maple Avenue  
Harleysville, Pennsylvania 19438-2297

Harleysville Life Insurance Company (NAIC #64327)  
355 Maple Avenue  
Harleysville, Pennsylvania 19438-2297

*Telephone:* 215-256-5000

*Telefax:* 215-256-5631

*Website:* [www.harleysvillegroup.com](http://www.harleysvillegroup.com)

**2. Contact Person**

*Name and Address:* David W. Galloway, III, Vice President  
Harleysville Insurance  
355 Maple Avenue, Harleysville, Pennsylvania, 19438  
[dgalloway@harleysvillegroup.com](mailto:dgalloway@harleysvillegroup.com)

*Telephone:* 215-513-8428

*Telefax:* 215-256-5631



**3. Research Methodology**

Reporting Insurer, Harleysville Mutual Insurance Company ("HMIC"), was organized and incorporated in Pennsylvania on October 17, 1917. HMIC was authorized to transact insurance business in Maryland on January 1, 1931. There was no predecessor corporation in existence prior to 1865. Likewise, Member Insurers, Harleysville Insurance Company's ("HIC") date of incorporation in Minnesota is June 9, 1930; Harleysville Preferred Insurance Company's ("H-Preferred") date of incorporation in Pennsylvania is October 30, 1985; and Harleysville Life Insurance Company's ("H-Life") date of incorporation in Pennsylvania is November 29, 1960. There were no predecessor companies in existence prior to 1865. While Harleysville Worcester Insurance Company ("HWIC") is the successor to Worcester Insurance Company, created in Massachusetts in 1823, neither HWIC nor its predecessor was authorized to transact insurance business in Maryland until March 23, 2007. Copies of the 'Company Details Reports' for the Reporting Insurer and the Member Insurers are attached hereto. Because none of the Harleysville insurers were authorized to write insurance in Maryland before 1865, neither Reporting Insurer nor Member Insurers have any data responsive to this question.

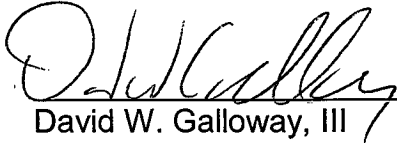
**4. Names of Slaves**

The Reporting Insurer, for itself and on behalf of the Member Insurers, has no information responsive to this question.

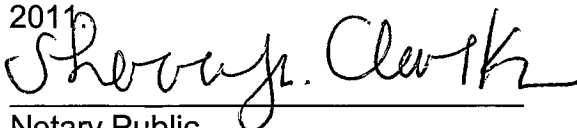
**5. Names of Slaveholders**

The Reporting Insurer, for itself and on behalf of the Member Insurers, has no information responsive to this question.

I, David W. Galloway, III, Vice President and Associate General Counsel, hereby certify and affirm, under oath, that this Consolidated Report is true and not misleading, and contains the most accurate information available at the time of the submission of this report.

  
David W. Galloway, III

SWORN AND SUBSCRIBED TO  
before me, this 3 day of October,  
2011

  
Notary Public

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Sherry L. Clark, Notary Public  
Lower Salford Twp., Montgomery County  
My Commission Expires May 27, 2012  
Member, Pennsylvania Association of Notaries

# Company Details Report

## Harleysville Mutual Insurance Company

355 Maple Ave.  
Harleysville, Pennsylvania 19438  
USA

**NAIC Number:** 14168  
**Phone Number:** 215.256.5077  
**State of Domicile:** PA

### Detailed Information:

<b>Company Status:</b>	Active
<b>Business Types:</b>	Property and Casualty
<b>Lines of Business:</b>	Marine, Wet Marine and Transportation Workers Compensation Casualty Health Property and Marine Surety Vehicle Liability

Application Type	Original Approval Date
Fully Licensed NAIC Company	01.01.1931

# Company Details Report

## Harleysville Worcester Insurance Company

355 Maple Avenue  
Harleysville, Pennsylvania 19438-2297  
USA

**NAIC Number:** 26182  
**Phone Number:** 508.751.8100  
**State of Domicile:** PA

### Detailed Information:

<b>Company Status:</b>	Active
<b>Business Types:</b>	Property and Casualty
<b>Lines of Business:</b>	Casualty Marine, Wet Marine and Transportation Property and Marine Surety Vehicle Liability Workers Compensation

Application Type	Original Approval Date
Fully Licensed NAIC Company	03.23.2007

# Company Details Report

## Harleysville Insurance Company

Braemer Office Park  
7900 West 78th Street, Ste. 400  
Edina, Minnesota 55439  
USA

**NAIC Number:** 23582  
**Phone Number:** 800.727.5353  
**State of Domicile:** PA

### Detailed Information:

<b>Company Status:</b>	Active
<b>Business Types:</b>	Property and Casualty
<b>Lines of Business:</b>	Workers Compensation Casualty Health Marine, Wet Marine and Transportation Property and Marine Surety Vehicle Liability

Application Type	Original Approval Date
Fully Licensed NAIC Company	10.29.1984

# Company Details Report

## Harleysville Preferred Insurance Company

355 Maple Ave.  
Harleysville, Pennsylvania 19438  
USA

**NAIC Number:** 35696  
**Phone Number:** 215.256.5000  
**State of Domicile:** PA

### Detailed Information:

<b>Company Status:</b>	Active
<b>Business Types:</b>	Property and Casualty
<b>Lines of Business:</b>	Workers Compensation Casualty Health Marine, Wet Marine and Transportation Property and Marine Surety Vehicle Liability

Application Type	Original Approval Date
Fully Licensed NAIC Company	10.25.1983

# Company Details Report

## Harleysville Life Insurance Company

355 Maple Avenue  
Harleysville, Pennsylvania 19438  
USA

**NAIC Number:** 64327  
**Phone Number:** 215.513.6400  
**State of Domicile:** PA

### Detailed Information:

<b>Company Status:</b>	Active
<b>Business Types:</b>	Life and Health
<b>Lines of Business:</b>	Health Life

<b>Application Type</b>	<b>Original Approval Date</b>
Fully Licensed NAIC Company	05.01.1963

**Nancy Egan - Maryland Slavery Era Report**

---

**From:** "Sellinger, John" <JSellinger@harleystvillegroup.com>  
**To:** "NEgan@mdinsurance.state.md.us" <NEgan@mdinsurance.state.md.us>  
**Date:** 4/5/2012 10:22 AM  
**Subject:** Maryland Slavery Era Report  
**CC:** "Galloway, David Skip" <DGalloway@harleystvillegroup.com>

---

Ms. Egan, thank you for your email from last Friday, March 30, 2012. Mr. Galloway asked me to respond to your inquiry since I helped him in preparing Harleystville's report. Although Harleystville Worcester Insurance Company can trace its roots back to 1823, it was originally formed as a mutual insurance company named Worcester Mutual Fire Insurance Company. Worcester Mutual operated only within Massachusetts until 1906 when the company expanded into Connecticut and Rhode Island. It did not begin to operate in any state adjoining Maryland until the 1950's. Consequently, and although we do not have access to any of the policy records from 1865 and before, Harleystville Worcester can state with confidence that it did not issue any insurance policies covering slaves in Maryland.

Please let us know if you have any questions or wish to discuss this further.

Thank you.

John J. Sellinger  
Assistant V.P. & Assistant General Counsel  
Harleystville Insurance  
355 Maple Avenue  
Harleystville, PA 19438  
215-256-5205 (direct)  
215-256-5631 (fax)

## Nancy Egan - RE: Slavery Era Report

---

**From:** Nancy Egan  
**To:** Galloway, David Skip  
**Date:** 3/30/2012 1:44 PM  
**Subject:** RE: Slavery Era Report

---

Dear Mr. Galloway,

Thank you for your prompt response. I realize that this company was not authorized to write insurance in Md until 2007. I am inquiring about your predecessor during the slavery era period. Were the records of the Worcester Insurance Company searched for any slavery policies? We understand that you were not authorized to write business in Md but there may have been some policies with Md connections during that older period. I just want to clarify if any actual research was undertaken?

Thank you for your response.

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488

>>> "Galloway, David Skip" <DGalloway@harleysvillegroup.com> 3/26/2012 4:00 PM >>>

Dear Ms. Egan:

Harleysville Worcester was not authorized to write insurance in Maryland until March of 2007. When we purchased the Company it was not licensed in Maryland.

Very Truly Yours,

David W. Galloway

V.P & Associate General Counsel

Harleysville Insurance

---

**From:** Nancy Egan [mailto:NEgan@mdinsurance.state.md.us]  
**Sent:** Monday, March 26, 2012 3:41 PM  
**To:** Galloway, David Skip  
**Subject:** Slavery Era Report



Dear Mr Galloway,

We are in receipt of your report filed on 10/11/2011. You indicated that the predecessor company of Harleysville Worcester Insurance Company was Worcestor Insurance Company which was founded in 1823 pre 1865. Your report does not indicate whether this company insured any policyholders against the loss of a slave during that time period. Please provide further details for our study.

Thanking you in advance for your prompt response.

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488

---

The information contained in this e-mail, and attachment(s) thereto, is intended for use by the named addressee only, and may be confidential or legally privileged. If you have received this e-mail in error, please notify the sender immediately by reply e-mail or by telephone at the number listed above and permanently delete this e-mail message and any accompanying attachment(s). Please also be advised that any dissemination, retention, distribution, copying or unauthorized review of this communication is strictly prohibited.

---

SEP 6 2011

**Maryland Insurance  
Administration**



Kristen Burns  
Counsel  
Direct Dial: 860.547.9839  
Facsimile: 877.669.9116  
kristen.burns@thehartford.com

September 14, 2011

Therese M. Goldsmith  
Insurance Commissioner  
Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

Re: Report on Slavery Era Insurance

Dear Ms. Goldsmith:

This report pursuant to Section 31.16.09 of the Code of Maryland Regulations is the report of the insurance companies that are members of the Hartford Financial Services Group ("The Hartford").

As stated below, The Hartford's life insurance companies, and some of its property and casualty insurance companies, were not in existence during the relevant time period and are not successors in interest to any companies that were in existence. As for the balance of The Hartford's property and casualty insurance companies, The Hartford has found no data responsive to this statute.

1) Insurer Identification

The company name and NAIC number of the insurance companies comprising The Hartford who are authorized to do business in the state of Maryland are outlined below. Each of these companies has authorized the Hartford Fire Insurance Company as the reporting insurer for purpose of compliance with section 31.16.09.03 of the Maryland Code.

Group NAIC Code 0091

Hartford Fire Ins. Co. (19682)	Trumbull Ins. Co. (27120)
Hartford Casualty Ins. Co. (29424)	Nutmeg Ins. Co. (39608)
Hartford Accident and Indemnity Co. (22357)	Property & Casualty Ins. Co. of Hartford (34690)
Hartford Underwriters Ins. Co. (30104)	American Maturity Life Ins. Co. (81213)
Twin City Ins. Co. (24959)	Hartford International Life Reassurance Corp. (93505)
Pacific Ins. Co., Limited (10046)	Hartford Life and Accident Ins. Co. (70815)
Sentinel Ins. Co., Ltd. (11000)	Hartford Life and Annuity Ins. Co. (71153)
Hartford Ins. Co. of the Midwest (37478)	Hartford Life Ins. Co. (88072)

One Hartford Plaza, HO-01-09  
Hartford, CT 06155

Hartford Fire Insurance Company is located at One Hartford Plaza, Hartford, CT 06155. The URL for the Hartford Website is: <http://www.thehartford.com>. Other relevant contact information for the Company appears below in paragraph (2).

2) Contact Person

Kristen Burns  
Counsel, Corporate Compliance  
The Hartford  
One Hartford Plaza  
Hartford, CT 06115

Phone: 860-547-9839  
Fax: 877-669-9116  
Email: [Kristen.Burns@thehartford.com](mailto:Kristen.Burns@thehartford.com)

3) Research Methodology

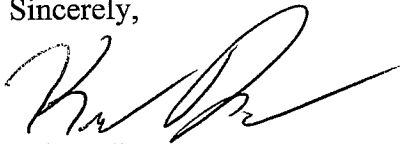
The only insurance company member of The Hartford that was in existence during the relevant time period (prior to December, 1865) is Hartford Fire Insurance Company, a property and casualty company. The remaining companies, including all of The Hartford's life insurance companies, were not in existence during the relevant time period and are not successors in interest to any company that was in existence. The Hartford has found no data responsive to the statute.

With respect to Hartford Fire Insurance Company, the following research methodology was undertaken:

- A search was conducted of The Hartford's off-site records storage facility. No policy records, underwriting files, correspondence, or other records for the relevant time period were discovered;
- A search was conducted of The Hartford's historical archives and all policy records and correspondence from the relevant time period were reviewed. No data responsive to the statute was discovered;
- A search was conducted of the Hartford Controllers' records and Annual Statement records. No data responsive to the statute was discovered;

- A review was conducted of the Minutes of the meetings of Hartford Fire's Board of Directors for the relevant time period. No data responsive to the statute was discovered;
- A review was conducted of *The Hartford of Hartford* by Hawthorne Daniel, Random House, 1960. This book is a history of The Hartford. No information relevant to the statute was discovered.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kristen Burns', with a long, sweeping horizontal line extending to the right.

Kristen Burns  
Counsel, Corporate Compliance

André Antonio Napoli, first, being duly sworn, deposes and says that he is President and Chief Executive Officer of Hartford Fire Insurance Company; that he has read the attached papers comprising the Registry and Report on Slavery Era Insurance, pursuant to Maryland Code 31.16.09.03, by Hartford Fire Insurance Company on behalf of itself and its affiliated companies, and that the contents are true and not misleading and contain the most accurate information available at this time.

*André A. Napoli*

André Antonio Napoli  
President and Chief Executive Officer  
Hartford Fire Insurance Company

Subscribed and sworn to before me this

14<sup>th</sup> day of September, 2011.

*Patricia R. Scirocco*

Notary Public in and for Hartford  
County, State of Connecticut.

My commission expires August 31, 2014

**PATRICIA R. SCIROCCO**  
**NOTARY PUBLIC**  
**MY COMMISSION EXPIRES AUG. 31, 2014**



SEP 27 2011  
Maryland Insurance  
Administration

September 22, 2011

Maryland Insurance Administration  
Office of the Commissioner  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

Dear Commissioner Goldsmith:

Infinity Property & Casualty Corporation (Holding Company) designates Infinity Insurance Company (NAIC#: 22268) to submit a consolidated report pursuant to MD § 30-102 (b) on behalf of the insurer as well as other members, subsidiaries and divisions in the Holding Company.

Infinity Insurance Company submits this report on behalf of the following companies:

1. Infinity Premier Insurance Company (NAIC#: 37001)
2. Infinity Casualty Insurance Company (NAIC#: 21792)
3. Infinity Reserve Insurance Company (NAIC#: 10968)
4. Infinity Specialty Insurance Company (NAIC#: 31925)
5. Infinity Select Insurance Company (NAIC#: 20260)
6. Infinity Auto Insurance Company (NAIC#: 11738)
7. Infinity Preferred Insurance Company (NAIC#: 10195)
8. Infinity Indemnity Insurance Company (NAIC#: 10061)
9. Infinity Assurance Insurance Company (NAIC#: 39497)
10. Infinity Standard Insurance Company (NAIC#: 12599)
11. Infinity County Mutual Insurance Company (NAIC#: 13820)
12. Infinity Safeguard Insurance Company (NAIC#: 16802)
13. Infinity General Insurance Company (NAIC#: 35211)
14. Infinity Security Insurance Company (NAIC#: 38873)
15. Hillstar Insurance Company (NAIC#: 10068)
16. Infinity Insurance Company (NAIC#: 22268)

Infinity Insurance Company hereby certifies and affirms under oath that the following report is true and in no way misleading. Furthermore, we do certify and affirm under oath that this report contains the most accurate information available.

We have determined that at no time in the past did any of our members, subsidiaries or divisions write directly or through our predecessors any "Slaveholder Insurance Policies" as defined under Maryland Insurance Code § 30-101 (e).

Sincerely,

Samuel J. Simon  
Senior Vice President & Secretary

Sworn and subscribed before me this 22nd day of September, 2011.

\_\_\_\_\_  
Frances H. Medders, Notary Public  
My commission expires 4/24/2013

## American Premier Underwriters, Inc



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Gale Directory of Company Histories: American Premier Underwriters, Inc

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**Type:** Public Company  
**Address:** 1 East Fourth Street, Cincinnati, Ohio 45202-3717, U.S.A.  
**Telephone:** (513) 579-6600  
**Fax:** (513) 579-0108  
**Employees:** 5,400  
**Sales:** \$1.8 billion  
**Stock Exchanges:** Boston Midwest New York Pittsburgh Pacific  
**Incorporated:** 1846 as Pennsylvania Central Railroad Company  
**SIC:** 6331 Fire, Marine & Casualty Insurance

Although property and casualty insurance company American Premier Underwriters, Inc. adopted its current focus over the past few years, the company has a history of over 150 years that reflects the development of the national transportation and commerce industries. In the nineteenth century, the company gained renown as the Pennsylvania Central Railroad Company. Developing into a highly diversified conglomerate, the company was known as The Penn Central Corporation from 1978 through March 1994, when it dropped its well known rail-related name in favor of a title that more accurately described its business activities in the 1990s--property and casualty insurance.

The Pennsylvania Railroad Company and the New York Central Railroad, which merged in 1968 to form the Penn Central Transportation Company, were the two largest railroads in the United States and traced their histories to the early 1800s. The Pennsylvania Railroad, or 'Pennsy,' as it became known, had first linked the Atlantic seaboard with the tributaries of the Mississippi River system in the 1850s. During this time, Pennsy grew so powerful that it called itself 'the Standard Railroad of the World.'

The Pennsylvania Railroad Company was incorporated by the Commonwealth of Pennsylvania in 1846 with a capitalization of \$10 million. Formed by a group of Philadelphia businessmen and politicians who hoped to link the City of Brotherly Love to the bustling commerce of the West, the railroad paid a dividend in 1848, the first of an uninterrupted series that lasted until the Pennsylvania Railroad was absorbed into Penn Central in 1968.

Pennsy's principal investors were primarily involved in industries that would benefit from the railroad, and none devoted their full attention to the Pennsy. The company's first president, Samuel Vaughn Merrick, had no specialized knowledge of railroads, and he soon hired J. Edgar Thomson, a chief engineer with 20 years of railroad experience, who was known as one of the nation's leading railroad experts. Thomson soon proved so valuable and knowledgeable that he could virtually run the railroad without his superiors. Merrick resigned in 1849, and after continued conflicts with new president William Patterson, Thomson led a successful coup in 1852 that culminated in his election as chairperson and president. That year, the Pennsy completed its initial 30-mile line from Harrisburg to Pittsburgh.

