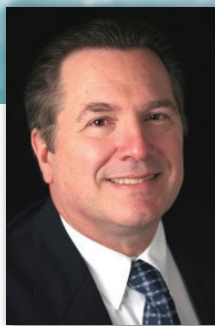


Mosquitoes Their Influence on Life Insurance and Southern Travel

In Part 1, the author wrote about how mosquitoes impacted Florida mail. In this article he discusses how they affected life insurance and southern travel.

By Thomas Lera



By the end of the 1850s, life insurance sales had increased, climbing to almost \$200 million by 1862.

Although the industry had no experience with mortality during war, most policies contained clauses which voided the contract in the case of military service. However, several major companies decided to insure war risks for an additional premium rate of 2% to 5%.

While most insurers just about broke even on these policies, the goodwill and publicity engendered with the payment of each soldier's death claim, combined with a generally heightened awareness of mortality, greatly increased interest in life insurance. In fact, in the imme-

diate postbellum period, investment in most businesses and industries significantly increased. Only 43 life insurance companies existed on the eve of the war, while its newfound popularity

resulted in the establishment of an additional 107 companies between 1865 and 1870 (Murphy 2002).

During and after the war, insurers placed additional stringent restrictive requirements on the activities of policyholders. Sixty days were reserved for the payment of claims, nothing was due if the insured died by suicide, dueling or the hands of justice, regular health and character checks were required, and many prohibited the consumption of alcohol.



Figure 1. Mutual Life Insurance Company of New York Cash War Permit.
(Courtesy of Michael Mahler Collection)

Later, in order to limit their liability insurance companies included travel prohibitions and restrictions to healthier regions of the county, due to the rise of malaria and yellow fever. Travel was specifically restricted to parts of Canada and the United States north of the southern boundaries of Virginia and Kentucky, unless prior consent of the insurance company was obtained.

While restrictions varied by insurer, most were similar to this one from Charter Oak Life Insurance Company's 1855 policy. If any condition below was met without company consent, the policy shall be null, void and of no effect:

- Die abroad upon the seas or shall without the consent of this Company, previously obtained and endorsed upon this Policy
- Pass beyond the settled limits of the United States (except into the settled limits of the British Provinces of the two Canadas, Nova Scotia or New Brunswick) or pass to or west of the Rocky Mountains
- Enter any military or naval service whatsoever (the militia not in actual service excepted)
- Be employed as engineer or fireman in charge of a steam engine, or conductor or brakeman of a railroad, or as officer of any steam vessel
- Or in the manufacturing or transportation of gunpowder

- Or become so far intemperate as to impair his health seriously and permanently (over drinking)
- Or induce delirium tremens (life-threatening withdrawal syndrome that may affect people with severe, chronic alcoholism)
- Or shall by his own hand, in a due, or by the hands of justice or in the known violation of any laws of the State or United States

In 1862, New England Mutual Life Insurance Company had a condition that "the Insured shall not without consent, voluntarily and without compulsion or irresistible necessity, remain over one month between June 1 – Oct 31 south of the latitude of the southern boundary of Virginia."

In 1863, Mutual Life of Wisconsin's condition read, "the Insured cannot visit south of the southern boundaries of Virginia and Kentucky or shall be or reside within 10 miles of the Mississippi and Missouri Rivers between the parallels of 36.30- and 40-degrees north latitude." The Manhattan Life Insurance Company condition was "the Insured cannot visit, between July 1st to November 1st south of the southern boundaries of Virginia, Kentucky, Missouri and Kansas."

Life insurance companies did, however, occasionally give consent or permission as seen in The Mutual Life Insurance Company of New York Cash War Permit dated September 26, 1863. "In consideration of

THE
TRAWELERS
Insurance Company

of HARTFORD, CONN.

CAPITAL

\$500,000,



Insures against Loss of Life by

ACCIDENTS

of every description.

Ample Compensation

PERSONAL INJURY.

Gustavus F. Davis,
VICE PRES'T.

Rodney Dennis,
SEC'Y.

C. H. KILBY, Agent,
DENNYVILLE, MAINE.

James G. Batterson.
PRESIDENT.



Figure 2. Note each degree of latitude is approximately 69 miles.

