

FILE NAME: Insurance Industry (INS)

DATE: 1934 July 12

DOC#: INS026

DOCUMENT DESCRIPTION: Article from The National Underwriter - Occupational Diseases-How They Are Developed

Eminent Local Agent Is Life Insurance Leader



CHARLES B. H. LOVENTHAL

Loventhal Brothers of Nashville, Tenn., are successful agents writing all kinds of insurance but devote much time to life insurance, representing the Northwestern Mutual Life. Lee J. and Charles B. H. Loventhal are the two senior partners, both being particularly interested in life insurance production. A third brother, Martin S., joined the agency April 1, 1924. Charles B. H. Loventhal completed the agency year as the leading producer for the company in Tennessee. He had a very successful record. He completed also 55 weeks of consecutive production. Mr. Loventhal is a former president of the Tennessee Association of Insurance Agents, is prominent in the National Association of Insurance Agents and served as president of the special agents' association of the Northwestern Mutual Life.

Boney Refuses Rate Increase

While conceding that casualty companies lost money on their compensation business in past years, Commissioner D. C. Boney of North Carolina has refused to sanction the rate increase recently asked by the carriers, at least until next spring, feeling that improved industrial conditions may prove present rates to be adequate. In view of the action of the New York department in authorizing an advance on the basis of submitted experience, the decision of Mr. Boney is highly disappointing to the companies.

Roth Opens Norfolk Office

C. S. Roth, 600 Portlock building, Norfolk, Va., has established an independent adjusting office to handle claims. For eight years he was personal injury claim agent for the Seaboard Airline and for two years he had an independent adjusting office in Tampa, Fla. He then served the Hartford Accident as adjuster for three years. He was traveling attorney for the Independence Indemnity for three years. For four years he was vice-president and general manager of William D. Callaghan, Inc., Cleveland, general agents and average adjusters. He is a member of the Virginia bar.

Good Lines to Avoid

NEW YORK, July 11.—Classes that surety companies would be far better off if they refrained from writing include, beside depository bond covers, county treasurers' bonds and fidelity schedules on bank employees. Whatever rates are fixed for these lines prove inadequate to meet the losses, despite every care exercised by underwriters in the acceptance of risks.

Occupational Diseases— How They Are Developed

Attorney Charles C. Kirk, 111 West Monroe street, Chicago, who is contributing a series of articles on occupational diseases to THE NATIONAL UNDERWRITER, in his previous study took up the diseases in certain industries, described them and showed how they were acquired. He then dealt with conditions in factories, telling about dust, gases or fluids arising through some processes of manufacture and tracing the effect on the human system. He continues in his description of the action of dust on the body. He says:

Nature has provided the body with safeguards against dusts. The nose or mouth repels such dust by contact with the saliva in the mouth and the voluntary and involuntary muscular desire to discharge the dust by expectoration. Where the dust is constant and continuous, the nose and mouth by this constant contact and discharge, is unable to carry away all particles by expectoration. Such continuous and constant contact has a tendency to decrease the ability to discharge all the dust, in which case it is then carried into the trachea or windpipe. The epithelium, or the inside covering of the windpipe, is so constituted that the muscular action is that of an upward motion in its discharge of dust attempting to be there lodged, into the mouth, and then discharged by expectoration. These muscles, by this constant and abnormal demand of activity in this respect, became more or less weakened, enabling the dust particles to enter into the bronchi, the pathway to the right and left lung. The bronchi bifurcates to the right and left lung and in the lung spreads in numerous bronchial tubes, fanlike, to all sections of the lungs.

Dust Finally Comes in Contact With Blood Stream

The further accumulations of dust in small, minute particles, are then found in the bronchiole of the right and left lung. The dust so accumulated here comes into contact with the blood stream, lymphatic fluid and lymphatic tissues. When this takes place and the lymphatic fluid, blood and air passages of the lung attempt gradually to dissolve the dust so deposited, and failing to do so, there is then shown a deposit of such dust around the air cells and in the lung tissue. Such deposits inflame the lung tissue and the lymphatic fluid covering the same, and create a lung scar. The continued inhalation and the continued process of protection of the lung tissue by the lymphatic fluid results in the condition and disease known as "pneumoconiosis."

Here it would be well to remember that the pulmonary artery after leaving the heart, likewise bifurcates to the right and left lung, where it likewise spreads its vessels fanwise throughout the lung to the lobules or air cells. The air cells, the blood vessels, and the lymphatic vessels and fluid meet at the air cells, where the purification of the blood takes place. Here the impurities brought into the lungs by the dust also enter into the blood stream and are thus carried throughout the body.

Some Dusts Tend to Irritate the Lung Tissue

If the dust is that of silicon dioxide, metallic, or stone, incapable of absorption, there is created an additional difficulty. Such dusts, sharp, hard and impossible of absorption, irritate the lung tissue, by way of inflammation and create a scarred lung tissue. The lymphatic fluid covers the dust so deposited and gradually hardens such portions of the scarred inflammatory lung tissue. The continued deposit and calcification, create a fibrous tissue or stringy condi-

tion of the lung, readily shown by x-ray, and ultimately produces numerous other like calcification of the other air cells. This is the first stage of silicosis, anthraxis, siderosis, chaliocosis or asbestosis, depending upon the kind of dust. Larger sections of each lung become like afflicted by virtue of the continuing of the deposits and inflamed lung tissue, until more and more of each lung tissue and air cell's ability to fully function are destroyed.