Thomson quickly set out to realize his ambitious plans for the Pennsy. After legislation was passed permitting the purchase of interests in other railroads, Thomson acquired stakes in four small, struggling lines in Ohio and Indiana. In 1857, he completed three years of negotiations to purchase Pennsylvania's Main Line railroad for \$7.5 million in bonds, making the Pennsy the state's premier rail system. During his 20-year tenure at the Pennsylvania Railroad, Thomson increased the railroad's trackage from 350 to over 1,000 miles and its gross revenues from \$2 million to over \$22 million annually. By the onset of the Civil War, the Pennsylvania Railroad had expanded from Pittsburgh through Fort Wayne and on to Chicago, with access to virtually all of southern Ohio, Indiana, and Illinois.

In 1872, Thomson created The Pennsylvania Company, a holding company organized to manage the system, which by this time extended along the East Coast from Jersey City to Washington, D.C., went as far west as St. Louis, and featured northern destinations in New York and Mackinac City in Michigan's upper peninsula. That year, the respected railroader died at the age of 66 and was replaced by a close ally, Thomas Scott, formerly senior vice-president of the Pennsy. Scott managed the railroad during an eight-year period during which stockholder concerns about overextension prevented further expansion westward.

During this time, the Pennsy's future partner, New York Central, was also gaining prominence. New York Central was created from the 1853 consolidation of ten separate short lines under the direction of merchant-financier-manufacturer Erastus Corning. Unlike the Pennsy, however, the New York Central had a rocky start; Corning regarded the railroad as an extension of his own businesses, and his self-interest stunted the railroad's early development.

The New York Central began to realize greater success after the presidency was assumed by Cornelius Vanderbilt in 1867. Known as the Commodore, Vanderbilt was an esteemed speculator and one of the wealthiest men in the United States. Using his own railroad holdings to close off the New York Central's vital link to New York City, Vanderbilt forced the Central's stock prices down. He then took advantage of the low stock price, purchasing 87 percent of the stock and

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capturing the presidency. After Vanderbilt's death in 1877, son William Vanderbilt assumed the presidency, overseeing expansion in the form of several important acquisitions, including that of the Nickel Plate Railroad in 1882. During this period, financier J.P. Morgan earned a seat on the board of New York Central and soon became a key figure in American railroading. William Vanderbilt resigned in 1883 and selected James Rutter as his successor. When Rutter died suddenly two years later, a younger Cornelius Vanderbilt assumed the presidency. Chauncey M. Depew, a lawyer and lobbyist, replaced Vanderbilt in 1899 and served until his death in 1928.

Neither the New York Central nor the Pennsy expanded its routes substantially in the early years of the twentieth century, in spite of the unremitting shift of economic power from the East Coast to the West and South. Due to government regulation and mutual agreement, the two railroads had largely cur-tailed their previously cutthroat competition. At this time, the New York Central had almost twice as much trackage as the Pennsy, while the latter moved more freight and people. New York Central controlled almost every important anthracite coal carrier in the region, and the Pennsy dominated bituminous coal commerce.

The Pennsy reached the apex of its power during the presidency of Alexander Johnston Cassatt (brother of painter Mary Cassatt), who succeeded Frank Thomson after his death in 1899. Trained as an architectural engineer, Cassatt concentrated on enhancing the railroad's capacity for transporting people and goods. Within seven years, he invested almost \$500 million in improvements and additions, including the quadrupling of the trackage between New York City and Altoona, Pennsylvania. Cassatt's greatest accomplishment, however, was extending the railway directly into Manhattan. Before 1910, New York bound passengers ended their rail trip on the Pennsy at Jersey City, where they transferred to ferries for the trip across the Hudson River to New York City. In 1900, the Pennsy purchased control of the Long Island Railroad and undertook construction of an underground railway from New Jersey under the Hudson River to a terminal in New York City and under the East River to Long Island. Construction of this costly, complicated project commenced in 1904, and the first trains arrived in New York's Pennsylvania Station in 1910.

From the 1860s until World War I, the rail industry held a virtual monopoly on ground transport, and the Pennsy and New York Central dominated transportation in the East, where industry was central and freight and passenger traffic was greatest. To link Chicago and New York, both railroads built luxurious, first-class lines, the opulence of which symbolized their dominance in the industry.

However, for most American railroads the advent World War I meant high labor and maintenance costs and artificially low rates, which forced them to borrow to maintain lines and order new rolling stock. During the global conflict, the federal government assumed control of all railroads in the country to coordinate them for the war effort. These events precipitated a shake out in the rail industry after the government relinquished control.

Moreover, beginning in the 1920s, the establishment of highways and the trucking industry began to challenge the railroads' monopoly on inland transportation. Despite technological advancements in electric and diesel locomotion, rail transportation had several disadvantages in competition with trucking. For example, railroads were forced to maintain large, expensive freight yards in all major cities, and were less flexible than the trucking industry. To offset its losses, the Pennsy began to purchase passenger bus companies in the late 1920s, taking an equity position in the Motor Transit Corporation (which became the Greyhound Corporation and adding 8,000 route miles to the eastern bus line. The railroad also made its services more versatile through the acquisition of several trucking companies during this time.

The diversion of traffic from rail to road accelerated in the 1930s. Although gasoline and rubber shortages during World War II temporarily reversed this trend, the use of trucks and buses continued to increase in the post-war era. Nevertheless, in the 1950s the Pennsylvania Railroad was America's largest transportation business, as its more than 10,000 miles of tracks linked New York City, Chicago, and St. Louis, three of the nation's largest commercial centers. In 1956, *Fortune* magazine noted that the railroad's assets totaled over \$3 billion, significantly more than the second largest transportation company, the New York Central, whose assets topped \$2.5 billion. Only three of *Fortune's* 500 largest industrial corporations reported more assets than the Pennsy.

Nevertheless, the financial security of the Pennsy and New York Central during this time began to weaken. Robert Young, a leader of the Chesapeake and Ohio Railroad, had begun amassing shares in the New York Central in preparation for a takeover in 1946 and was rebuffed two years later by the Interstate Commerce Commission (ICC), which was wary of railroad monopoly. In 1954, Young made a second, more blatant overture: after garnering 15 percent of the New York Central's equity, he launched a dramatic proxy fight with then-chairperson William White. White and Young launched campaigns--complete with slogans, buttons, and public appearances--for control of the railroad, and Young won the contest by more than a million proxies.

The new, relatively inexperienced chairperson brought in Alfred Periman as president to help modernize and automate operations and develop the company's freight transport system. Upon accepting the position, Periman found that the New York Central was close to bankruptcy, having invested \$264 million in its passenger services from 1946 to 1957 and losing \$500 million in the process. Periman immediately undertook cost-cutting measures, firing 25,000 employees between 1954 and 1957, selling \$9 million in real estate in 1955 alone, and investing as little as possible in passenger services. Despite Periman's efforts, however, stock declined to its 1946 price of \$15.

The Pennsy was also struggling. Although its freight business was profitable--it brought in a record \$787 million in 1953--its passenger service faced several challenges. The strong demand for rush-hour rail service into large cities forced the Pennsy to maintain large pools of equipment and a substantial labor force to service a limited number of passengers between 6:00 and 9:30 a.m. and 4:30 and 7:00 p.m. Led by chairperson James Symes, the Pennsy tried to achieve economies by trimming its less profitable lines as much as the ICC would allow. Still, operating revenues declined from over \$1 billion in 1953 to \$844 million in 1958, and dividends were slashed from \$1.25 per share in 1947 to \$.25 in 1958.

Leading railroaders petitioned Washington for help, claiming that the taxes they paid supported competitive forms of transportation such as state and federal highway systems, waterways, airlines and airports, and public bus and truck terminals. The Transportation Act of 1958 offered government loans to struggling railroads, but by this time, rail leaders had arrived at their own solution, and cautious merger talks began.

During this time, Symes and Robert Young initiated merger negotiations between the Pennsylvania and New York Central railroads, but several factors and factions stood in the way of the merger. The ICC, the U.S. Justice Department, congressional anti-monopolists, executives of other eastern railroads, and the trucking interests all contested the alliance. Merger talks continued for over a decade, often hindered further by poor relations between New York Central's Periman (who entered the negotiations after Young's suicide) and Symes and his 1963 successor, Stuart Saunders, of the Pennsy.

In the meantime--using the nearly 100-year-old Pennsylvania Company as an investment vehicle--Saunders began to diversify the Pennsylvania Railroad. During his first two years as company chairperson, he spent over \$200 million developing or purchasing real estate (including part of Madison Square Garden), coal and salt mines, the Buckeye Pipe Line Company (the eighth-largest processor of crude oil in the United States), and amusement parks. He also recouped \$65 million on the 1965 sale of most of the Long Island Railroad to New York's Metropolitan Commuter Transportation Authority.

## Mentioned in

American Premier Underwriters, Inc  
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The ICC approved the merger of the New York Central and Pennsylvania railroads in March 1965. The U.S. Supreme Court finally ruled in its favor early in 1968, and the alliance was formalized in February of that year. The Pennsy clearly dominated from the onset: Saunders assumed the chair, Perlman became vice-chairperson, and the company's first annual report traced the company's history to 1846, the date of the Pennsy's charter.

The company that emerged from this amalgamation, Penn Central Transportation, operated one-third of America's passenger trains and three-fourths of all long-haul services, totaling over 20,000 route miles in 16 states, two Canadian provinces, and the District of Columbia. However, the company's new stature also brought problems. A staff of 94,000 consumed 59 percent of the company's revenues, and Penn Central racked up a \$49 million deficit in 1969 and lost \$83.4 million in the first quarter of 1970 alone. Facing long-term loan payments of nearly \$200 million that would soon be due, Saunders sought the help of the Nixon Administration. When Congress declined to honor loan assurances offered by the Department of Defense, Penn Central's board of directors fired Saunders, Perlman, and other top officials in June 1970. Later that month, Penn Central filed for reorganization under Section 77 of the Bankruptcy Act, which enabled continued operations rather than liquidation of the corporation. Penn Central was followed into bankruptcy by six other northeastern railroads.

Realizing the importance of a massive rail system to many industries and travelers, the government worked to bolster Penn Central. In the hopes that eliminating passenger operations would help revive the railroads, the government developed the National Railroad Passenger Corporation (Amtrak) in 1971 to take over operation of the nation's passenger trains. Still, all seven northeastern railroads would hobble through a recession, a destructive hurricane, and finally the oil crisis, until April 1976, when a new federally funded entity, the Consolidated Rail Corporation (Conrail) was created to assume their rail operations.

During this time, Penn Central's board brought in a veteran railroader, William H. Moore, as president in September 1970. Moore first tackled lingering rivalries between Pennsy and Central employees, replacing old logos with a symbol for the new corporation, but, like his predecessors, he found deeper problems. After nursing Penn Central through four of its toughest years, Moore was unceremoniously replaced by trustee Jervis Langdon, Jr.

Penn Central began a new life with the assets accumulated primarily by Stewart Saunders, including the gas pipeline company, coal leases, valuable real estate and air rights over such parcels as New York City's Grand Central Terminal. Then, in January 1981, the company received cash of \$2.1 billion in compensation for its rail properties from the U.S. government and tax loss carry forwards of \$2.2 billion. Penn Central used this cash to make several acquisitions, including Marathon Manufacturing, which made oil rigs; G.K. Technologies, an electronics company; Buckeye Gas Products, which dealt in propane gas; and Sprague Electric, a manufacturer of capacitors. Many of these acquisitions proved to be unprofitable. By 1982, American Financial Corp.'s Carl Lindner amassed enough stock in Penn Central to be elected to the company's board, and in 1983, he became chairman.

In the mid-1980s, the company began narrowing its focus by selling certain of its operating assets, primarily Buckeye PipeLine and Buckeye Gas. By the spring of 1987, Lindner had assumed the additional role of chief executive officer, and Penn Central accelerated the sales of most of its earlier acquisitions, increasing its available cash to \$1.1 billion and reducing its debt to five percent of capital.

In 1989, the company acquired its first insurance operation, Republic Indemnity Co. of America, a large writer of worker's compensation insurance in California. In 1990, three non-standard auto insurance companies were acquired.

In the early 1990s, Lindner continued to refine Penn Central's focus to profitable insurance businesses. General Cable Corp. was formed to control Penn Central's primary manufacturing businesses and then was spun off to shareholders in 1992. Later that year, the company put its defense and industrial products units, including Vitro Corp. (a provider of systems and software engineering for the military) up for sale. Nine non-insurance business units and major assets were sold over an 18-month period beginning in 1992, providing about \$330 million in sales proceeds. Penn Central's 1993 revenues totaled \$1.76 billion, a \$338.4 million increase over the previous year. The divestitures of non-insurance businesses were virtually completed by the end of 1993, and culminated in the March 1994 name change to American Premier Underwriters, Inc. Upon announcing the name change, Carl Lindner III—who joined his father at the company as president and chief operating officer—remarked that the new name reflected the company's sole focus on property and casualty insurance and that he hoped to expand American Premier Underwriters' automobile insurance businesses through both internal growth and acquisition.

#### Principal Subsidiaries

Republic Indemnity Company of America; Atlanta Casualty Company; Infinity Insurance Company; Windsor Insurance Company; Leader National Insurance Co.; Apparatus Division; Penn Central Real Estate Group.

#### Further Reading

Hartley, Scott, *Conrail Volume 1: 1976-1982*, Piscataway, New Jersey: Railpace Company, Inc., 1990.

Mitchell, Russell, 'With Lindner in Charge, Penn Central Is on the Prowl,' *Business Week*, April 20, 1987, pp. 80-1.

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Salsbury, Stephen, *No Way to Run a Railroad: The Untold Story of the Penn Central Crisis*, New York: McGraw-Hill Book Company, 1982.

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Stern, Marilyn, 'Glory Days,' *Across the Board*, October 1991, p. 41.

— April Dougal Gasbarre

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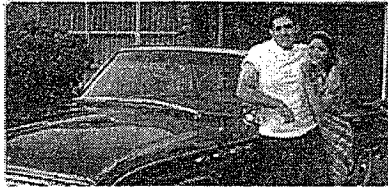
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## Infinity History



Like most great companies, we started small. We proudly trace our roots back to 1955 when we began doing business as the Dixie Insurance Company in the heart of the American South. From our first client in eastern Alabama to today as we serve clients in 43 different states, one thing has never changed: we know that we can only grow by earning the trust of each and every client.

Thanks to our clients' trust and over 50 years of hard work, Infinity now ranks among the top 50 Property & Casualty Insurance companies in the country and employs over 1,900 people across the U.S. Expanding Infinity's reach far beyond our employees, our partnership with independent insurance agencies is better than ever and together we've made Infinity the second largest writer of non-standard automobile insurance in the nation.

What does this mean to you? It means that whether you have a perfect driving record with no problems getting car insurance, or if your record is less than great and you have a hard time with other car insurance companies due to accident(s), violation(s), age, occupation, or type of vehicle... there's a good chance we can help!

Today, Infinity Property & Casualty Corporation (IPCC) is the combination of the Infinity Insurance Companies, Atlanta Casualty Companies, Leader Insurance, Windsor Auto, and Great American Personal Lines Companies. Check out our timeline:

### Timeline

1955 – Dixie Insurance Company originates in Anniston, AL, to later be known as The Infinity Group

*started 1871 -*

1991 – Pennsylvania Company (sister company of American Premier Underwriters) buys The Infinity Group

1995 – American Premier Underwriters, Inc. and the American Financial Corporation join forces and become the American Financial Group (AFG)

2002 – AFG transfers all common stock of Infinity and its sister companies to IPCC

2003 – IPCC goes into initial public offering on NASDAQ

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# MANHATTAN LIFE

September 29, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202

SEP 30 2011  
Maryland Insurance  
Administration

Re: COMAR 32.26.09 – Registry and Report on Slavery Era Insurance Regulations

Dear Commissioner Goldsmith:

The following is the report on Slavery Era insurance from the Manhattan Life Insurance Company.

A. The report required by Regulation .03A of COMAR 31.16.09.04 is true and not misleading and it contains the most accurate information available at the time of submission of the report.

B.

(1) The Manhattan Life Insurance Company, a New York life insurance company, founded in 1850, has its administrative offices at 10700 Northwest Freeway, Third Floor, Houston, Texas 77092. The company's phone number is 800 669-9030. The fax number is 713 821- 6472. The email address is [cs@manhattanlife.com](mailto:cs@manhattanlife.com). The NAIC number is 65870 and the website is [manhattanlife.com](http://manhattanlife.com).

(2) The contact person for the subject report is Mary Lou Rainey, Manhattan Life Insurance Company, Corporate Counsel, 10700 Northwest Freeway, Third Floor, Houston, Texas 77092. Mary Lou's telephone number is 713 821-6448, her fax number is 713 821-6472. Her email address is [mrainey@manhattanlife.com](mailto:mrainey@manhattanlife.com).

(3) We reviewed a pamphlet from 1961 called The Old Reliable the Story of Manhattan Life. It included a speech given about the company history by Thomas Lovejoy, Jr., the then President of the Manhattan Life Insurance company. It made no referenced to slaves; however, it referenced a particular policy on the lives of Chinese Coolies written in 1854, a copy of which was obtained from a New York museum. There are no known documents in the company's possession that address Slavery Era insurance.

(4) No responsive data was found regarding slaves.

(5) (a) (b) the above described pamphlet described insurance on the lives of 700 Chinese coolies. It did not state whether or not the coolies were wage earners.

(c) the policyholder was Howland and Aspinwall, a New York ship builder.

(e) China

(f) China

(g) The sailing ship was the Sea Witch from China to Panama in 1854

(6) The ship owners were Howland and Aspinwall

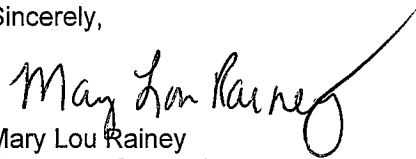
(d) New York

# MANHATTAN LIFE

- (7) The only records available are a copy of the 1961 speech from Thomas Lovejoy, Jr. and a copy of the February 22, 1854 policy, the original of which is at the Museum of the City of New York. Both are enclosed for your review.

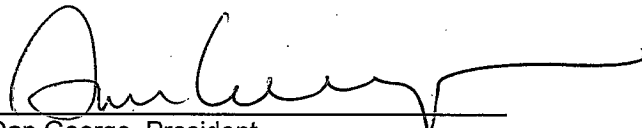
Please let me know if you are in need of any additional information or assistance. Thank you for your courtesies.