Cover from the Charter Oak Life Insurance Company in New York, after the Civil War.



the extra Premium of Five per cent Emerson K. Marter has permission to continue in actual War service under the Government of these United States.” The Agreement tax was paid by matching 5¢ Agreement Revenue Stamp canceled by “socked on the nose” circular date stamp “MUTUAL LIFE INS. CO. SEP 30, 1863. (Fig. 1)

Michael Mahler speculated (Mahler, 2018): The company was willing to support the war effort, but only up to a point. An additional condition was added: “This permit does not cover the above-mentioned E. K. Marter if he passes South of the 34th parallel of North Latitude.” The 34th parallel passes through northern Georgia, Alabama and Mississippi, just north of Atlanta. (Fig. 2) Was this designed to safeguard Marter from the war, or from yellow fever and malaria?

Even after the war, life insurance companies routinely prohibited travel to, or residence in the deep South between the first day of July and the first day of November. The northern borders of the forbidden zone sometimes varied between the 31st to 36th parallel; or the southern borders of Virginia and Kentucky; or the

southern borders of North Carolina and Tennessee.

In 1868, the Charter Oak Life Insurance Company revised the condition to read: “the Insured shall [not] without previous consent, visit parts of the United States south of the thirty-sixth degree North Latitude, between the 1st of July and the 1st of November.” In 1869 the company refined the boundaries to: “the insured shall not pass south of the 32nd degree of North Latitude, or within 25 miles of the Mississippi River, or south of the Northern boundaries of Tennessee and Arkansas, between the first days of July and November.”

On August 12, 1882, The Equitable Life Assurance Society of the United States gave George Lewis permission to travel and reside in Florida, provided he did not visit any place where yellow fever prevailed, and his stay outside of Florida and the limits allowed by his policy in any one season, between July 1st and November 1st, not exceed 30 days (Fig. 3).

Other life insurance companies had similar conditions.

In 1868, New Jersey Mutual Life Insurance Company of Newark stated the insured between July 1st and

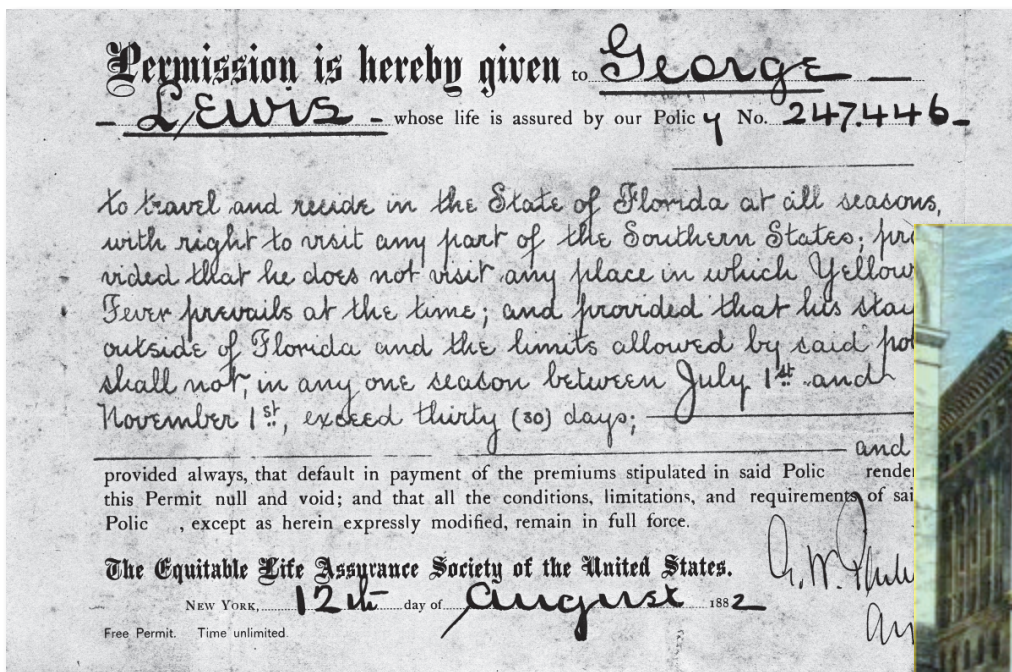


Figure 3. Travel Restrictions from Equitable Life Assurance Society (Courtesy of State Archives of Florida, 2020)

The headquarters of the Equitable Life Assurance Company in 1892. Washington, D.C.