Tuberculosis Bacteria Follows Affected Lung

The lungs of

Expense Loading Shortage Studied

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The situation is not so difficult for the larger agents who control a substantial volume of business because they are able to exert considerable pressure upon their companies. However, it may well be argued that the more compensation business which a company is prevailed upon to accept from larger agents the less accommodation it can extend to smaller agents. Therefore it seems only reasonable that efforts should be made to place all agents—both large and small—on a more equal footing through such a distribution of the loading for expenses as will make the compensation business attractive to the companies.

Some of the agency leaders take the position that the rates should be projected to the point where the premium covers losses and expenses. They say then that the agent would be in a position of having compensation to sell, if the employer were willing to pay the price. As it is now, the customer must be told that the agent is uncertain whether he can get insurance for him at any price. To this argument, the companies say that if the price were pitched at a comfortable level for the insurance companies, the agitation of the public would soon bring about creation of state funds in all of the states.

The observation is made by some company executives that although the top commission on compensation is 17.5 percent, it is only 12.0 percent on automobile liability insurance in Massachusetts, where that coverage is compulsory.

O. L. & T. Becomes Big Loss Producer

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panies in certain sections of this city became so severe some months ago that several offices declined flatly to consider risks located here, forcing the owners and landlords to adopt cooperative measures for meeting unjust claims.

Occupational Diseases and How They Can Be Developed

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fluid in the blood be toxic in its nature. Anthracosis and other dust diseases have been definitely and medically established as being the cause of cirrhosis of the liver. The liver acts as a cleansing organ and in such function reduces the coal fluid to a minute coal particle and establishes in the course of time, cirrhosis of the liver, and so acts likewise with the other named dusts. (Osler—Diseases of the Digestive System.) Likewise where the heart is affected by the dusts there will ultimately be an affected liver and kidney. Toxic agents, such as turpentine, cantharides, cholate of potash, and carbolic acid and coal tar by-products cause an acute congestion of the liver and terminates in nephritis.

Red Blood Corpuscles And Their Function

Nature provides a further purification of the blood stream through the red blood corpuscles. Foreign substances in the blood stream are absorbed by such red blood corpuscles. Retard or partially destroy them and infect the blood stream by continuous inhalation of injurious, toxic or poisonous fluid dust, and the blood then begins to degenerate in quality so much so that there is then the danger of greater amount of white corpuscles than the red. This is particularly true of all of those dust fluids which are toxic. Toxics destroy the

hemoglobin in the blood stream which is in turn destructive of the heart muscle and brings about some one or more of the named heart diseases or similar afflictions.

Gases, vapors and fumes irritate the respiratory passages and subject the person so afflicted to various nasal, throat and bronchial troubles. Such gases, vapors and fumes are usually toxic, and if so, then the danger of bodily absorption is had. Gases, vapors and fumes arise from mineral acids, sulphuric acid, hydrochloric acid, nitric acid, used by engravers, etchers, lithographers and chemical manufacturers and kindred industries. We have also, gases and vapors arising from heated lead, tar and creosote distillers, asphalt and petroleum products; also in the manufacture and use of naphtha, benzene, gasoline, anilin, dinitrobenzene, dinitrotoluene and other coal tar products. Here also is an added toxic danger of a blood affected condition as well as the heart causing the diseases above set forth.

The industries I have enumerated, from which an occupational disease may arise, does not complete the list. The observations here can be only general. Each industry has its own factory hygiene and sanitation problems and

therefore each requires individual attention or a type or class of industry attention. Likewise, each has its own certain types of reasonable and approved devices that should be adopted for the prevention of diseases. Therefore there has been an attempt, in a general way, to point out the present dangers to workmen and employers in the now manufacturing processes. The present lack of safeguards has resulted in expensive and prolonged litigation against the employer. It is needless to say that such litigation has placed the employer at a great disadvantage. Insurance companies having occupational riders upon the industry have likewise suffered because of an incomplete foreknowledge of the risk and incomplete subsequent preparation to meet the new issues presented to them. Insurance companies must insist upon proper means and methods to protect workmen, equipping manufacturing plants with proper safeguards prior to employment and periodical medical examinations of workmen will tend to curtail and may eliminate many of the present dangers, proving less expensive and more humane. Such course may also answer many of the questions between the employer and his insurance company.

Knoxville Gets Out

The Knoxville has sent out "80 pages of the preface it s through the ef It has been a text book for the preface it s Sharpe, superv in the schools the book. In were killed w school in Knox out at the hear case it was the safety council mote the teach The Knoxville adopted the c in this book. then not a chi going to and f has now been p teaching of th the public sc against automo that may occur fare.

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