Sincerely,

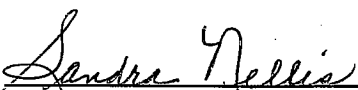
  
Mary Lou Rainey  
Corporate Counsel

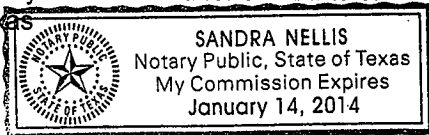
Enclosure

I affirm that this report is true and not misleading and that it contains the most accurate information available at the time of the submission of the report.

  
Dan George, President

Sworn and subscribed before me this the 29th day of Sept., 2011.

  
Notary Public in and for the State of  
Texas





The Manhattan Life Insurance Company  
OF NEW YORK.

ASSURANCE ON THE LIFE OF

*Emily Coolie*  
*Per Ship Sea Witch*



Amount, \$ 21,000

Date, *February 22<sup>d</sup>* 185 *✓*

Term of *voyage*

Annual Premium, \$ 840.

Register *A.* 235 Page.

*Paid Feb 27/54*

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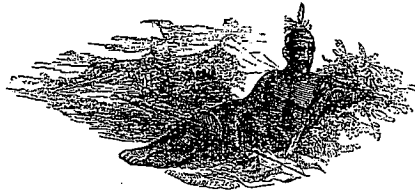
50.197.2  
MS Coll.  
Cab. 2  
Box 145

Gift of Manhattan  
Life Insurance Co.

MUSEUM OF THE CITY OF NEW YORK  
1220 FIFTH AVENUE, NEW YORK  
NEW YORK

50.197.2A

Office of Manhattan Life Insurance Company,



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

In Consideration of the

EXTRA PREMIUM

f. \_\_\_\_\_ DOLLARS, paid  
by \_\_\_\_\_ the receipt whereof for the  
first \_\_\_\_\_ is hereby acknowledged,

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

185 \_\_\_\_\_ 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.

*[Handwritten Signature]*  
President.

Secretary.

Countersigned this \_\_\_\_\_ day of \_\_\_\_\_ 185 \_\_\_\_\_



*"The roads you travel so briskly  
lead out of dim antiquity,  
and you study the past chiefly because  
of its bearing on the living present  
and its promise for the future."*

—LIEUTENANT GENERAL JAMES G. HARBORD,  
K.C.M.G., D.S.M., LL.D., U.S. ARMY (RET.)

(1866-1947)

*Late American Member of Council at London  
The Newcomen Society of England*



# The Old Reliable

## *The Story of The Manhattan Life*

THOMAS E. LOVEJOY, JR.







ALONZO A. ALVORD

*First President—The Manhattan Life Insurance Company*

“The story of The Manhattan Life is a story of the coordinated efforts of many fine hard working people, who have conducted the affairs of the Company over the years with integrity and skill, so that the Company has now served the public with distinction for 111 years. During the 111 years there have been five major wars, if we include Korea, and four major depressions or panics.

“Back in 1850 a group of thirty prominent New York City citizens banded together to organize The Manhattan Life. Among this group were Caleb S. Woodhull, Mayor of the City of New York; Ambrose C. Kingsland, who became Mayor in 1851 upon Mr. Woodhull’s retirement from political life; Edwin D. Morgan, who later became Governor of the State of New York; Myndert Van Schaick, an ancestor of George S. Van Schaick, who was Superintendent of Insurance of the State of New York during the 1930s; and Henry Stokes, a member of a family associated with The Manhattan Life for over one hundred years.”

—THOMAS E. LOVEJOY, JR.

# The Old Reliable

## *The Story of The Manhattan Life*

THOMAS E. LOVEJOY, JR.

MEMBER OF THE NEWCOMEN SOCIETY

PRESIDENT

THE MANHATTAN LIFE INSURANCE COMPANY

NEW YORK



THE NEWCOMEN SOCIETY IN NORTH AMERICA  
NEW YORK      SAN FRANCISCO      KITTERY

1961

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*First Printing: November 1961  
Second Printing: November 1961*



FIRST MANHATTAN LIFE TRADEMARK

*This Newcomen Address, dealing with the history of The Manhattan Life Insurance Company, was delivered at the National Newcomen Dinner of The Newcomen Society in North America, held in Ballroom of The Pierre, at New York, N.Y., U.S.A., when Mr. Lovejoy was the guest of honor, on November 15, 1961*



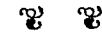
SET UP, PRINTED AND BOUND IN THE UNITED STATES  
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INTRODUCTION OF MR. LOVEJOY, AT NEW YORK ON NOVEMBER 15, 1961 BY G. ROWLAND COLLINS, DEAN EMERITUS, GRADUATE SCHOOL OF BUSINESS ADMINISTRATION, NEW YORK UNIVERSITY; MEMBER OF THE NEW YORK COMMITTEE, IN THE NEWCOMEN SOCIETY.

*My fellow members of Newcomen:*

GEORGE BERNARD SHAW once said that the way to introduce a guest speaker is to take the utmost trouble to find the right things to say and then to say them with the utmost levity.



At the outset, then, permit me to inform you that your guest speaker tonight has two public addresses in his barrel. To reassure you, I think that I should announce right now that he does not intend to deliver them both on this occasion.



Manhattan Life folklore has it, as some of you may know, that, in spite of his personal religious persuasion, Mr. Lovejoy was once invited to address an important Holy Name Society breakfast. During the breakfast service, the high Catholic cleric seated next to him several times leaned over and whispered: "Mr. Lovejoy, in your remarks this morning, I do hope that you will be careful not to get too technical and not to burrow too deeply into the dust bins of the centuries." Finally, puzzled and just a bit perturbed, Mr. Lovejoy turned to his clerical companion and dealt the retort courteous. "Father," he said, "I have only two public addresses. One deals with the growth and the economic significance of the Life Insurance Industry. Inevitably, it is, here and there, a bit technical and naturally, it is somewhat historical. My other talk, Father, more nearly meets your bill of particulars. It is entitled 'The Joy of Being a Good Presbyterian.'" To which, the Holy Father, with a wry smile, quickly responded: "All right, young man. You win! We'll take the one on Insurance, economics, history, technicalities, and all!"

Now, somehow I expect that this evening, you are going to get the Insurance address, and—in the honored tradition of The Newcomen Society in North America—a capsuled story of The Manhattan Life Insurance Company and its progress through the one hundred and eleven years that have passed since its genesis.



Your guest speaker this evening was born on March 3, 1906, south of the Mason and Dixon Line, at Hawkinsville, Georgia. The family record has it that at an early moment he began to exercise his vocal chords lustily and gave substantial evidence of oncoming prowess in “filibustering” which, realized down through the years, has served him in good stead on frequent occasions.

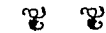


Mr. Lovejoy received his secondary school education at the Riverdale School, Riverdale-on-the-Hudson, New York, and was graduated from Yale University in 1928 with the degree of Bachelor of Philosophy. As a son of Yale, on occasion, he has been known to boast of his filial loyalty to Alma Mater. Now, while I am convinced that his filial loyalty is built out of sterner stuff than the frothy academic allegiance of some eternal sophomore, nevertheless, it often costs his associates money. For those of us who somehow escaped the privilege of expressing our desire for education under the elms at New Haven and instead were confined in our quest after *Veritas* to a certain notorious brick-walled backyard on the banks of the Charles River in Cambridge, I must admit that all too often the football season depletes our financial resources and supplements significantly Mr. Lovejoy's annual stipend from the Company.



Following college and after four years of fruitful experience in the street called “Wall” with the Guaranty Company of New York, in May of 1932, Mr. Lovejoy decided to follow in the footsteps of his illustrious father, and joined The Manhattan Life Insurance Company. Progressing rapidly upward through the posts of Treasurer, Vice-President and Treasurer, and First Vice-

President, on August, 1950, the one hundredth birthday of Manhattan Life, to the delight of all who knew him, Mr. Lovejoy was elected President of the Company that you honor this evening. To his present post and to his service as a Trustee of the Manhattan Savings Bank, and as a Member of the Business Advisory Board of the Chemical Bank New York Trust Company, Rockefeller Center Office, Mr. Lovejoy brings a very notable financial competence.



It happens to be my personal good fortune to chair and to sit on several corporate directorates. Out of my own experience, then, I can testify emphatically that the Company you are honoring this evening possesses an unusually high morale, a very considerable happiness in its leadership, and a sense of pride in its material progress over the long years. Naturally, the voices of the members of the Board of Directors of Manhattan Life are various. But under the skillful wielding of the batons of our two conducting maestros, Messrs. Fordyce and Lovejoy, the members of the Board really play as one because they feel as one. Individual talents, abilities, and temperaments blend in a union of intent and performance that produces a harmonious rendition of a musical score of progress that is pleasing to the ear.



The two men most responsible for the accomplishments of this Company are seated here at the head table tonight. I count it a fortunate privilege to have the honor now, without further ado, of introducing one of these gentlemen to you, the guest speaker of the evening. I have not read his manuscript. I do not know what he proposes to say. Hence, I will join you all in listening intently. If at any point, perchance, his contemplations go beyond our ken, then, I invite you to join me in recalling his philosophical academic background and in bringing back into your minds the old rhyme that goes: “If this young man talks in terms too deep for me, why, what a very deep young man this deep young man must be!

MR. THOMAS E. LOVEJOY, JR., President, The Manhattan Life Insurance Company.



CHRISTOPHER Y. WEMPLE  
FIRST SECRETARY AND FIRST POLICYHOLDER

*My fellow members of Newcomen:*

**Y**OUR presence here tonight does great honor to the Life Insurance business as well as to The Manhattan Life Insurance Company. I feel greatly honored to have been invited by you, Mr. Chairman, to tell The Manhattan Life's story, and I am grateful and proud of the opportunity.

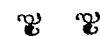


The story of The Manhattan Life is a story of the coordinated efforts of many fine hard working people, who have conducted the affairs of the Company over the years with integrity and skill, so that the Company has now served the public with distinction for 111 years. During the 111 years there have been five major wars, if we include Korea, and four major depressions or panics.

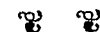


Back in 1850 a group of thirty prominent New York City citizens banded together to organize The Manhattan Life. Among this group were Caleb S. Woodhull, Mayor of the City of New

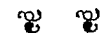
York; Ambrose C. Kingsland, who became Mayor in 1851 upon Mr. Woodhull's retirement from political life; Edwin D. Morgan, who later became Governor of the State of New York; Myndert Van Schaick, an ancestor of George S. Van Schaick, who was Superintendent of Insurance of the State of New York during the 1930s; and Henry Stokes, a member of a family associated with The Manhattan Life for over one hundred years.



These men were indeed a public spirited group interested in encouraging thrift among their fellow citizens of New York, for in the same year, 1850, they also organized The Manhattan Savings Institution, which later changed its name to The Manhattan Savings Bank.



This group held its first meeting, I suppose we might call it their organization meeting, in the office of Mayor Woodhull on June 12, 1850, a few days after the Attorney General of the State had issued a certificate stating that he had examined the Company's Charter, and that he found it in accordance with the provisions of the Act of 1849 providing for the incorporation of Insurance Companies. At that meeting Alonzo A. Alvord was elected first President of the Company. A portrait of Mr. Alvord hangs in our Board Room, and his stern face looks down upon us as we deliberate on Company affairs.



A few weeks later suitable office space was found at 108 Broadway, at the corner of Pine Street and Broadway, and on August 1, 1850 the Company opened its doors for business. On that day Christopher Y. Wemple, Secretary of the Company, became the first policyholder and Policy Number 1 for \$2,000.00 was issued on his life. This policy was in the Company's possession until the summer of 1950 when, at the time of celebrating our one hundredth anniversary, we turned it over to the Museum of the City of New York as a historical document for their collection.

During the early years of the Company the entire organization, other than the Board, consisted of Mr. Alvord, the President, Mr. Wemple, the Secretary, and one paid clerk, Jacob L. Halsey. Mr. Halsey's salary was \$50 per month. There is no record of a salary being paid to Mr. Alvord or Mr. Wemple as the Company's business got under way. However in the beginning Mr. Wemple appears to have been the Company's only salesman, and he received commissions as compensation.



Mr. Halsey's family is another family which was associated with The Manhattan Life for many years. Jacob L. Halsey served the Company for fifty-five years and retired because of health in 1905. His son Harvey Halsey died in 1937 having also been with The Manhattan Life for fifty-five years. I remember well Harvey Halsey's booming voice and hearty laughter.

Yes, Messrs. Alvord and Wemple were very sales minded and the Company's 1850 sales literature offered a much wider choice of policy types than one would expect from a recently organized Company with no actuary to guide them. The following policies were available: Ordinary Life, Single Premium Life, Endowment at 50, Endowment at 60, Joint Lives and Annuities.

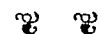


At your places at the table we placed a facsimile of the front and back covers of the Company's first sales literature. This was a booklet containing 48 pages. In addition to furnishing the premium rates on the policies just mentioned, the booklet enumerated in quaint and colorful language the reasons for buying Life Insurance and also contained a copy of the Company's Charter.

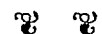


The sales literature also described the scope of the Company's Medical Examiner's duties in the following manner: "The Medical Examiner of the Company examines as to the rate of pulse, etc., and states his opinion as to the soundness of the party." One wonders how thorough were the examinations made in those days.

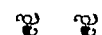
I don't know if the Company was the first life insurance company to write life insurance on women, but I suspect that we were among the first. The first woman insured by The Manhattan Life was on the books as early as November 19, 1850. This was Policy Number 65 for \$500.00 of Seven Year Term issued to Caroline Ingraham of Madison, New Jersey, whose occupation was listed as "Woman."



From the beginning the subject of special risks received careful attention and much business was written to cover persons visiting foreign countries or living in the South or traveling to or living in California. The Atlantic Ocean was considered much less of a hazard than a trip to California over land for the insured were permitted to cross the Atlantic in first class ocean steamers without extra charge. Dueling came in for early attention, and one who fell in a duel was not covered by his policy.



We believe it is quite possible that The Manhattan Life, among all the United States Life Insurance Companies in existence today, was the first to write Accident and Accidental Death Insurance. At the December 10, 1850 Board meeting the Chairman of the Committee on Applications reported "The organization of the accident and accidental death business, which this Company has adopted in affecting insurance of the former with the Franklin, whereby it was conclusively shown they had profited by their experience and if successful in getting business, the Company must realize large profits." The Benjamin Franklin Life Insurance Company, the only company which appears to have preceded The Manhattan Life in the accident field, reinsured in the United States Life in 1870. We were unable to find any records showing how much accident and accidental death business was written.



Not much time was wasted in developing a sales organization, not only locally, but throughout the Country. The first policy on a resident of Texas was issued on February 19, 1851 to a notary

public in Galveston. I have been told by the Insurance Commissioner of Texas that The Manhattan Life has been doing business without interruption in Texas longer than any other Legal Reserve Company in the Country.



When the Robertson law was enacted by the Texas Legislature in 1907 requiring out of state Life Insurance companies to invest their reserves on Texas citizens' lives in Texas securities, many of the Eastern Companies withdrew from Texas and did not re-enter Texas for many years. The Manhattan Life had so much of its business and such a good sales organization in Texas, we couldn't afford to withdraw, and we soon found the Robertson law was not hard to live with.



Our first policy on a California resident was issued on February 28, 1851 to a San Francisco merchant. Not long thereafter we were issuing policies on residents of the Middle West and even Hawaii.

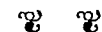


On January 25, 1851 the policy register showed that there were 174 policies outstanding with the amount of risk totaling \$357,250.00. The First Annual Report, carrying that date, states there were "no losses and no bad securities." Assets were \$113,332.95.

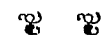


The first death claim occurred on July 8, 1851. A check for \$2,000.00 was paid to the widow of William Gaines, a Cincinnati carpenter. The second claim, also in the amount of \$2,000.00, was paid to Mrs. Ezra N. Ball, wife of a Boston printer, in November, 1851. There were no more claims during 1851, so total losses through death amounted to only \$4,000.00 from August 1, 1850, when the Company first opened its door, until January 1, 1852. At the end of 1851 the Company showed Insurance in Force of \$1,900,345.00 and Assets of \$140,778.97. There were fourteen new and aggressive agencies appointed outside of New York City.

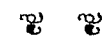
Early in 1854 Howland and Aspinwall, New York ship owners, approached The Manhattan Life Insurance Company for insurance on a group of about 700 Chinese coolies sailing on the clipper Sea Witch from Swatow, China to Panama. These 700 coolies were valued at \$120.00 each and the ship owners desired \$84,000.00 of insurance to cover their lives. The minutes of the Board meetings during this period indicate heated discussions as to whether or not this risk should be taken. In any event the Company finally decided to issue what we believe to be one of the first, if not the first, Group policy ever to be written by an American Life Insurance Company. The underwriting was based on certain stipulations, and particularly required that a Doctor must make the voyage aboard the Clipper, and be responsible for sanitary conditions, food, and other factors affecting mortality.



The Manhattan Life assumed one-fourth of the total risk, or \$21,000, for a premium of \$840.00. The balance of the risk was reinsured with four other companies. The Howard Life assumed 25 per cent, Etna of Hartford 25 per cent, Knickerbocker Life 12½ per cent and New England Life 12½ per cent.



Actually 720 coolies were shipped by the Sea Witch, which incidentally still holds the China to New York record for sailing ships. Within twenty-four hours after sailing, three of the Panama-bound coolies jumped overboard and were lost. During the sixty-five day voyage eleven other coolies died of sundry diseases according to the doctor's report, dated March 31, 1854 in the City of Panama. On April 29, 1854, The Manhattan Life paid \$408.00, one-fourth of the total loss, and consequently made \$432.00 on this transaction.



This Group Policy Number 2645 and dated February 22, 1854, was exhibited at the Panama Pacific Exposition held in San Francisco in 1915. In the summer of 1950, when the Company celebrated its one hundredth anniversary this policy was also donated

to the Museum of the City of New York for their collection of historical documents.



At the August 14, 1860 meeting of the Board of Directors, Nathan D. Morgan, who became President in 1854, summarized the Company's progress since its start in 1850. I quote a few paragraphs from this report. "During the ten years risks to the amount of \$20,200,671 have been taken by the Company. Its receipts have been \$2,106,158.56.

"The Company has paid to widows and orphans and other claimants the sum of \$526,988 in cash. It has declared in dividends to the insured in the amount of \$340,000, of which sum a large proportion has been paid and cancelled.

"Its assets amount to \$977,626.93."



There was cause to have satisfaction in the vast expanded field force which on August 1, 1850 consisted only of the energetic Christopher Y. Wemple, Secretary of the Company. By the end of 1860 The Manhattan Life field agents numbered 464, of whom 214 were in New York State, and the balance scattered in points as far removed as California and Texas.