Nov. 1st, shall not visit or reside in Memphis, Tenn. or in those part of the United States which lie south of the southern borders of North Carolina and Tennessee (Fig. 4).

Massachusetts Life Insurance Company determined in 1872 the insured could pass south of the 36th parallel between June 1 – November 1 provided it was not within 50 miles of the Mississippi or Red Rivers, or within 100 miles of the Atlantic Ocean or Gulf of Mexico.

I was able to find three Southern life insurance companies, Piedmont & Arlington, Piedmont Real Estate, and Southern, who did not place the seasonal restrictions on their policies, as it would have severely limited their sales to permanent residents of the South.

Piedmont Real Estate Insurance Company, Richmond, VA. (1869) and Piedmont and Arlington Life Insurance Company (1871) stated the insured shall not travel between the tropics (Tropic of Cancer, 23.5 degrees north of the equator and Tropic of Capricorn, 23.5 degrees south of the equator).

The 1872 policy of the Southern Life Insurance Company, Memphis, TN. stated the insured shall not,

without approval, pass beyond the settled limits of the United States and Canada.

Revenue Stamps

The 1862 Revenue Act (July 1, 1862 Revenue Act) stated: “Life Insurance was a policy of insurance, or other instrument by whatever name the same shall be called, whereby any insurance shall be made upon any life or lives. When the amount insured shall not exceed \$1,000 dollars, the duty is 25 cents (Fig. 5).” Revenue stamps could be placed anywhere on the policy to pay the proper duty.

In 1871, The Connecticut Mutual Life Insurance Company had a condition the insured could not reside 32 degrees south between July 1 through November 1.

When the amount insured was more than \$1,000, but did not exceed \$5,000 dollars, the duty was 50 cents (Fig. 6).

When the amount insured exceeded \$5,000 dollars, the duty was \$1.00 (Fig. 7).

Insert Figures 7 left and 7 right. \$1.00 Revenue stamps

Not only did life insurance companies have “permis-

This Policy

is issued and accepted by the assured upon the following express conditions and agreements:

1st. If the said person whose life is hereby assured shall pass beyond the settled limits or the protection of the Government of the United States (excepting into the settled limits of the two Canadas, Nova Scotia, or New Brunswick); or west of the 100th degree of west longitude; or between the 1st of July and the 1st of November, shall visit or reside in the City of Memphis, Tenn., or in those parts of the United States which lie south of the southern boundaries of the States of North Carolina and Tennessee; or shall enter upon a voyage upon the high seas; or shall be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances; or in working or managing a steam engine in any capacity; or as a mariner, engineer, fireman, conductor, or laborer in any capacity, upon service on any sea, sound, inlet, river, lake, or railroad; or enter any military or naval service whatsoever (excepting into the militia when not in actual service), without the consent of this Company, in each and every of the foregoing cases, previously given in writing; or if he shall die in, or in consequence of, a duel, or of the violation of the laws, civil or military, of any nation, state, or province; or by the habitual use of intoxicating liquors; or if he shall aid or abet any insurrection against the State of New Jersey, or the United States, or any Municipal Government, or perform any labor or service, civil or military, in aid of such insurrection; or if any of the statements or declarations made in the application for this Policy, upon the faith of which this Policy is issued, and which are to be deemed a part hereof, shall be found in any respect untrue, then and in every such case this Policy shall be null and void.

Figure 4. New Jersey Mutual Life Insurance Company travel restrictions

sion to travel” documents, the railroads and boards of health created similar ones. These documents allowed employees to travel to oversee and enforce quarantine rules.

The Florida Central and Peninsular Railroad Company’s Chief Surgeon and President of the State Medical Association, R. B. Burroughs, MD, signed the document below on October 22, 1897. It reads: “I hereby testify that the bearer, C.B. Gwyn, residing in Jacksonville, Fla. has not been in any territory infected with Yellow Fever within fifteen days” The document had the State Board of Health Seal embossed and C.B. Gwyn’s signature on the left (Fig. 8).

Mr. Henry P. Labatut, Notary Public for the New Orleans Board of Health, on September 15, 1897 certified; “Edward Millette, being sworn in the manner and form prescribed by law; did on his oath depose and say: that he has not resided in or near or visited any locality declared infected or suspicious of yellow fever by Local Health Authorities.” This document was approved by G. Farrar Patton, MD Secretary of the Louisiana State Board of Health, and an embossed seal was affixed on the reverse (Fig.9).