November 10, 1863 stands out as an important date in the history of The Manhattan Life for the question of introducing an incontestable clause in the Company's policies came up for consideration. This contemplated feature had been referred by President Henry Stokes, who became President of the Company in 1861, to the Application Committee for consideration. When on November 10, 1863 a resolution was presented to the Board of Directors calling for incontestability, it was discussed and laid on the table for further consideration. At subsequent meetings the subject was debated and finally at a meeting on March 8, 1864 the Board approved the adoption of the following resolution: "Resolved, that after a policy issued by this Company shall have been in force five years, the right to void or contest the same for errors, omis-

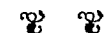
sions, or misstatements, in the application, except as to age, on which said policy was issued, is hereby waived and relinquished."



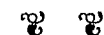
Although the incontestable clause had been used by Life Companies in England for a number of years, this was the first time that any Company in the United States had introduced an incontestable clause in its policies.



For the benefit of those here tonight who are not familiar with the technical language of the Life Insurance business, the provision in a life insurance policy referred to as the incontestable clause is a provision that even though an applicant may have withheld information on his medical history, or may have withheld any other pertinent information that would have affected the underwriting of his policy, such misstatement or withheld information will be disregarded and the claim will still be paid if death occurs after a specific period of time. Back in 1864 the incontestable period was for five years. Today the standard incontestable period used throughout the Life Insurance business is two years.



The incontestable privilege when it was approved by the Board in 1864 was automatically applied to all existing policies even though the policies did not contain such provisions. Orlando H. Wilcox of Oswego, New York was issued the first Manhattan Life policy containing the incontestable clause in the policy form.



The Civil War created many problems. Not only did the Company have the problem of what to do about its policyholders in the North who entered the military service, but many of its policyholders also were in the South. Adequate steps were taken to protect the Company so far as the Northern policyholders were concerned, a temporary extra premium being charged those who entered military service. But many of the Southern policyholders found themselves in the position that they could not even keep up

their policies. They were unable to transfer money to pay the premiums over the battle lines to keep their policies in force. There were death claims, too. Legally the policies were lapsed or cancelled because there had been no payment of premiums.



When the Civil War ended The Manhattan Life decided to take a liberal non-legal view of the whole difficult situation of Southern policyholders and to pay all claims minus the amount of unpaid premiums. Also every effort was used to help those policyholders still living to reinstate their policies. This proved to be a very wise decision. As Manhattan Life representatives went through the South after the War trying to locate the Southern policyholders and were paying claims, word spread about what The Manhattan Life was doing, and The Manhattan Life soon became known as "The Old Reliable." This term often appeared in policyholders' correspondence to General Agents and the Home Office as late as the early 1900s. Unfortunately the records are incomplete and it is impossible today to determine the exact amount of money paid out in death claim settlements throughout the Post War South. During this period agencies were reopened throughout the South and we soon had representatives in Richmond and Norfolk, Atlanta and Savannah, New Orleans, Mobile, Galveston, Dallas and Louisville.



At the end of 1870 the Annual Report showed total Assets of \$6,924,116.39 and total receipts during the year of \$2,276,171.71. For some reason the Report did not show the amount of business in force at that time.

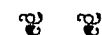


After opening its office at 108 Broadway on August 1, 1850 the Company moved its headquarters three times prior to 1892. In the Spring of 1852 the Company was approached by the Metropolitan Bank with an offer to buy out its lease, which expired May 1, 1853, for \$2,750.00, provided possession could be given by May 1, 1852. Apparently this \$2,750.00 looked pretty good to

the Board of Directors for they snapped up the offer. The May 11, 1852 Board meeting was held in the Company's new quarters at 146 Broadway, corner of Liberty Street. In October 1856 the Company moved its Home Office quarters to 31 Nassau Street, the first "fireproof" building in New York City. Opposite the Post Office, these up-to-date quarters relieved the office congestion resulting from the growth of the office staff at 146 Broadway. In March 1865 the Company moved its Home Office to 156-158 Broadway, between Maiden Lane and Liberty Street. The Company remained at this location for nearly thirty years, and had as fellow tenants and near neighbors several other life and fire insurance companies.



In April 1892 President Henry B. Stokes, son of Henry Stokes, who became President in 1890, announced that, "The Company were now in possession of the premises Nos. 64 to 68 Broadway and 17 and 19 New Street, New York, and it was necessary to take immediate action as to the improvement of the property." In August of that year the Company accepted the design and plans of the Architectural firm, Kimball & Thompson, and contracts were immediately entered into for the construction of the first skyscraper of New York City. The plans for the twenty-six-story building provided for the caisson type of foundation which involved resting the steel girders of the foundation on the bed rock fifty-five feet below Broadway. This would render The Manhattan Life building entirely independent of any new buildings which might be erected or of any of the tunnels which might be built in the future in the close vicinity of The Manhattan Life property. As this was the first building in New York to have this type of foundation there was considerable resistance to its use by the owners of neighboring buildings. It was only after the most eloquent persuasion on the part of George Kramer Thompson, one of the architects, that the Commissioner of Buildings consented.



As the building was being constructed, there was considerable comment in the papers and in magazines, and as the steel girders



were brought to the site of the property, they created considerable interest. A magazine of the period gives this description of the arrival of the first giant girder at the building site:

“The first of the twelve twenty-two-ton steel cantilever girders for The Manhattan Life’s great building, which is to be the tallest office structure in the United States, arrived in Jersey City on September 2, 1893. It was ferried across the North River and transported to the building site. Every street through which the gigantic girder was transported was blocked, and the Broadway cable cars were held up for three-quarters of an hour while sixteen horses exerted every muscle and two hydraulic jacks were tried to their utmost.

“This cantilever girder is sixty-eight feet long by seven and one-half feet wide, and was constructed by the A. P. Roberts Iron Construction Company of Philadelphia. A mammoth girder of thirty-nine tons weight has been built by the same company and will be used in the construction of the building. Fifty horses were necessary to drag this mass of iron.”

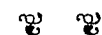


The finished building, known as 66 Broadway, rose 347 feet above Broadway and 400 feet above the base of the foundation. It required twelve months and twenty days to complete, and fortunately no lives were lost during its construction. An artesian well, 1,056 feet deep, supplied water for the entire building and had a potential maximum daily output of 100,000 gallons.

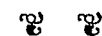


Enough steel was put into the building to construct 100 miles of railroad, an insurance publication noted. Saint Paul’s in London was six feet higher than New York’s first skyscraper at 66 Broadway, but there was no higher structure in the United States, according to a published tabulation of tall buildings in 1893. In those days the building was one of the musts for sight-seers, as the Empire State building is today. Guides were available to take visitors through the building including the part occupied in the tower by the Government weather station. The building still stands and is now known as 70 Broadway and is now occupied by the Manufacturers

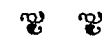
Hanover Trust Bank. A few weeks ago I read in the papers that the building is to be torn down along with other adjoining buildings, and a new modern office building will be constructed. In a way I was sorry to learn that evidence of one of Manhattan Life’s firsts will disappear.



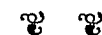
On the sixth floor of the building, outside of the President’s office, there was a balcony overlooking Broadway. I remember very clearly standing on that balcony in 1927 and watching the ticker tape parade for Charles A. Lindbergh when he returned to New York after his historical flight across the Atlantic Ocean to Paris.



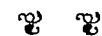
The Board Room on the sixth floor was finished in Santo Domingo mahogany and furnished with elegant furniture of the period. In our Board Room on 57th Street we are still using the same chairs and other furniture which were purchased back in 1893 for the Board Room. I am still using a desk which was purchased for the President of the Company then. I might say it is not one of the old fashioned roll top desks. It is quite modern in basic design and although a bit on the heavy side, it is quite practical.



The building was completed in August 1893 and the total cost of construction exclusive of land was \$1,744,670.00.



August 1, 1900 witnessed the completion of fifty years of Manhattan Life’s history. Still attached to the pages covering the August 15, 1900 minutes of the Board is a typewritten sheet headed, “The following is a statement for the first six months of 1900.” It shows total income for the first six months of the year as \$1,333,804.88 and a total amount at risk on June 30th of \$58,200,208.24.



At the turn of the century many unsound practices had crept into the Life Insurance business. The companies were paying higher

and higher first year commissions when competing for business and engaged in other questionable practices. Such practices eventually led to the Armstrong Investigation in 1905. Charles Evans Hughes was Counsel of the Committee, and he waited until December 29, 1905, the next to the last day of the Hearings, to call Mr. Stokes, President of The Manhattan Life. Mr. Stokes' testimony was relatively brief, and the *Brooklyn Citizen* reported that "His (Mr. Stokes') testimony made an excellent impression. According to his statements the officers accepted no rebates on insurance and were members of no underwriting syndicates. The Company paid no money for political campaigns or legislative work. Mr. Stokes said that the Company had not been a member of any underwriting syndicates."



Several weeks later, *Leslie's Weekly* said: "The Manhattan Life is one of the companies that came through the insurance investigation unscathed. Beyond a doubt, that investigation has led many conservative persons to seek insurance in the smaller, rather than the larger companies. The Manhattan Life was organized in 1850 and is one of the oldest of the old-line companies. It is well officered, and its expenses are very much less than those of many of its competitors, while its surplus is large and growing."

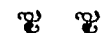


In the January 11, 1906 issue *The Spectator* commented on The Manhattan Life as follows: "During the course of recent legislative investigation it developed on the stand that the Company was not a participant in syndicate transactions, had no Wall Street affiliations, had made no political contributions, and was entirely exempt from questionable methods of business operation."

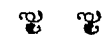


In May, 1913, the Board elected my father as President. He was quite a remarkable man. At the time of his election he was thirty-seven years of age and had considerable experience in banking and investments.

Shortly thereafter came the First World War. This was the third major war since the organization of the Company. Again as in the other two wars, those desiring war risk coverage could secure it. While the usual charge of an extra premium was made, at the end of the War the Company's experience had been so satisfactory that it refunded all such extra premiums although it legally was not bound to do so. During the war the Company made space on the ground floor at 66 Broadway available to the U.S. Treasury without cost. This was used as the Treasury's Headquarters in New York for the sale of bonds during the War Bond Drives.



Following the war the far-flung influenza epidemic of 1918 was of particular importance to the life insurance business. Mortality, of course, is one of the factors entering into the calculation of premiums for insurance. The heavy influenza mortality, on top of the normal losses, threw this factor way out of line. For instance The Manhattan Life's mortality experience that year was the heaviest in the Company's history. However it was able to continue the writing of new insurance without the necessity of any unusual restrictions.



In 1926 the time had come for the Company to change its Home Office. It had been at 66 Broadway for over thirty years, and it was with great reluctance that the Company moved from New York's first skyscraper. The building was sold and finally became the main office of the then Central Hanover Bank. The Manhattan Life was among the first of the financial institutions to move uptown from the Wall Street district. We occupied space in a new office building at 654 Madison Avenue, corner of 60th Street, for ten years.



In 1936 The Manhattan Life moved to 120 West 57th Street, a building we acquired at the time of the sale of 66 Broadway. It was necessary to make extensive alterations in order to have the building suitable for our occupancy. We stayed at this location for twenty-one years.

By the middle 1950s we realized we would soon have to move. Due to our growth we were so crowded that our operations were undoubtedly becoming inefficient. In the Spring of 1958 we purchased the Steinway Building right across the street at 111 West 57th Street, and leased back to Steinway & Sons, on a long term lease, the ground floor and other space in the building. They are good tenants we think. Due to rent control it took us sometime to get possession of space which we then had to alter for our use. This took about a year, and in the Spring of 1959 we moved over to 111 West 57th Street. We are quite happy with our modern quarters, and have plenty of room for future expansion. Every square foot of space we are not using for ourselves is rented to tenants.

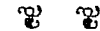


October 29, 1929 was the day of the great stock market crash. Thus began the long drawn out depression of the 1930s which profoundly affected the entire economic structure of this Country. The Manhattan Life during the early days of the depression was not only able to conduct its own affairs satisfactorily, but was able to assist another Life Insurance company in meeting its cash requirements by taking over some of its mortgages. Also the Company's growth continued without interruption until the end of 1930 at which time its total insurance in force passed the \$101 million mark, an all-time high up to this point. In April 1932 The Manhattan Life reinsured the business on the books of the Guaranty Life Insurance Company of New York.

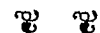


However, the terrific slump in general business conditions began in time to affect the Life Insurance business. The Manhattan Life, like other Life Insurance companies, experienced an upward zoom in policy loans, a decline in sales of new business, an increase in terminations, as well as a decrease in the value of real estate securing mortgages and a decrease in the value of other investments. Like other companies we had our problems, but I am glad to say we were able to find solutions and lay the foundations to build on.

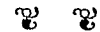
It is very interesting that during this period of the depression of the 1930s, there came to the Company a group of men who are mainly responsible for the growth we have had since 1937. Our present Chairman, Mr. J. P. Fordyce, joined the Company as Director of Agencies on December 11, 1934. In 1935 Elder A. Porter, our Vice-President and Chief Actuary, joined the Company, and a few years later D. Theodore Kelly joined the Company as Vice-President, later becoming Vice-President and General Counsel. I think I joined the Company in May of 1932 and admittedly was the young member of this group, and I question if I made much contribution in the early years. However I learned as much as I could as rapidly as I could.



When my father passed away in December, 1939, Mr. Fordyce was elected President. Under Mr. Fordyce's leadership our field organization was reorganized, new policies adopted, and in due course the Company began to grow. The problems of the 1930s became a bad dream, and we devoted our time, thoughts and energies in planning and working for the future. Mr. Fordyce is a man of integrity, keen intelligence, and has deep understanding of our human failings. I've learned a lot from him, and feel that I am fortunate to have him as a friend.



On January 1, 1940 The Manhattan Life had \$77,000,000 of insurance in force and total admitted assets of \$21,689,809.



Shortly after Mr. Fordyce's election as President came the Second World War. The Company made available as in previous wars, war risk coverage for those in military service for an extra premium. As in previous wars this extra premium would be used only so far as necessary to meet losses resulting from military service. As I recall it our experience was such that we refunded the entire amount of extra premiums paid when the war was over.

In an effort to aid in the prosecution of the War, the Board of Directors at a special meeting on December 23, 1941 passed a resolution to the effect that The Manhattan Life would use an amount equal to all its renewal premiums to purchase Government securities for the duration of hostilities. We were the first Company to take such action, and the announcement of this action received wide publicity as the Associated Press, United Press and other services carried the news to newspapers throughout the Country. The Company received many telegrams and letters of commendation from the Treasurer of the United States and the Governor of each State where we were licensed to do business. On V-J Day The Manhattan Life had 43.8 per cent of its assets invested in Government securities. In addition Home Office employees were directly responsible for the sale of over \$11 million of War and Victory bonds.



When the War was over the Company invited war veterans to apply for a refund of unearned premiums on policies containing double indemnity and total disability waiver of premium clauses as such clauses were inoperative during their service in the war. Nearly 700 war veterans took advantage of this offer.



On August 1, 1950 The Manhattan Life celebrated its 100th anniversary. We published a history of the Company and gave a dinner at the Waldorf for the occasion. Many leaders of the Industry were our guests at that dinner.

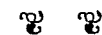


On December 31, 1950 we had \$253,000,000 of business in force, and assets amounted to \$60,861,000.

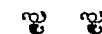


As of December 31, 1956 The Manhattan Life reinsured the business of The Expressmen's Mutual Life Insurance Company. This brought to us approximately 48,000 additional policyholders and approximately \$51,000,000 of business in force. In addition it

brought to us many fine men and women on the staff who have adapted themselves so well that I feel as if they had always been with The Manhattan Life. It was a real loss to us when Mr. Leon O. Head, formerly President of The Expressmen's Mutual, and then Vice-President of The Manhattan Life, passed away earlier this year.



The 1950s were a period of expansion for The Manhattan Life, expansion in many ways. First we entered the Group Life Field in 1950. We now have over \$700,000,000 of Group in force, and I might add our Group operation has been quite profitable. Also we expanded our territory, and are now licensed to do business in forty-nine states and the District of Columbia. We plan to apply for admission to that fiftieth state in the next year or so. The remaining phase of our expansion in the last ten years, and by no means the least important, has been the expansion of our field force. As we entered new states, we would appoint new General Agents. We now have over 100 General Agencies, and I would hesitate to estimate how many thousands of agents we have under contract.



At the end of 1960 we had \$1,523,846,000 of business in force and total assets of \$178,635,000.



The expansion of our business could not have been accomplished without the help of many people. In addition to the four already mentioned, Messrs. Fordyce, Porter, Kelly and yours truly, I could name many others. After the war, Ralph Schaberg, our Vice-President & Secretary, returned from the Service. Shortly thereafter Frank Finan, Vice-President & Treasurer, and Jack Murray, Vice-President of Group returned. It was also about that time that Wendell Buck, our Public Relations Counsel returned from the Service. In 1951 Dr. L. Gordon LaPointe, our Vice-President and Medical Director, joined us, and three years later Fred Lohm, our Vice-President and Director of Agencies, joined us. Everyone of these men, in his field, has made a substantial contribution to our expansion and growth since 1950.

We are very fortunate in having a Board of Directors who have given us their support and confidence. They have been most generous with their time and counsel. Without that support this expansion could not have taken place.



I would also like to say that we are fortunate in having the kind of men we have in the New York State Insurance Department. Devoted public servants, many of them have made themselves available for consultation and advice when we felt we needed it. That has helped, I can assure you.



The Life Insurance business is a fascinating business. It has many facets all of which are interesting. When The Manhattan Life opened shop in 1850 for \$1.15 you could buy a coal hod, shovel, poker and candlesticks, according to the Cash Journal at the Home Office. How times have changed!

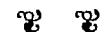


Since the Second World War there have been a lot of changes in the Life Insurance business also. I have the impression that the average layman looks upon the Life Insurance business as a staid, ultra-conservative business with little changes. I can assure you that is not the case. Since the Second World War there has been a tremendous growth in the Group business and Pension Trust business of the Life Insurance companies. New ideas, new types of contracts such as the Family Plan policy have been developed. You will be interested to know that The Manhattan Life came out with the first such policy in New York State. We beat the Prudential by a few months, and I believe with our Family Rider we have the best contract on the market.

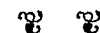


Yes, as I have said, the Life Insurance business is a fascinating and dynamic business and is more complicated than it ever was. Today there are over 1,400 companies throughout the Country

competing for business. Back in 1850 my guess is there were a baker's dozen. However if the Life Insurance business didn't perform a service to the public there would be no justification for it, and we at Manhattan Life are very conscious of the service factor and of our trusteeship. There are many in our organization who have absorbed that philosophy, and I expect when this team of Fordyce, Porter, Kelly and Lovejoy are no longer active in the management of the Company, that the same principles and policies will be followed.



A large part of the research material in this paper on The Manhattan Life was taken from the history of the Company which I mentioned was prepared in connection with our one hundredth anniversary celebration in 1950. That history was written by our Public Relations Counsel, Wendell Buck. My conscience would not permit me to let this occasion pass without expressing my appreciation to Wendell for the spade work he inadvertently did for me.

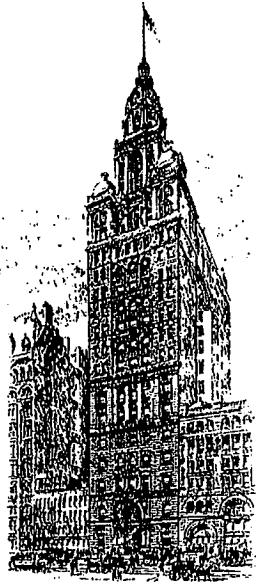


You have been very patient in letting me tell you The Manhattan Life's story, and I hope you have found it interesting. Thank you for being here.

THE END



*"Actorum Memores simul  
affectamus Agenda!"*



NEW YORK'S FIRST SKYSCRAPER—66 BROADWAY  
BUILT BY THE MANHATTAN LIFE

THIS NEWCOMEN ADDRESS, *dealing with the history of THE MANHATTAN LIFE INSURANCE COMPANY, was delivered at a National Newcomen Dinner of The Newcomen Society in North America, held at New York, N.Y., U.S.A., on November 15, 1961. MR. LOVEJOY, the guest of honor, was introduced by G. ROWLAND COLLINS, Dean Emeritus, Graduate School of Business Administration, New York University; Member of the New York Committee, in American Newcomen. The dinner was presided over by the SENIOR VICE-PRESIDENT FOR NORTH AMERICA, in this international Society.*



THE NEWCOMEN SOCIETY  
*in North America*

IN APRIL, 1923, the late L. F. Loree (1858-1940) of New York, then dean of American railroad presidents, established a group now known as "American Newcomen" and interested in Material History, as distinguished from political history. Its objectives center in the beginnings, growth, development, contributions, and influence of Industry, Transportation, Communication, the Utilities, Mining, Agriculture, Banking, Finance, Economics, Insurance, Education, Invention, and the Law—these and correlated historical fields. In short, the background of those factors which have contributed or are contributing to the progress of Mankind.

The Newcomen Society in North America is a non-profit membership corporation chartered in 1961 under the Charitable Law of the State of Maine, with headquarters on North Ship Road, Uwchlan Township, Chester County, Pennsylvania, some five miles east of Downingtown, Pennsylvania, and 32 miles west of the City of Philadelphia. Here also is located The Thomas Newcomen Memorial Library in Business History, a reference collection, including microfilm, open to the public for research and dealing with the subjects to which the Society devotes attention.

Meetings are held throughout the United States of America and across Canada at which Newcomen Addresses are presented by leaders in their respective fields. These manuscripts represent a broadest coverage of phases of Material History involved, both American and Canadian.

The approach in most cases has been a life-story of corporate organizations, interpreted through the ambitions, the successes and failures, and the ultimate achievements of those pioneers whose efforts laid the foundations of the particular enterprise.

The Society's name perpetuates the life and work of Thomas Newcomen (1663-1729), the British pioneer, whose valuable contributions in improvements to the newly invented Steam Engine brought him lasting fame in the field of the Mechanic Arts. The Newcomen Engines, whose period of use was from 1712 to 1775, paved a way for the Industrial Revolution. Newcomen's inventive genius preceded by more than 50 years the brilliant work in Steam by the world-famous James Watt.

The Newcomen Society in North America is affiliated with The Newcomen Society for the Study of the History of Engineering and Technology, with offices at The Science Museum, South Kensington, London, S.W. 7, England. The Society is also associated in union with the Royal Society for the Encouragement of Arts, Manufactures and Commerce, whose offices are at 6 John Adam Street, London, W.C. 2, England.



Members of American Newcomen, when in Europe, are invited by the Dartmouth Newcomen Association to visit the home of Thomas Newcomen at Dartmouth in South Devonshire, England, where the festival of "Newcomen Day" is celebrated each year on the fourth Friday in July.

1095 Avenue of the Americas  
New York, NY 10036  
Tel 212-578-0399  
rdilorenzo@metlife.com

Robert F. DiLorenzo  
Assistant Vice President  
Regulatory Affairs

RECEIVED

DEC 19 2011

MARYLAND INSURANCE  
ADMINISTRATION

MetLife®

December 13, 2011

The Honorable Terese M. Goldsmith  
Insurance Commissioner  
Maryland Insurance Administration  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

Attn: Tinna Demaso Quigley

Re: COMAR 31.16.09 – Registry and Report on Slavery Era Insurance Regulations

**MetLife Group – NAIC Group Number 01241**

Life Insurance Companies – NAIC Number

Metropolitan Life Insurance Company - 65978  
MetLife Insurance Company of Connecticut - 87726  
MetLife Investors USA Insurance Company - 61050  
MetLife Investors Insurance Company - 93513  
New England Life Insurance Company - 91626  
Metropolitan Tower Life Insurance Company - 97136  
General American Life Insurance Company - 63665

Property and Casualty Insurance Companies

Economy Fire & Casualty Insurance Company - 22926  
Economy Premier Assurance Company - 40649  
Economy Preferred Insurance Company - 38067  
Metropolitan Property and Casualty - 26298  
Metropolitan Casualty Insurance Company - 40169  
Metropolitan Direct Property and Casualty Insurance Company - 25321  
Metropolitan General Insurance Company - 39950  
Metropolitan Group Property and Casualty Insurance Company - 34339

Dear Ms. Demaso Quigley:

The following is MetLife's report on slavery era insurance as required under COMAR 31.16.09. As previously reported verbally by Michael Hickey of MetLife's Government

Relations department, MetLife has determined that none of its life insurance companies or property and casualty companies provided insurance of any kind on slaves.

For purposes of this report, the Metropolitan Life Insurance Company is the lead reporting company.

MetLife has conducted an extensive review of its records in connection with various regulatory and other matters and found no evidence that any of its companies had at any time provided insurance coverage on slaves.

Metropolitan Life was founded in New York on March 24, 1868. Given the date and state of its founding, it is extremely unlikely that Metropolitan Life could have issued policies to slaveholders for death or damage of their slaves. Moreover, to respond to Supplement No. 1 to Circular Letter 19 (2000) issued by the New York Insurance Department ("the circular letter"), Metropolitan Life conducted an extensive examination of its records concerning historic underwriting practices. This examination included reviews of materials in the corporate archives, corporate biographies, rate books and other materials concerning the early history of the Company. This review uncovered no indication that Metropolitan Life issued policies to slaveholders for death or damage of their slaves.

In 1996, Metropolitan Life merged with The New England Mutual Life Insurance Company ("New England Mutual"). New England Mutual was founded in Boston in 1835. In preparing its response to the Circular Letter, employees at the New England Life Insurance head office (the former New England Mutual home office) formed a working group that included New England Life's Vice-President for New Business, its corporate archivist, and members of the Law Department. The working group examined or reviewed available documents concerning historic underwriting practices, including Home Office Bulletins dating back as early as 1913, summaries of minutes of Board of Directors meetings, notices and circulars to field agents dating back to 1866, and A Capital Ship, New England Mutual's 1985 corporate biography. Additionally, the corporate archivist reviewed the archive's collection. This extensive review uncovered no indication that New England Mutual had issued policies to slaveholders for death or damage of their slaves.

New England Life Insurance Company (which Metropolitan Life acquired in its 1996 merger with New England Mutual), and General American Life Insurance Company (which MetLife acquired in 2000), were each incorporated in the 20th Century. Moreover, we have found no evidence that any of these companies had a predecessor company in existence prior to the 20th Century. Because these companies could not have issued policies to slaveholders for death or damage of their slaves, these companies did not need to conduct a search for such policies. Moreover, reviews were conducted at all three companies to respond to requests from insurance regulators concerning any race-conscious underwriting practices. These reviews confirmed the lack of any information indicating that the companies issued policies to slaveowners.

MetLife Investors Life Insurance Company, formerly Cova Financial Services Life Insurance Company, was acquired by MetLife in connection with its acquisition of



General American. MetLife Investors USA, formerly Security First Life Insurance Company, was acquired by MetLife as part of separate transaction. MetLife subsequently renamed the companies. However, these insurers and their predecessor companies also all came into existence in the second half of the 20<sup>th</sup> Century and could not have issued policies on slaves.

The life insurance companies Travelers Insurance Company and Travelers Life and Annuity Company (Travelers) were acquired by MetLife in 2005, subsequently merged and renamed MetLife Insurance Company of Connecticut. MetLife did not acquire historical Travelers material in connection with the 2005 transaction; however, available information indicates that Travelers began as a life company in 1864, making it unlikely that it ever insured slaves.

All of the above listed property and casualty insurance companies (including acquired companies) were formed in the 20<sup>th</sup> century. Metropolitan Property and Casualty Insurance Company was incorporated in 1972 ("Met P&C"). In 1999, Met P&C acquired Economy Fire & Casualty Company, Economy Preferred Insurance Company, and Economy Premier Assurance Company from St. Paul Fire and Marine Insurance Company. These companies were incorporated in 1935, 1979, and 1980, respectively.

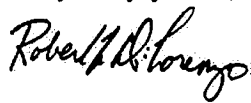
Metropolitan Casualty Insurance Company was incorporated in 1981. Metropolitan Direct Property and Casualty Insurance Company ("Met Direct") was incorporated as The Great South Insurance Company in 1949. Before its acquisition by Met P&C in 1986, the entity now known as Met Direct acquired its subsidiary, Progressive Fire Insurance Company of Atlanta, in 1958. Progressive Fire Insurance Company of Atlanta was incorporated in 1943.

Metropolitan General Insurance Company was incorporated in 1980. Metropolitan Group Property and Casualty Insurance Company was formed in 1976, initially as Metropolitan Reinsurance Company.

Each of the referenced property and casualty insurance companies were incorporated too recently to have been involved in issuing policies to slaveowners and thus these companies also did not need to conduct a search for such policies.

We trust that the above provides the Maryland Insurance Administration with the necessary level of assurance that the MetLife companies have not issued or acquired any policies or insurance coverage on the lives of slaves at any time. Please feel free to contact the undersigned if you have any questions.

Very truly yours,



Robert F. DiLorenzo

Middlesex Insurance Company  
1800 North Point Drive  
P.O. Box 8020  
Stevens Point, WI 54481-8020

Maria Mansavage  
Corporate Compliance Specialist II  
maria.mansavage@sentry.com  
715 346-7951  
715 346-8943 Fax



**SENTRY**<sup>®</sup>  
INSURANCE

June 21, 2011

MARYLAND INSURANCE  
ADMINISTRATION  
SLAVERY ERA INSURANCE REGISTRY  
200 ST PAUL PLACE SUITE 2700  
BALTIMORE MD 21202

Re: Report of Middlesex Insurance Company  
Slaveholder Insurance Policies

This letter is in response to COMAR 31.16.09.04 regarding the slaveholder insurance policy report. The information provided is true and not misleading, containing the most accurate information available to date.

(1) Insurer Identification

Company Name: Middlesex Insurance Company

Address: 1800 North Point Drive  
Stevens Point, WI 54481

Phone Number: 715-346-6000

Fax Number: 715-346-8943

E-mail Address: Compliance @sentry.com

NAIC Number: 23434

Website URL: <http://www.sentry.com>

(2) Contact Person

Wendy Whitrock  
Director of Privacy and Compliance  
Sentry Insurance  
1800 North Point Drive  
Stevens Point, WI 54481

Phone Number: 715-346-6383

Fax Number: 715-346-8943

E-mail: [wendy.whitrock@sentry.com](mailto:wendy.whitrock@sentry.com)

(3) Research Methodology

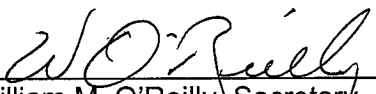
While Middlesex Insurance Company was established in 1826, it was purchased by the Sentry Insurance Group in 1974. Based upon our research, we did not find that Middlesex Insurance Company sold any slaveholder insurance policies as defined in Insurance Article, § 30-101, Annotated Code of Maryland.

(a) and (b) The company's historical records, which are maintained by the parent company's librarian staff, were researched. In searching the archival records we do have, we were unable to find any slaveholder insurance policies as defined in Insurance Article, § 30-101, Annotated Code of Maryland.


(4) Responsive Data

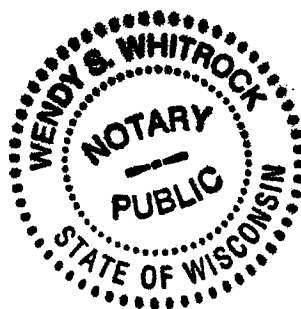
Based upon our research, Middlesex Insurance Company has no responsive date to report.

Certified and affirmed under oath by:

  
\_\_\_\_\_  
William M. O'Reilly, Secretary  
Middlesex Insurance Company

Subscribed and sworn to before me  
this 21<sup>st</sup> day of June, 2011.

  
\_\_\_\_\_  
Wendy S. Whitrock, Notary Public  
State of Wisconsin  
My Commission Expires 06/07/2015.





213 Court Street  
P.O. Box 891  
Middletown, CT 06457-0891

Direct: 860.347.4621  
Toll Free: 800.344.3454  
Fax: 860.638.5231  
Web: www.middleoak.com

July 13, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

**JUL 18 2011**  
**Maryland Insurance**  
**Administration**

RE: Slave Era Policies

To Whom It May Concern:

Per the Code of Maryland Regulations 31.16.09, we submit the following:

(1) **Insurer Identification** -

Name: Middlesex Mutual Assurance Company

Address: 213 Court Street, Middletown, CT 06457

Telephone: (860) 347-4621

Fax: (860) 638-5231

Email: lpotts@ifb.org

NAIC: 14532

Website URL: www.middleoak.com

(2) **Contact Person** -

Name: Linda B. Potts

Title: Assistant General Counsel

Address: 1701 Towanda Avenue, Bloomington, IL 61701

Telephone: (309) 557-2193

Fax: (309) 557-2096

Email: lpotts@ifb.org

**(3) Research Methodology -**

Middlesex Mutual Assurance Company was not admitted to the State of Maryland to write insurance until July 1, 2001. Our company was chartered in Connecticut in 1836 for the purpose of writing fire insurance, and we have no records to indicate that we ever wrote any slave era policies.

Attached is a copy of a handwritten copy of our original charter, which indicates that we were organized in order to provide fire insurance. We have our original charter, however, it was too fragile to make a copy of the original document.

For your information, there was only one Negro slave living in Middlesex County, Connecticut in 1840. In 1848, slavery was forbidden by the Connecticut Legislature. Supporting documentation is attached.

**(4) No Responsive Data -**

Based on the fact that Middlesex Mutual Assurance was not admitted to the State of Maryland to write insurance until July 1, 2001, and that our research shows that Middlesex never issued a slave policy at any time in any state, the company does not possess any data responsive to this report.

I, Barbara A. Baurer, President & Vice Chairman of Middlesex Mutual Assurance Company hereby certifies and affirms under oath that to the best of my knowledge, the foregoing is true and not misleading and contains the most accurate information available at the time of submission.

Dated this 13<sup>th</sup> day of July, 2011 in the City of Bloomington, State of Illinois.



---

Barbara A. Baurer  
President & Vice Chairman  
Middlesex Mutual Assurance Company

# Centennial

1836-1936

*A brief account of the  
more significant events in  
the history of the County  
of Middlesex and of the  
growth of the Middlesex  
Mutual Assurance  
Company*

MIDDLETOWN, CONNECTICUT

1936

*Copyright 1936 by*  
**THE MIDDLESEX MUTUAL ASSURANCE  
COMPANY**  
**MIDDLETOWN, CONNECTICUT**

*Designed & Printed  
at the Sign of the Stone Book*  
by  
**THE CASE, LOCKWOOD & BRAINARD COMPANY**  
**Hartford, Connecticut**

*Second, facsimile, printing: 1973*

extinction encompassed only 74 years, ending in 1843, when slavery was forbidden by the Legislature.

During the slavery period, which began first with the sale of Indian captives after the Pequot War, with more Indians added at the close of King Philip's War in 1675, most Connecticut masters treated their slaves kindly, permitting them to occupy a corner of the church gallery on Sundays. Although they had no legal control over their slaves, their claims were almost always respected. The Indian slaves were generally an indolent lot, described by President Dwight of Yale as having "too little enterprise to steal anything of importance." This laziness served them well, for they were rapidly released until the last Indian slaves were freed in the 1690's.

Connecticut may look with pride upon its slavery record. For 50 years before the rise of the Abolitionists both masters and the Legislature were cooperating effectively toward its curtailment and final abolishment. In fact there were but 25 slaves recorded in the state when the Abolitionists, about 1830, began their energetic campaign to end negro bondage. The highest number of negro slaves recorded in Middlesex County was 208 in 1790, declining to 1 by 1840—a record to which every son of Middlesex may point with justifiable pride.

Middletown has excelled in war as well as in peace, sacrificing of her brave sons in all wars since the destruction of the Pequots in 1636. Outstanding service was rendered in the Revolutionary War by Captain Return Jonathan Meigs who marched his fully equipped company to Boston as soon as word was received of the Battle of Lexington. In the next month (May 1775) Samuel Holden Parsons and a number of others aided



Copy of the Certified Copy of the Charter, M. M. A. Co.  
General Assembly  
May Session 1836.

Incorporating the Middlesex Mutual  
Assurance Company.  
Upon the petition of Noah A. Phelps,  
Richard Hubbard, Henry Canning, Charles  
Woodward, and James Cooper, all residing  
in the County of Middlesex, in said State, and  
others, their associates and inhabitants of said  
County, showing to this Assembly that there  
is not at the present time any Fire Insurance  
Company established within said County  
and praying for the incorporation of a  
Mutual Fire Assurance Company as per  
petition on file dated April 15. 1836.

Sec 1. Resolved by this Assembly, that the afore-  
said persons, and all others who may  
become members or associates with them  
as hereinafter provided, and their succes-  
sors for ever be, and they are hereby created,  
ordained, constituted and declared  
to be a body corporate and politic for  
the purpose of effecting insurance against  
loss or damage by fire, in the name  
and style of the Middlesex Mutual  
Assurance Company, and by that

names are, and for ever hereafter shall be capable in law to have, hold, purchase, receive, possess, enjoy and retain to themselves, and their successors, lands, tenements, hereditaments, rents, goods, chattels and effects of what kind or nature soever; and the same to grant, sell, demise, alien and dispose of; and by that name to sue and be sued, plead and be impleaded, answer and be answered unto, defend and be defended, in all courts of record, or any other place or places whatsoever; and also to have and use a common seal, and the same to change and alter at their pleasure; also to ordain, establish, and put in execution all such by laws rules and regulations as shall be necessary and convenient for the good government of said Corporation and the proper management of the concerns thereof, not being contrary to the laws of this State or the United States; and generally to do and execute all such acts, matters and things as to them may or shall appertain.