While life insurance companies placed strict travel restrictions on the insured including prior consent to visit the southern states, the underlying reason for these

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.
Company's Building, No. 39 State Street.

WILLARD PHILLIPS, PRESIDENT.
DIRECTORS:
WILLARD PHILLIPS, CHARLES P. CURTIS, THOMAS A. DEXTER, M. P. WILDER, SEWELL TAPPAN, CHARLES HUBBARD,
WM. B. REYNOLDS, GEO. H. FOLGER, FRANCIS C. LOWELL, JAMES S. AMORY, HOMER BARTLETT.

No. 12,235

AMOUNT INSURED, \$ 5,000

ANNUAL PREMIUM, \$ 110.50

Policy on the Life of
David C. Goodwillie

This Policy of Insurance Witnesseth,
That the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, in consideration of the Premium of One
hundred and ten dollars and fifty cents to them paid in the manner
provided in the Rules of this Company, by David C. Goodwillie of Philadelphia
in the County of Philadelphia in the State of Pennsylvania being the assured in this
Policy, and of a like sum to be paid to them by said assured, on or before the twelfth day of
December in every year during the continuance of this Policy, do insure the life of
Said David C. Goodwillie in the amount of
Five thousand dollars, for the term of
his life from this date at noon.

And the said Company do hereby promise to, and agree with, the said assured, his executors, administrators,
and assigns, well and truly to pay the said sum insured to the said assured, his executors, administrators, or assigns,
sixty days after due notice and proof of the death of the said Assured
during the continuance and before the termination of this Policy.

Figure 5. Life Insurance – Four 25¢ imperforate Life Insurance revenue stamps, with New England Mutual Life manuscript cancels, dated December 13, 1862. (Courtesy of Michael Mahler Collection)

A CALENDAR for the YEAR 1885 A.D.



The New England of years ago.

NEW-ENGLAND-MUTUAL LIFE-INSURANCE CO. of BOSTON-MASS.



The New England of today.

JANUARY							JULY						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
4	11	18	25	1	8	15	2	9	16	23	30	6	13
11	18	25	1	8	15	22	9	16	23	30	6	13	20
18	25	1	8	15	22	29	16	23	30	6	13	20	27
25	1	8	15	22	29	31	23	30	6	13	20	27	3
1	8	15	22	29	31		30	6	13	20	27	3	10
8	15	22	29	31			6	13	20	27	3	10	17
15	22	29	31				13	20	27	3	10	17	24
22	29	31					20	27	3	10	17	24	31
29	31						27	3	10	17	24	31	
31							3	10	17	24	31		
FEBRUARY							AUGUST						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	8	15	22	29			2	9	16	23	30	6	13
8	15	22	29				9	16	23	30	6	13	20
15	22	29					16	23	30	6	13	20	27
22	29						23	30	6	13	20	27	3
29							30	6	13	20	27	3	10
							6	13	20	27	3	10	17
							13	20	27	3	10	17	24
							20	27	3	10	17	24	31
							27	3	10	17	24	31	
							3	10	17	24	31		
MARCH							SEPTEMBER						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	8	15	22	29			1	8	15	22	29		
8	15	22	29				8	15	22	29			
15	22	29					15	22	29				
22	29						22	29					
29							29						
APRIL							OCTOBER						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	8	15	22	29			1	8	15	22	29		
8	15	22	29				8	15	22	29			
15	22	29					15	22	29				
22	29						22	29					
29							29						
MAY							NOVEMBER						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	8	15	22	29			1	8	15	22	29		
8	15	22	29				8	15	22	29			
15	22	29					15	22	29				
22	29						22	29					
29							29						
JUNE							DECEMBER						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	8	15	22	29			1	8	15	22	29		
8	15	22	29				8	15	22	29			
15	22	29					15	22	29				
22	29						22	29					
29							29						



**BRANCH OFFICE OF THE
MANHATTAN LIFE INSURANCE
COMPANY**

— OF —
NEW YORK.

Cash Capital and Accumulation over
\$1,200,000.

LOCAL BOARD.