Copy of Charter  
and amendments  
as certified by Sec. of State  
Feb. 1888. for deposit with  
Ins. Com. of Mass.

The amendment of June 1867  
as to tier fund. was rejected  
by the Company in the next day.



H. Stacey Boyer  
Vice President, General Counsel  
& Secretary

SEP 23 2011  
Maryland Insurance  
Administration

MONUMENTAL LIFE INSURANCE CO.

Administrative Office:  
2 East Chase Street  
Baltimore, MD 21202  
Telephone: 410-347-8632  
Fax: 410-576-4554  
Hboyer@monlife.com  
[www.monlife.com/ml](http://www.monlife.com/ml)

September 21, 2011

Therese M. Goldsmith  
Insurance Commissioner  
Maryland Insurance Administration  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202

Re: Slavery Era Report

Dear Commissioner Goldsmith;

Enclosed is the Slavery Era Report required under COMAR 31.16.09.03 for Monumental Life Insurance Company and its affiliates. If you have any questions, please contact me directly.

Sincerely,

September 12, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202

RE: Registry & Report on Slavery Era Insurance

Dear Sirs;

Pursuant to Maryland Bulletin 11-15 and COMAR 31.16.09.03, this consolidated report is being filed by Monumental Life Insurance Company ("Monumental Life") on behalf of itself and its affiliated insurance companies, namely: Stonebridge Casualty Insurance Company, Stonebridge Life Insurance Company, Transamerica Advisors Life Insurance Company, Transamerica Advisors Life Insurance Company of New York, Transamerica Financial Life Insurance Company, Transamerica Life Insurance Company, and Western Reserve Life Assurance Co. of Ohio.

Monumental Life is the reporting insurer. As such, we provide the following identifying information:

Home Address:  
Monumental Life Insurance Company  
4333 Edgewood Road, NE  
Cedar Rapids, IA 52499  
Telephone Number: 319-355-8511

Administrative Offices:  
2 East Chase Street, Baltimore, Maryland 21202  
Telephone Number: 410-347-8632  
NAIC #468-66281  
Website URL: [www.monlife.com/ml](http://www.monlife.com/ml)  
Fax number: 319-355-2206  
E-mail address: [shcorporatelaw@aegonusa.com](mailto:shcorporatelaw@aegonusa.com)

The contact person for Monumental Life Insurance Company will be:

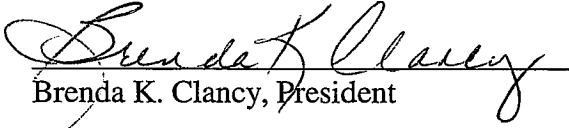
H. Stacey Boyer, Vice President, Division General Counsel & Secretary  
2 East Chase Street, Baltimore, Maryland 21202  
Telephone number: 410-347-8632  
Fax number: 410-576-4554  
E-mail address: [Stacey.Boyer@Transamerica.com](mailto:Stacey.Boyer@Transamerica.com)

We have conducted research of the corporate records of Monumental Life and its affiliated insurance companies using the company database which contains incorporation dates, along with other pertinent information. No insurance company or any predecessor company was found to be in existence during the Slavery Era, with the exception of Monumental Life Insurance Company which was incorporated in 1858.

Research of the policy records for Monumental Life Insurance Company has found no record of slaveholder insurance policies having been issued during the Slavery Era. The research was performed as follows:

Beginning in 2000 as the result of a market conduct examination performed by the Maryland Insurance Administration, Monumental Life conducted an extensive review of its policy plans and the history of the companies it had acquired to determine if any policies had been written using different premiums for African-Americans than for other races. In addition, research of Monumental Life's archives in preparation for a book celebrating Monumental Life's 150<sup>th</sup> anniversary in 2008 revealed that the Company only wrote policies on lives in a limited geographical area, namely only in the Baltimore area, during the years 1858 to 1860 and then suspended sales of all insurance until 1865. During the course of both research projects, Monumental Life did not locate any slaveholder insurance policies issued during the Slavery Era.

I hereby certify and affirm under oath that the foregoing statements are true and correct, do not intend to be misleading and contain the most accurate information available at the time of the submission of this report.

  
Brenda K. Clancy, President

**Maryland Slavery Era Insurance Information**  
**AEGON companies Slavery Era Slaveholder Insurance Policy Status**

Definitions:

"Insurer" includes each person engaged as indemnitor, surety, or contractor in the business of entering into insurance contracts.

"Predecessor insurer" means an insurer associated with the reporting insurer that existed prior in time to the reporting insurer.

"Slavery Era" means years prior to 1865.

"Slaveholder insurance policy" means a policy issued to or for the benefit of a slaveholder (as defined in MIC 30-101) to insure the slaveholder against injury to a slave or the death of a slave.

<b>Reporting Insurer</b>	<b>Incorporated Date</b>	<b>Does Insurer Have Predecessor Insurers That Existed Prior to 1865? (Yes or No)</b>	<b>List Predecessor Insurers That Existed Prior to 1865 (or state "None")</b>	<b>Did Insurer or Any Predecessor Insurer Ever Issue a Slaveholder Insurance Policy? (Yes or No)</b>
Monumental Life Insurance Company	3/5/1858	Yes	Chartered 3/5/1858 as Maryland Mutual Life and Fire Insurance Company. 1870-- changed name to Mutual Life Insurance Company of Baltimore. 1935-- changed name to Monumental Life Insurance Company.	No
Stonebridge Casualty Insurance Company	11/15/1957	No	None	No
Stonebridge Life Insurance Company	11/19/1900	No	None	No
Transamerica Advisors Life Insurance Company	1/27/1986	No	None	No
Transamerica Advisors Life Insurance Company of New York	11/28/1973	No. Not authorized in Maryland.	None	No
Transamerica Financial Life Insurance Company	10/3/1947	No	None	No
Transamerica Life Insurance Company	4/19/1961	No	None	No
Western Reserve Life Assurance Co. of Ohio	5/14/1979	No	None	No



**MONY Life Insurance Company**  
**MONY Life Insurance Company of America**  
1290 Avenue of the Americas  
New York NY 10104  
**Rosa G. Iturbides, Vice President**  
**Law Department**  
**Telephone No.: 212-314-3893**  
**Fax No.: 212-707-7973**  
**E-Mail: rosa.iturbides@axa-financial.com**

September 30, 2011

**VIA FEDERAL EXPRESS**

Ms. Brenda Wilson, Associate Commissioner, Life and Health  
Maryland Insurance Administration  
200 Saint Paul Place, Suite 2700  
Baltimore, MD 21202

***Re: Slavery Era Insurance Registry Report***  
***MONY Life Insurance Company – NAIC No. 66370***

Dear Ms. Wilson:

Pursuant to Title 30 - Registry and Report on Slavery Era of Maryland Insurance Code, MONY Life Insurance Company took the actions required by Sections 30-101 et seq. and is hereby filing the Slavery Era Insurance Policies Registry Report.

**1. Insurer Identification – Reporting Insurer**

Company Name: MONY Life Insurance Company  
Address: 1290 Avenue of the Americas, New York, NY 10104  
Telephone: 212-314-3893  
Fax: 212-707-7973  
E-Mail: rosa.iturbides@axa-equitable.com  
NAIC Code 66370  
Website: www.mony.com

**2. Contact Person**

Name: Rosa G. Iturbides  
Address: MONY Life Insurance Company  
1290 Avenue of the Americas, 12<sup>th</sup> Floor, New York, NY 10104  
Telephone: 212-314-3893  
Fax: 212-707-7973  
E-Mail: rosa.iturbides@axa-equitable.com

**3. Research Methodology**

MONY has reviewed its historical and policy records from the slavery era, as defined in the Maryland Code, and we have found no indication that MONY's predecessor company, The Mutual Life Insurance Company of New York, underwrote or issued life insurance policies insuring the lives of slaves. All policy records currently maintained by the company for policies issued during the slavery era were recorded on "Policy Out of Force" cards, which listed the policy



Ms. Brenda Wilson  
September 30, 2011  
Page 2

number and the date that the policy went out of force. Neither the name of the insured nor any other policy information is indicated on those cards. The only other records maintained by the company which could possibly relate to policies issued during the slavery era are payment vouchers, which we have only maintained since 1925. Furthermore, although the payment vouchers stated the names of the insured and the payee, they did not request information which could indicate any potential slaveholder-slave relationship among the parties to the contract. As such, we cannot ascertain from our slavery era records that any slaveholder-slave relationship existed among the policyholder, insured or beneficiary of any policy that we ever issued.

4. **Names of Slaves**

Not Applicable

5. **Names of Slaveholders**

Not Applicable

6. **Policy Information**

Not Applicable

If you have any questions concerning this report, please contact me.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Rase Hubbard".



National Life Insurance Company ("NLIC") (NAIC #66680) Group #634  
Report on Slavery Era Insurance Policies

Pursuant to the Maryland Insurance Administration Bulletin 11-15; COMAR 31.16.09, National Life Insurance Company conducted a review of its records to determine whether it wrote any slaveholder insurance policies directly or through a predecessor corporation during the slavery era.

Based on the material reviewed, it does not appear that NLIC wrote any slaveholder insurance policies, either directly or indirectly through a predecessor corporation. The basis for this conclusion is set forth below.

**1. Insurer Identification**

National Life Insurance Company  
One National Life Drive  
Montpelier, VT 05604  
Telephone: 802-229-3129  
FAX: 802-229-3123  
Email address: nliccompliance@nationallife.com  
NAIC #66680  
Group #634  
Website: www.nationallifegroup.com

OCT 03 2011  
Maryland Insurance  
Administration

**2. Contact Person**

Donna Morgan, Chief Compliance Officer  
National Life Insurance Company  
One National Life Drive  
Montpelier, VT 05604  
Telephone: 802-229-7308  
FAX: 802-229-3123  
E-mail address: dmorgan@nationallife.com

**3. Research Methodology**

NLIC was incorporated in Montpelier, Vermont in 1848 and issued its first policy in 1850. The availability of documents for early periods of the Company's history is very limited. However, a review of the Minutes of the Board of Directors and National Life Insurance Company, A History of its Foundation and Development 1850-1925, (1925), revealed no mention of slaveholders or slaves.

An excerpt from the regulations of the Company from 1850 stated that the only persons the Company was authorized to issue policies to was married men upon their own lives, for the benefit of their wives and children; unmarried females on the lives of their fathers or brothers, for their own benefit; and creditors on the lives of their debtors; or debtors themselves, for the protection of creditors. Therefore, under these regulations, slaveholders would not be allowed to purchase insurance on their slaves. There is no mention of a change in these regulations through 1868 that would have allowed slaveholders to insure their slaves.

National Life Group® is a trade name of National Life Insurance Company, Montpelier VT and affiliates.

Equity Services, Inc., Member FINRA/SIPC, is a Registered Broker-Dealer Affiliate of National Life Insurance Company.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 www.nationallife.com

Experience Life®

In addition, an extensive review was conducted in 2000 pursuant to a report on race-based underwriting to determine whether race-based underwriting ever existed in the history of National Life. The extensive review revealed that it did not appear to have ever engaged in race-based practices and the only mention of race, color, creed or national origin found in the Board of Director Minutes from its inception in 1848 to the present time was a reference in the early 1960s regarding the Company's lack of in-depth mortality data with-regard to noncaucasians and a contemporaneous statement that the underwriting practices for caucasians and noncaucasians were identical. Had slaves been insured during the slavery era, National Life would have had mortality data with regard to noncaucasians.

There was no predecessor corporation to National Life Insurance Company, and it did not acquire or assume any business from any other company during the slavery era.

**4. Responsive Data**

None. See response to #3 above.

**5. Names of slaves**

None. See response to #3 above.

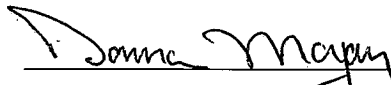
**6. Names of slaveholders, beneficiary, policyholder, or all of them**

None. See response to #3 above

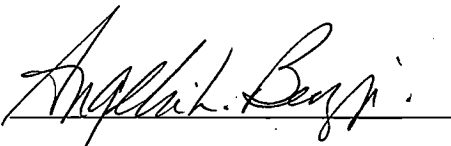
**7. Policyholder information**

None. See response to #3 above.

Donna Morgan, first being duly sworn, deposes and says that she is Chief Compliance Officer of National Life Insurance Company, the person preparing and filing this paper; that she has read the same and knows the contents thereof and that the contents are true of her own knowledge.

  
\_\_\_\_\_  
Donna Morgan  
Chief Compliance Officer

Subscribed and sworn to before me this 28<sup>th</sup> day of September, 2011.

  
\_\_\_\_\_  
Notary Public

My commission expires on: 2/10/15.

Notary Seal





**Nationwide**  
On Your Side

SEP 19 2011  
Maryland Insurance  
Administration

August 30, 2011

RE: COMAR 31.16.09 Registry and Report on Slavery Era Insurance

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202

To the Maryland Insurance Administration:

In accordance with Insurance Article, Title 30, Annotated Code of Maryland, the Registry and Report of Slavery Era Insurance, you will find below our 2011 Slaveholder Insurance Policy Report. This is a Consolidated Report filing, pursuant to COMAR 31.16.09(.03) (B) and (C), which covers the following companies currently licensed in Maryland: Nationwide Mutual Insurance Company on behalf of the affiliates and subsidiaries in Attachment I, related to property and casualty insurance policies; and Nationwide Mutual Insurance Company on behalf of the affiliates and subsidiaries in Attachment II related to life insurance policies (collectively "Nationwide").

**Insurer Contact Information:**

Nationwide Mutual Insurance Company  
One West Nationwide Blvd., 1-04-701  
Columbus, Ohio 43215-2220  
Telephone: (614) 249-1545  
Fax number: (866) 315-1430  
Email address: [FinRpt@nationwide.com](mailto:FinRpt@nationwide.com)  
Website address: [www.nationwide.com](http://www.nationwide.com)  
NAIC Group Code 0140

**Insurer Contact Person Information:**

Arlene Swanson, Director, Accounting  
One West Nationwide Blvd., 1-04-701  
Columbus, Ohio 43215-2220  
Direct Telephone (614) 677-6412  
Fax number (866) 315-1430  
Email address [swansoa@nationwide.com](mailto:swansoa@nationwide.com)

**Research Methodology:** Nationwide used the following research methodology in generating and preparing this report:

1. Records, files, and minute books from Nationwide's corporate offices were reviewed in order to first determine whether any current Nationwide companies were doing business prior to 1865;
2. Records, files, and minute books from Nationwide's corporate offices were reviewed in order to determine whether any Nationwide companies were doing business in Maryland prior to 1865;
3. Searched all companies via the Global Corporate Manager Database ("GCM");
4. Compared the listings of the insurance companies filed in the Form B (Insurance Company Registration Statement);
5. Searched the following Secretary of State websites – Arizona, California, Iowa, Indiana, Michigan, and Ohio;
6. From these searches, it was determined that no Nationwide companies were doing business prior to 1865, except the following:


In November 1994, Covenant Life Insurance Company (formerly Presbyterian Ministers' Fund) was merged into Provident Mutual. Presbyterian Ministers' Fund was chartered in 1759 as "The Corporation for the Relief of Poor and Distressed Widows and Children of Presbyterian Ministers" ("Corporation"). As the name suggests, in the early years the Corporation provided annuities to

widows and children of covered deceased ministers. According to our research, in 1852 the Corporation broadened its market to include all Presbyterian-governed bodies. At that time, only 55 ministers were insured and three plans were being offered:

- a. annuity for widows and children;
- b. an ordinary life policy (for an amount not to exceed \$3,000);
- c. a minister's retirement annuity.

**Results:** No current Nationwide affiliate or subsidiary included in Attachment I was in existence prior to 1865, therefore Nationwide has found no responsive data with regard to property and casualty insurance policies. Additionally, no current Nationwide affiliate or subsidiary included in Attachment II was in existence prior to 1865, except for Presbyterian Ministers' Fund through Provident Mutual. As stated above, our research has revealed no indication that Presbyterian Ministers' Fund issued insurance policies to slaveholders to cover damage to or death of their slaves. Therefore, we believe we have no further reporting requirements relative to the Maryland Insurance Code and Regulations.

Sincerely,



Stephen S. Rasmussen  
CEO, Nationwide Mutual Insurance Company



**Nationwide<sup>®</sup>**  
*On Your Side*

ATTACHMENT I

Companies included in the Nationwide Insurance Group, # 0140

Nationwide Affinity Insurance Company of America NAIC # 26093  
Nationwide Assurance Company NAIC # 10723  
Allied Insurance Company of America (fka: Atlantic Floridian Insurance Company)  
NAIC # 10127  
Colonial County Mutual Insurance Company NAIC # 29262  
Crestbrook Insurance Company NAIC # 18961  
Nationwide Mutual Fire Insurance Company NAIC # 23779  
Nationwide Mutual Insurance Company NAIC # 23787  
Nationwide General Insurance Company NAIC # 23760  
Nationwide Insurance Company of Florida NAIC # 10948  
Nationwide Indemnity Company NAIC #10070  
Nationwide Lloyds NAIC # 42110  
Nationwide Property & Casualty Insurance Company NAIC # 37877  
Freedom Specialty Insurance Company NAIC # 22209  
National Casualty Company NAIC # 11991  
Scottsdale Indemnity Company NAIC # 15580  
Scottsdale Insurance Company NAIC # 41297  
Scottsdale Surplus Lines Insurance Company NAIC # 10672  
Western Heritage Insurance Company NAIC # 37150  
Titan Indemnity Company NAIC # 13242  
Titan Insurance Company NAIC # 36269  
Victoria Automobile Insurance Company NAIC # 10644  
Victoria Fire & Casualty Company NAIC # 42889  
Victoria National Insurance Company NAIC # 10778  
Victoria Select Insurance Company NAIC # 10105  
Victoria Specialty Insurance Company NAIC # 10777  
Nationwide Agribusiness Insurance Company NAIC # 28223  
Farmland Mutual Insurance Company NAIC # 13838  
Allied Property & Casualty Insurance Company NAIC # 42579  
AMCO Insurance Company NAIC # 19100  
Depositors Insurance Company NAIC # 42587  
Nationwide Insurance Company of America NAIC # 25453

ATTACHMENT II

Companies included in the Nationwide Insurance Group, # 0140

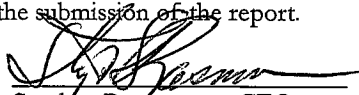
Nationwide Life Insurance Company NAIC # 66869

Nationwide Life and Annuity Insurance Company NAIC # 92657



**Certification Statement**

I, Stephen S. Rasmussen, certify and affirm under oath that the report herein is true and not misleading; and contains the most accurate information available at the time of the submission of the report.

  
\_\_\_\_\_  
Stephen Rasmussen, CEO  
Nationwide Mutual Insurance Company

State of Ohio  
County of Franklin

Subscribed and sworn before me a Notary Public in and for the aforesaid jurisdiction, by Stephen Rasmussen, CEO of Nationwide Mutual Insurance Company this 14<sup>th</sup> day of September, 2011.

Diana Adams (Notary Public)



**Diana Adams**  
Notary Public, State of Ohio  
My Commission Expires 06-22-2016





APR 12 2012

Maryland Insurance  
Administration

New York Life Insurance Company  
1 Rockwood Road, Sleepy Hollow, NY 10591  
Bus : (914) 846-3620  
Fax: (914) 846-4613  
E-mail : boneill@newyorklife.com  
www.newyorklife.com

Brian M. O'Neill  
First Vice President and  
Deputy General Counsel

April 10, 2012

VIA E-MAIL AND  
UPS

Ms. Nancy J. Egan  
Maryland Insurance Administration  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore, MD 21202

Re: Slavery Era Insurance Information Report

Dear Ms. Egan:

In accordance with the standards for reporting slavery era insurance information pursuant to Insurance Article, Title 30, Annotated Code of Maryland, the following constitutes the consolidated report of New York Life Insurance Company ("New York Life") and its wholly owned subsidiaries New York Life Insurance and Annuity Corporation ("NYLIAC"; NAIC #91596) and NYLIFE Insurance Company of Arizona ("NYLAZ"; NAIC #81353).

New York Life Insurance Company is submitting this consolidated report:

Address: New York Life Insurance Company  
51 Madison Avenue  
New York, N.Y. 10010

Telephone Number: (914) 846-3620

Fax Number: (914) 846-4613

E-mail address: nylweb@newyorklife.com

NAIC number: 66915

Website URL: [www.newyorklife.com](http://www.newyorklife.com)

Ms. Nancy J. Egan  
April 10, 2012  
Page 2

New York Life Contact Person:

Brian M. O'Neill  
First Vice President and Deputy General Counsel

Address: New York Life Insurance Company  
1 Rockwood Road  
Sleepy Hollow, N.Y. 10591

Telephone Number: (914) 846-3620

Fax Number: (914) 846-4613

E-mail address: [boneill@newyorklife.com](mailto:boneill@newyorklife.com)

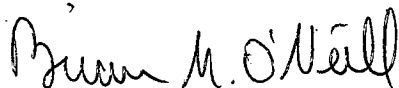
#### Research Methodology and Conclusions

New York Life's predecessor, the Nautilus Insurance Company ("Nautilus"), began writing life insurance policies in 1845. In 2000 – 2001 New York Life undertook an extensive review of Nautilus' slavery era archival records, including published histories of the company, Policy Registers, Index of Applicants and Death Claim Book. New York Life retained outside professional archivists to assist with this research effort. The research was conducted at New York Life's facilities. We found no information that Nautilus had issued any slaveholder insurance policies in Maryland. Accordingly, New York Life has no information to report.

NYLIAC and NYLAZ were formed in 1980 and 1987, respectively, and neither company had a predecessor corporation. Neither company ever acquired any slavery era insurance policies. As such, those companies have no information to report.

Please let me know if anything additional is required.

Very truly yours,



Brian M. O'Neill

Ms. Nancy J. Egan

April 10, 2012

Page 3

AFFIRMATION UNDER OATH

State of New York }  
County of Westchester }

Brian M. O'Neill, First Vice President and Deputy General Counsel of New York Life Insurance Company, being duly sworn, deposes and says that, to the best of his information, knowledge and belief, the above Report is true and complete and not misleading and contains the most accurate information available at the time of its submission.



Brian M. O'Neill

First Vice President and Deputy General Counsel

Subscribed and sworn to before me this 10<sup>th</sup> day of April 2012



Notary Public

RICHARD P. BOWMAN  
Notary Public, State of New York  
No 01B05056775  
Qualified in New York County  
Commission Expires 5/3/2014

**From:** "Brian M. O'Neill/NYLIC" <Brian\_M\_O'Neill@newyorklife.com>  
**To:** <negan@mdinsurance.state.md.us>  
**Date:** 4/10/2012 1:42 PM  
**Subject:** Slavery Era Insurance Information

Dear Nancy:

Please accept this as the consolidated report of New York Life Insurance Company ("New York Life"; NAIC # 66915), and its wholly owned subsidiaries, New York Life Insurance and Annuity Corporation ("NYLIAC", NAIC # 91596) and NYLIFE Insurance Company of Arizona ("NYLAZ", NAIC # 81353) pursuant to Title 30 of the Maryland Insurance Code.

NYLIAC and NYLAZ were formed in 1980 and 1987, respectively, and neither company has a predecessor corporation. Neither company ever acquired any slavery era insurance policies. As such, those companies have no information to report.

New York Life's predecessor, the Nautilus Insurance Company ("Nautilus"), began writing life insurance policies in 1845. In 2000 - 2001 New York Life undertook an extensive review of Nautilus' slavery era archival records, including published histories of the company, Policy Registers, Index of Applicants and Death Claim Book. New York Life retained outside professional archivists to assist with this research effort. We found no information that Nautilus had issued any slaveholder insurance policies in Maryland. Accordingly, New York Life has no information to report.

We apologize for the delay in submitting this response. Please let me know if you require anything further on this.

Brian M. O'Neill  
First Vice President & Deputy General Counsel  
New York Life Insurance Company  
1 Rockwood Road  
Sleepy Hollow, NY 10591  
(914) 846-3620

August 23, 2011

JUL 26 2011  
**Maryland Insurance  
Administration**

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

To the Commissioner of Insurance:

CONSOLIDATED REPORT REGARDING SLAVEHOLDER INSURANCE POLICIES filed by  
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY  
as reporting insurer for itself and on behalf of its subsidiary  
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

---

Company name: The Northwestern Mutual Life Insurance Company  
Address: 720 E. Wisconsin Avenue, Milwaukee, WI 53202  
Telephone number: 414-271-1444  
Fax number: 414-665-5712  
E-mail address: there is no general unassigned email address  
NAIC number: 860-67091; <http://www.northwesternmutual.com/>

Contact person: David K. Nelson  
Title of contact person: Assistant General Counsel, Law Department  
Address: 720 E. Wisconsin Avenue, Milwaukee, WI 53202  
Telephone number: 414-665-7356  
Fax number: 414-665-1532  
E-mail address: [davidknelson@northwesternmutual.com](mailto:davidknelson@northwesternmutual.com)

Company name: Northwestern Long Term Care Insurance Company  
Address: 720 E. Wisconsin Avenue, Milwaukee, WI 53202  
Telephone number: 414-271-1444  
Fax number: 414-665-5712  
E-mail address: there is no general unassigned email address  
NAIC number: 860-69000; <http://www.northwesternmutual.com/about-northwestern-mutual/our-company/northwestern-mutual-subsidiaries/northwestern-long-term-care-insurance-company.aspx>

Contact person: David K. Nelson  
Title of contact person: Assistant General Counsel, Law Department  
Address: 720 E. Wisconsin Avenue, Milwaukee, WI 53202  
Telephone number: 414-665-7356  
Fax number: 414-665-1532  
E-mail address: [davidknelson@northwesternmutual.com](mailto:davidknelson@northwesternmutual.com)

#### REPORT

Northwestern Long Term Care Insurance Company ("NLTC") is a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company. The entity that is now NLTC did not exist prior to 1865, having been initially organized in 1953 as Poulson Insurance Company of America. In 1969, the company was renamed Standard of America Life Insurance Company. In 1982, The Northwestern Mutual Life Insurance Company bought Standard of American Life Insurance Company and in 1997, the company was renamed Northwestern Long Term Care Insurance Company. NLTC only sells individual long-term care insurance, and has done so since 1998.

Accordingly, there is no NLTC slavery era insurance policy data to report.

---

#### REPORT

The Northwestern Mutual Life Insurance Company ("the Company") was formed in 1857 in Wisconsin and thus did business during the "slavery era."

#### Research Methodology

Nothing in the Company's existing historical files or in a history of the Company published by Northwestern University Press in 1957 ("Northwestern Mutual Life, a Century of Trusteeship," Harold Williamson & Orange A. Smalley) suggests that the Company issued insurance to slaveowners for the death or loss of their slaves. There is no reference to slaves or slaveholders in any historical documents dating from the slavery era or thereafter, or in the Company history. All available evidence and the clearest inferences to be drawn from that evidence lead to the firm conclusion that no such insurance was issued by the Company.

The following describes the research which supports our assertion that this Company has no data to report to the Department.

1. Geographic Limitations. At no time during the slavery era did the Company do business in any slaveholding state. For most of the slavery era the Company did business only in Wisconsin, Minnesota, and Iowa, all non-slavery states. By the end of 1865, the Company also did business in Massachusetts, Illinois, Indiana, Michigan, Nebraska, Kansas, Ohio, and Pennsylvania; again, all non-slavery states. Only

after the end of the Slavery Era, in 1866, did the Company do business in a former slave-holding state. It is deemed unlikely that slaveholders in a position to purchase insurance on slaves would have resided in the states this Company did business in during 1857-1865. No slave would have resided in a state where the Company did business during the slavery era.

2. Limited Product Line. From 1857 to 1968, when a line of disability income insurance was introduced, the Company sold only individual life insurance and annuities. For most of the slavery era the Company sold just one plan of life insurance, at one set of rates, and by the end of the slavery era (during the actual Civil War itself), the Company sold three types of life or endowment insurance plans, all fully underwritten and all issued at standard premium rates. This Company has never sold property, casualty, indemnity, or surplus lines insurance, which are the varieties of insurance products generally described as being issued to slaveholders to insure them against injury or loss of slaves. Our understanding is that traditional life insurance was not the product used to insure slaveholders against the death of slaves. If it was used, it was presumably not the same life insurance product, at the same premiums, and underwritten in the same manner, as was sold to the general marketplace, but presumably a product with provisions and premiums tailored to the situation, including the mortality experience of slaves. Until 1956, Northwestern Mutual issued its life insurance only at standard rates, and thus did not have any specially priced life insurance product during the slavery era.

3. Policy Provisions. During the slavery era, the Company's life insurance policies recited that they were contracts made with the insureds. The printed policy form used during the slavery era, after defining the life at risk as "the assured," recited that the Company did "promise and agree to and with the said assured, well and truly to pay, or cause to be paid, the said sum assured, to said assured, {his} executors, administrators or assigns . . . ." Thus, under the policy forms used by the Company during the slavery era, a policy was the property of, and issued to, the life at risk. A special form of contract would have been needed to show a slaveholder as being the policyholder, with the slave as the life at risk. No such special contract has been found to have existed.

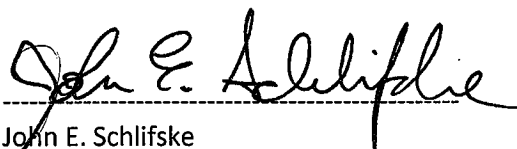
4. Underwriting Restrictions and Coverage Exclusions. During the slavery era, for reasons related to the medical risks of diseases associated with humid and warm climates, such as Yellow Fever, policies issued by this Company had exclusion provisions under which no claim would be paid if the insured, without the Company's consent, passed into "between the 1st of July and the 1st of November those parts which lie south of the southern boundaries of the states of Virginia and Kentucky or shall be or reside within ten miles of the Mississippi or Missouri Rivers between the parallels of 36 degrees 30 minutes and 40 degrees of north latitude (except while journeying) .." Thus the policies themselves would have normally excluded insuring all persons residing in primary slave-holding areas. The Company also refused to issue insurance to persons deemed to have hazardous occupations or to reside in what were at that time considered to be unhealthy areas of the country, by which was meant, then and into the early twentieth century, much of the deep South. The Company's 1859 "Instructions for the Government of the Agents and Physicians," which were in effect for the slavery era, recite that the examining physician was to record a thorough health history for the proposed insured, including a

thorough family history, and to not recommend insurance for those who could not provide satisfactory responses to their questions. There is no provision for special procedures that would be needed to underwrite the lives of slaves. Moreover, there were significant limitations on occupations, including many types of manual labor of the sort historically said to be performed by slaves.

For these reasons, the Company concludes that it did not issue slaveholder insurance policies and has no responsive data to report.

---

I, John E. Schlifske, being first duly sworn, do certify and affirm that I am the Chairman and Chief Executive Officer of The Northwestern Mutual Life Insurance Company and that these Reports are true and not misleading and contain the most accurate information available as of the date of these Reports.

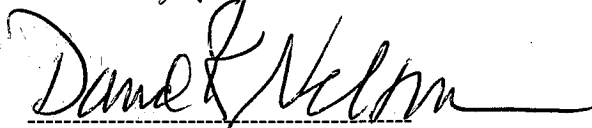


John E. Schlifske  
Chairman and Chief Executive Officer  
The Northwestern Mutual Life Insurance Company

STATE OF WISCONSIN    )  
                                  )ss:  
COUNTY OF MILWAUKEE)

John E. Schlifske, being personally known to me, did sign and swear personally before me this 23<sup>rd</sup>

day of August, 2011.



David K. Nelson  
Notary Public  
My commission is permanent





AUG 25 2011

150 Royall Street  
Canton, MA 02021  
onebeacon.com

Maryland Insurance  
Administration

**Restricted/Confidential**

SENT VIA U.S. MAIL

August 22, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place – Suite 2700  
Baltimore, MD 21202

**Re: Registry and Report on Slavery Era Insurance Policies (COMAR 31.16.09)**

Dear Ms. Damaso Quigley:

Please find enclosed the response of the OneBeacon Insurance Group (NAIC Group No. 1129) in connection with COMAR 31.16.09 (Slavery Era Insurance Policies Registry).

**Insurer Identification:**

<u>NAME:</u>	<u>NAIC Number:</u>
OneBeacon America Insurance Company	20621
The Employers' Fire Insurance Company	20648
The Northern Assurance Company of America	38369
Essentia Insurance Company	37915
OneBeacon Insurance Company	21970
Pennsylvania General Insurance Company	21962
The Camden Fire Insurance Association	21946
Homeland Insurance Company of New York (surplus-lines)	34452
Houston General Insurance Company	38849
Traders & General Insurance Company	38857
Atlantic Specialty Insurance Company	27154

MAILING ADDRESS:

150 Royall Street  
Canton, MA 02021

TELEPHONE NUMBER:

781.332.7000

FAX NUMBER:

781.332.7257

E-MAIL ADDRESS:

www.onebeacon.com

**Contact Person:**

Bradford W. Rich, President, CEO & General Counsel  
150 Royall Street, C2-35  
Canton, MA 02021  
Ph.: 781.332.7169  
Fax: 888.862.8724  
E-mail: [BRich@onebeacon.com](mailto:BRich@onebeacon.com)

**Research Methodology:**

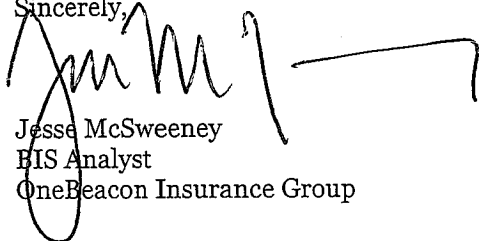
The OneBeacon Group has a centrally managed storage facility for all records maintained internally for the various companies in the group. The executive in charge of the records maintenance facility reviewed all categories of records maintained and found no evidence of policies or other records which predated the 1930's. He believes this is the case because prior to the increase in asbestos, environmental and medical malpractice claims in the 1970's, the companies generally only kept records in compliance with statutory requirements which were in most cases not longer than seven years. With the increase in claims based on older policies in the 1970's, files began to be kept for longer but by that time pre-1930 policy related and other files had been discarded.

The Group also uses a vendor to maintain files off-site. In connection with the Slave Era Insurance Registry inquiry, the vendor surveyed his file record database. As with the internally maintained files, he could find no files predating 1930.

For the reasons stated above, OneBeacon Insurance Group found no data responsive to COMAR 31.16.09

Please feel free to contact me if you have any further questions.

Sincerely,



Jesse McSweeney  
BIS Analyst  
OneBeacon Insurance Group

## Nancy Egan - Re: FW: Slavery Era Registry

---

**From:** Nancy Egan  
**To:** McCarthy, Virginia A.  
**Date:** 4/12/2012 10:14 AM  
**Subject:** Re: FW: Slavery Era Registry

---

Thanks Ginny. I appreciate it.

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488

>>> "McCarthy, Virginia A." <VMcCarthy@OneBeacon.com> 4/12/2012 10:12 AM >>>

Dear Ms. Egan – I am writing to confirm your e-mail to Brad Rich. I will review our files and get back to you as soon as possible with the information requested.

Regards,

Ginny

**Virginia A. McCarthy** Associate General Counsel & Secretary

**OneBeacon Insurance Group**

**150 Royall Street | Canton, MA 02021**

tel: 781.332.7191 | fax: 866.267.2240 | [onebeacon.com](http://onebeacon.com)

---

**From:** Nancy Egan [mailto:NEgan@mdinsurance.state.md.us]  
**Sent:** Thursday, April 12, 2012 09:17 AM  
**To:** Rich, Bradford W  
**Subject:** Slavery Era Registry

Dear Mr. Rich,

We received your response on 08/25/2011 to the request for information required by COMAR 31.16.19.03. We are trying to compile some statistics and your response did not indicate if any of the predecessors of the One Beacon and its other responding insurers that they may have acquired were in existence prior to 1865. If you please provide the name of the earlier predecessors of the various companies and the date of earliest existence. If you could let me as soon as possible, I would appreciate it.

Thank you.

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488

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Thank you.

## Nancy Egan - Slavery Era Registry

---

**From:** Nancy Egan  
**To:** brich@onebeacon.com  
**Date:** 4/12/2012 9:17 AM  
**Subject:** Slavery Era Registry

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Thank you.

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488

## Nancy Egan - RE: FW: Slavery Era Registry

---

**From:** "McCarthy, Virginia A." <VMcCarthy@OneBeacon.com>  
**To:** 'Nancy Egan' <NEgan@mdinsurance.state.md.us>  
**Date:** 4/20/2012 4:18 PM  
**Subject:** RE: FW: Slavery Era Registry

---

Nancy – thank you for your patience. Below is an overview of the corporate history of the companies listed in our 8/22/2011 response:

### OneBeacon America Insurance Company – organized 3/10/1971 (MA)

- formerly Commercial Union Insurance Company - name changed 8/31/2001
- formerly Employers Commercial Union Insurance Company - name changed 1/1/1973

### The Employers' Fire Insurance Company – organized 1/21/1921 (MA)

### The Northern Assurance Company of America – organized 8/21/1987 (MA)

- formerly Commercial Union Property & Casualty Insurance Company – name changed 12/31/1989

### Essentia Insurance Company – organized 4/27/1979

- formerly American Central Insurance Company to Essentia Insurance – name changed 9/27/2007

### OneBeacon Insurance Company – organized 6/1/1956 (PA)

- formerly CGU Insurance Company - name changed 8/28/2001
- formerly General Accident Insurance Company of America - name changed 8/25/1999)
- formerly Potomac Insurance Company - name changed 2/1/1982
- formerly The American Colonial Insurance Company - name changed 12/31/1956

### Pennsylvania General Insurance Company – organized 8/15/1955 (PA)

- formerly General Accident Insurance Company - name changed 8/28/2001
- formerly Pennsylvania General Insurance Company - name changed 8/25/1999

### The Camden Fire Insurance Association - organized 3/12/1841 (NJ)

- formerly CGU Insurance Company of New Jersey - name changed 9/6/2001
- formerly The Camden Fire Insurance Association - name changed 10/22/1999
- originally Camden Mutual Insurance Association - name changed 2/18/1881

### Homeland Insurance Company of New York – organized 5/11/1988 (NY)

- formerly GA Insurance Company of New York - name changed 9/14/2001

**Houston General Insurance Company – organized 12/15/1980 (TX)**

- formerly New HG Insurance Company - name changed 6/17/1981

**Traders & General Insurance Company – organized 12/15/1980 (TX)**

- formerly Traders Indemnity Company - name changed 1/15/1981

**Atlantic Specialty Insurance Company – organized 6/27/1986 (NY)**

- formerly Atlantic Reinsurance Company - name changed 2/15/1995

Please let me know if you have any questions or need any additional information.

Best regards,

Ginny

**Virginia A. McCarthy** Associate General Counsel & Secretary

**OneBeacon Insurance Group**

**150 Royall Street | Canton, MA 02021**

tel: 781.332.7191 | fax: 866.267.2240 | [onebeacon.com](http://onebeacon.com)

---

**From:** Nancy Egan [mailto:NEgan@mdinsurance.state.md.us]

**Sent:** Thursday, April 19, 2012 10:13 AM

**To:** McCarthy, Virginia A.

**Subject:** Re: FW: Slavery Era Registry

Good morning Ginny,

I wanted to check back with you about the information requested. We are trying to submit our report next week and we need to complete all of the loose end.

Thanks.

Nancy

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488

>>> "McCarthy, Virginia A." <VMcCarthy@OneBeacon.com> 4/12/2012 10:12 AM >>>

Dear Ms. Egan – I am writing to confirm your e-mail to Brad Rich. I will review our files and get back to you as soon as possible with the information requested.

Regards,

Ginny

**Virginia A. McCarthy** Associate General Counsel & Secretary

**OneBeacon Insurance Group**

**150 Royall Street | Canton, MA 02021**

tel: 781.332.7191 | fax: 866.267.2240 | [onebeacon.com](http://onebeacon.com)

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**From:** Nancy Egan [mailto:NEgan@mdinsurance.state.md.us]

**Sent:** Thursday, April 12, 2012 09:17 AM

**To:** Rich, Bradford W

**Subject:** Slavery Era Registry

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Thank you.

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488

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Thank you.

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Thank you.



Eileen C. McDonnell  
President  
Chief Executive Officer

SEP 19 2011  
Maryland Insurance  
Administration

September 16, 2011

Maryland Insurance Administration  
Slave Era Insurance Registry  
200 St. Paul Place  
Suite 2700  
Baltimore, MD 21202

Re: Slave Era Insurance Policy Registry and Report

Dear Sirs and Madams:

This letter constitutes the consolidated report of The Penn Mutual Life Insurance Company and its wholly-owned subsidiary, The Penn Insurance and Annuity Company, pursuant to COMAR 31.16.09. The Penn Mutual Life Insurance Company, as parent, is designated as the reporting insurer.

I certify and affirm under oath that the following report is true and not misleading, and contains the most accurate information available at the time of submission of the report.

1. The insurer making the report is The Penn Mutual Life Insurance Company, main office address 600 Dresher Road, Horsham, PA 19044, telephone 215-956-8000, fax 215-956-8347, e-mail address [pmlweb@pennmutual.com](mailto:pmlweb@pennmutual.com), NAIC number 67644, website URL [www.pennmutual.com](http://www.pennmutual.com).

This report includes The Penn Insurance and Annuity Company, main office address 600 Dresher Road, Horsham, PA 19044, telephone 215-956-7754, fax 215-956-8347, e-mail address [pmlweb@pennmutual.com](mailto:pmlweb@pennmutual.com), NAIC number 93262, website URL [www.pennmutual.com](http://www.pennmutual.com).

2. The Contact Person is Franklin L. Best, Jr., Vice President, General Counsel, Insurance Operations, and Corporate Secretary, The Penn Mutual Life Insurance Company, 600 Dresher Road, Horsham, PA 19044, telephone 215-956-7754, fax number 215-956-7750, e-mail address [best.frank@pennmutual.com](mailto:best.frank@pennmutual.com).

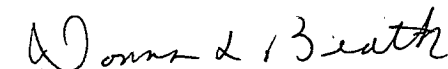
3. The methods employed to identify and compile the records and information that are responsive to the Act were as follows. The record retention policy of The Penn Mutual Life Insurance Company, which also applies to records of The Penn Insurance and Annuity Company, provides for destruction of policy issue records 10 years after policy termination. All policies issued during the slave era terminated more than 10 years ago. Patricia Sofield, the manager in charge of record retention, and her successors, Suzanne Sturn and Marcia DeLong, have confirmed that no record of a policy issued by either company exists from the slavery era. A search was made of the Penn Mutual policy data base, which includes the inventory system at Iron Mountain, its off-premises site. The oldest policies were identified and the records reviewed. The historical archives were searched and yielded no documents regarding insurance policies issued by either company to slaveholders.
4. No record of any policy issued by The Penn Mutual Life Insurance Company, or any affiliate, or any predecessor corporation, to any slaveholder that provided coverage for damage to or death of a slave, was found.
5. Not applicable.
6. Not applicable.
7. Not applicable.

Sincerely,



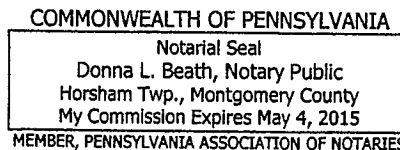
Eileen C. McDonnell  
President and Chief Executive Officer

Affirmed before me  
this 16th day of September, 2011

---

Notary Public



**Nancy Egan - RE: Slavery Era Registry and Report**

---

**From:** "Best, Frank" <Best.Frank@pennmutual.com>  
**To:** Nancy Egan <NEgan@mdinsurance.state.md.us>  
**Date:** 4/6/2012 2:07 PM  
**Subject:** RE: Slavery Era Registry and Report  
**CC:** "Best, Frank" <Best.Frank@pennmutual.com>

---

The Penn Mutual Life Insurance Company was chartered by an Act of the Assembly of the Commonwealth of Pennsylvania approved February 24, 1847.

Penn Insurance and Annuity Company was incorporated July 3, 1980, and commenced business April 9, 1981.

Neither company has a predecessor company.

Frank Best  
Vice President, General Counsel, Insurance Operations  
and Corporate Secretary  
Penn Mutual Life Insurance Company  
600 Dresher Road Horsham, PA 19044  
215-956-7754  
215-956-7750 (fax)

---

**From:** Nancy Egan [mailto:NEgan@mdinsurance.state.md.us]  
**Sent:** Friday, April 06, 2012 1:57 PM  
**To:** Best, Frank  
**Subject:** Slavery Era Registry and Report

Dear Mr. Best,

The MD. Insurance Administration received your company's response on 09/19/2011. We are trying compile some statistical information based on the responses. Your report indicates that Penn Mutual or Penn Insurance & Annuity Co were in existence during the slavery era. Could you provide the either date of existence of either of the two companies or if applicable, the name of the predecessor company and its date of existence?

Your prompt response is appreciated.

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488

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## Nancy Egan - Slavery Era Registry and Report

---

**From:** Nancy Egan  
**To:** best.frank@pennmutual.com  
**Date:** 4/6/2012 1:56 PM  
**Subject:** Slavery Era Registry and Report

---

Dear Mr. Best,

The MD. Insurance Administration received your company's response on 09/19/2011. We are trying compile some statistical information based on the responses. Your report indicates that Penn Mutual or Penn Insurance & Annuity Co were in existence during the slavery era. Could you provide the either date of existence of either of the two companies or if applicable, the name of the predecessor company and its date of existence?

Your prompt response is appreciated.

Nancy J. Egan  
Assistant Director Government Relations  
200 St. Paul Place  
Baltimore Md 21202  
410-468-2488



Robin K. Sage  
Corporate Compliance Manager  
Travelers Corporate Compliance

(860) 954-6144  
(800) 733-3192 (fax)

[rksage@travelers.com](mailto:rksage@travelers.com)

One Tower Square, 5MSB  
Hartford, CT 06183

SEP 27 2011

Maryland Insurance  
Administration

September 22, 2011

Tinna Damaso Quigley,  
Director of Government Relations  
Maryland Insurance Administration  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202

Dear Ms. Quigley:

Pursuant to COMAR 31.16.19, I am filing herein the Report on Slavery Era Policies issued by any of the insurers owned or managed by The Travelers Companies, Inc. A list of such insurers is attached to this letter as well as the Certification signed and affirmed under oath by Brian MacLean, the Chief Executive Officer of The Travelers Companies, Inc.

(1) The filing entity of this report is:  
The Travelers Indemnity Company, NAIC #25658  
One Tower Square  
Hartford, Connecticut 06183  
Telephone: 860-277-1111  
Fax: 800-733-3192  
Email: [rksage@travelers.com](mailto:rksage@travelers.com)  
URL: [Travelers.com](http://Travelers.com)

(2) The contact person filing this report is:

Robin K. Sage, Compliance Manager  
Travelers  
One Tower Square, MS05B  
Hartford, Connecticut 06183  
Telephone: 860-954-6144



Fax: 800-733-3192

Email: [rksage@travelers.com](mailto:rksage@travelers.com)

(3) We reviewed the archives of the subsidiaries of The Travelers Company, Inc. to determine what, if any, policies these companies may have written providing coverage for slaves. A variety of historical documents were reviewed, including loss books, policy books and financial record books from the Slavery Era for those companies transacting business during that time. We also examined the company newsletters, advertising materials and minute books. Based upon corporate records that we were able to locate from the Slavery Era (prior to 1865), we found no evidence that any subsidiaries issued any policies to slaveholders that provided coverage for slaves. While The Travelers Insurance Company (a former subsidiary) was incorporated in 1863, it did no business in southern states until after the Civil War. The Traveler Indemnity Company of Connecticut (incorporated in 1859) did business in southern states during the Slavery Era, but corporate records from that period make no reference to coverage for slaves. Additionally, The St. Paul Fire and Marine Insurance Company was established in Minnesota on March 2, 1853. Corporate records were reviewed by the company archivist who discovered that from the time of its creation until after the Civil War, all policies were written in Minnesota which at the time prohibited such policies. Slavery was illegal in the Northwest Territory established by Congress in 1787 and remained illegal when Minnesota was granted statehood in 1857.

Similar diligent searches have been conducted at other locations where corporate records are stored. We found no evidence that any company within The Travelers Companies, Inc. issued policies providing coverage for slaves.

(4) The Travelers Indemnity Company and its affiliates have no responsive data.

(5) The names of slaves: none.

(6) The names of slaveholders: none.

(7) The policy information: none.

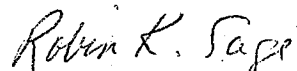
This report is being submitted in duplicate as required by Subsection C of COMAR 31.16.09.04.



There is no data found for the sections of the reports outlined in Subsections B(5), (6) and (7) and therefore there is no information submitted electronically.

Should you require any additional information or clarification, please feel free to contact me at (860) 954-6144.

Sincerely,

A handwritten signature in cursive script that reads "Robin K. Sage".

Robin K. Sage

Attachments

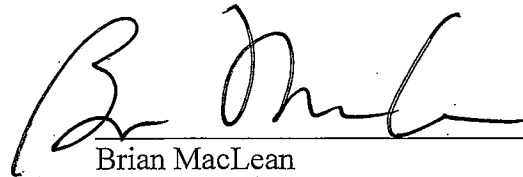
**COMPANIES LICENSED IN MARYLAND  
FOR PROPERTY & CASUALTY**

INSURER	NAIC NUMBER
American Equity Insurance Company (a Surplus Lines company)	43117
American Equity Specialty Insurance Company	10819
Athena Assurance Company	41769
Automobile Insurance Company of Hartford, Connecticut (The)	19062
Charter Oak Fire Insurance Company (The)	25615
Commercial Guaranty Insurance Company	38385
Discover Property & Casualty Insurance Company	36463
Discover Specialty Insurance Company (a Surplus Lines company)	10213
Farmington Casualty Company	41483
Fidelity and Guaranty Insurance Company	35386
Fidelity and Guaranty Insurance Underwriters, Inc.	25879
Gulf Underwriters Insurance Company (a Surplus Lines company)	42811
NIPPONKOA Insurance Company, Limited (U.S. Branch) - We do not own this Company; Travelers Marine, LLC is the U.S. Manager	27073
Northfield Insurance Company (a Surplus Lines company)	27987
Northland Casualty Company	24031
Northland Insurance Company	24015
Phoenix Insurance Company (The)	25623
Select Insurance Company	22233
St. Paul Fire and Marine Insurance Company	24767
St. Paul Guardian Insurance Company	24775
St. Paul Medical Liability Insurance Company	41750
St. Paul Mercury Insurance Company	24791
St. Paul Protective Insurance Company	19224
St. Paul Surplus Lines Insurance Company (a Surplus Lines company)	30481
Standard Fire Insurance Company (The)	19070
TravCo Insurance Company	28188
Travelers Casualty and Surety Company	19038
Travelers Casualty and Surety Company of America	31194
Travelers Casualty Company of Connecticut	36170
Travelers Casualty Insurance Company of America	19046

**CERTIFICATION OF THE CHIEF EXECUTIVE OFFICER  
FOR THE MARYLAND REPORT ON SLAVERY ERA INSURANCE POLICIES**

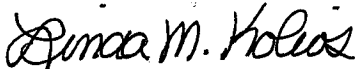
I, Brian MacLean, affirm under oath that I am the Chief Executive Officer of The Travelers Indemnity Company.

Further I certify that the attached report dated September 22, 2011 is true and not misleading. This report contains the most accurate information available at the time of its submission.



Brian MacLean

Subscribed to and sworn to before me on this 22<sup>nd</sup> day of September, 2011.



Linda M. Kolios, Notary Public

**LINDA M. KOLIOS**  
**Notary Public**  
**My Commission Expires April 30, 2013**

AUG 17 2011  
Maryland Insurance  
Administration



WESTFIELD  
INSURANCE

A member of Westfield Group<sup>SM</sup>

August 10, 2011

Maryland Insurance Administration  
Slavery Era Insurance Registry  
200 St. Paul Place  
Suite 2700  
Baltimore, MD 21202

RE: SLAVEHOLDER POLICIES

**AFFIDAVIT**

Consistent with the Maryland code and regulations, Ohio Farmers Insurance Company submits this report on behalf of itself and the additional insurance companies listed below.

1. **INSURER IDENTIFICATION**

Our companies listed below are located at One Park Circle, P.O.Box 5001, Westfield Center, Ohio 44251-5001; telephone 330.887.0101, fax 330.887.0840 and website URL <http://www.westfieldgrp.com>.

<b><u>COMPANY</u></b>	<b><u>NAIC No.</u></b>
OHIO FARMERS INSURANCE COMPANY	24104
WESTFIELD INSURANCE COMPANY	24112
WESTFIELD NATIONAL INSURANCE COMPANY	24120
AMERICAN SELECT INSURANCE COMPANY	19992
OLD GUARD INSURANCE COMPANY	17558

2. **CONTACT PERSON**

The designated contact person for each of the companies is the Assistant Corporate Secretary and Manager of Corporate Compliance of each Company, John T. H. Batchelder. His address also is at One Park Circle, P.O. Box 5001, Westfield Center, Ohio 44251-5001; telephone 330.887.0980, fax 330.887.0678 and his email address is [johnbatchelder@westfieldgrp.com](mailto:johnbatchelder@westfieldgrp.com).

Sharing knowledge and building trust through insurance and banking.


One Park Circle • P.O. Box 5001 • Westfield Center, Ohio 44251-5001 • 1.800.243.0210 • fax 330.887.0840 • [www.westfieldgrp.com](http://www.westfieldgrp.com)

3. RESEARCH METHODOLOGY

The only one of the above insurance companies which was founded during the slave era was Ohio Farmers Insurance Company which was founded in 1848. Ohio Farmers was not licensed in Maryland until 1913 and the other companies were not formed until after the Civil War. Our current procedures require maintaining policy records for the current year plus the previous five years. We have no individual records as far back as the slave era; after performing research, we cannot find any evidence in our insurance or corporate records at the Home Office or any other offices that any of our companies or predecessor companies were licensed in or operated in any slaveholding states during the pre-civil war era. Accordingly, we have no data which is responsive to the statute nor do we have any information to report.

4. NAMES OF SLAVES & SLAVEHOLDERS

We have no names of slaves or slaveholders to report.

  
James R. Clay

State of Ohio            }  
                                  }ss  
County of Medina        }

12<sup>th</sup> NOW COMES JAMES R. CLAY, who first being duly sworn according to law, on August 2011 certifies as follows:

1. I am the Chief Executive Officer of the above companies;
2. The above statements are true and not misleading to the best of my knowledge, information and belief;
3. The above statements reflect the most accurate information available at the time of submitting this report.
4. Further, I say not.

Sworn to before me this 12<sup>th</sup> day of August, 2011 by James R. Clay, a person known to me and who serves as Chief Executive Officer of the above companies.

  
Notary Public

JOHN T. H. BATCHELDER, Attorney-At-Law  
Notary Public, State of Ohio  
My Commission Has No Expiration Date