Hon A W Loomis,	Reuben Miller, Jr. Esq.,
Hon Geo Wilson	P A Maderia, Esq.,
Hon B C Sawyer,	Alex Bradley, Esq.,
Robt Robb, Esq.,	David McCandless, Esq.,
Harry Woods, Sheriff	Mess King, Pennock & Co
Wm Bagaley, Esq.,	Mess Lippincott & Co.
Rev C E Swope,	Mess Whitmore, Wolf,
Rev E M Van Dusen	Duff & Co
Rev W A Passavant	Mess Jones, Wallingford
Jas Park, Jr. Esq.,	& Co.
Mess Jos Woodwell & Co	Geo E Van Doren, Esq.

**JEREMIAH BROOKS, M. D. } Medical
SAMUEL FLOYD, M. D. } Examiners.**

THOS. H. ELLIOTT, M. D., Med. Examiner for Allegheny City.

HENRY L. RINGWALT, AGNT.

ap29eod2w **67 FOURTH STREET.**

Figure 6. Part perforate 50¢ Life Insurance revenue stamp, with Manhattan Life Insurance Co. NY, cancellation dated April 1, [1863]. (Courtesy of Michael Mahler Collection)

The Manhattan Life Insurance Company Building at 64-66 Broadway in lower Manhattan was considered one of the first major skyscrapers built in New York City in 1894; 348 feet high.



restrictions was never clearly stated. However, I submit it was to lessen the risk of the company paying on deaths caused by yellow fever.

In 1900, the U.S. Army Yellow Fever Commission sent Dr. Walter Reed to Cuba to study the fever based largely on the work of Carlos Finlay. He confirmed it was the *Aedes aegypti* mosquitoes that spread the disease, not person-to-person contact with those who were already sick with the disease. Reed's findings helped

develop mosquito control programs and a treatment to reduce the number of yellow fever cases, which resulted in life insurance companies removing the travel restrictions.



Figure 7. Perforate \$1.00 Life Insurance revenue stamp with handstamp cancellation - July 1, 1869, Office W.P.R.R.Co. Sacramento (Western Pacific Railroad Company).

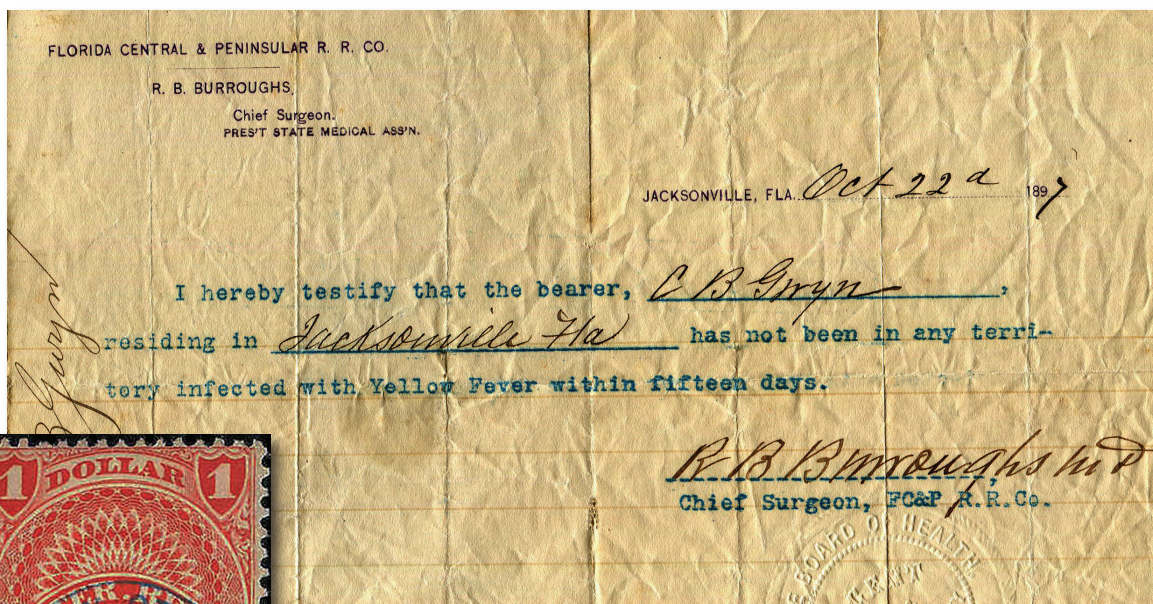


Figure 8. Railroad Travel Approval Document.

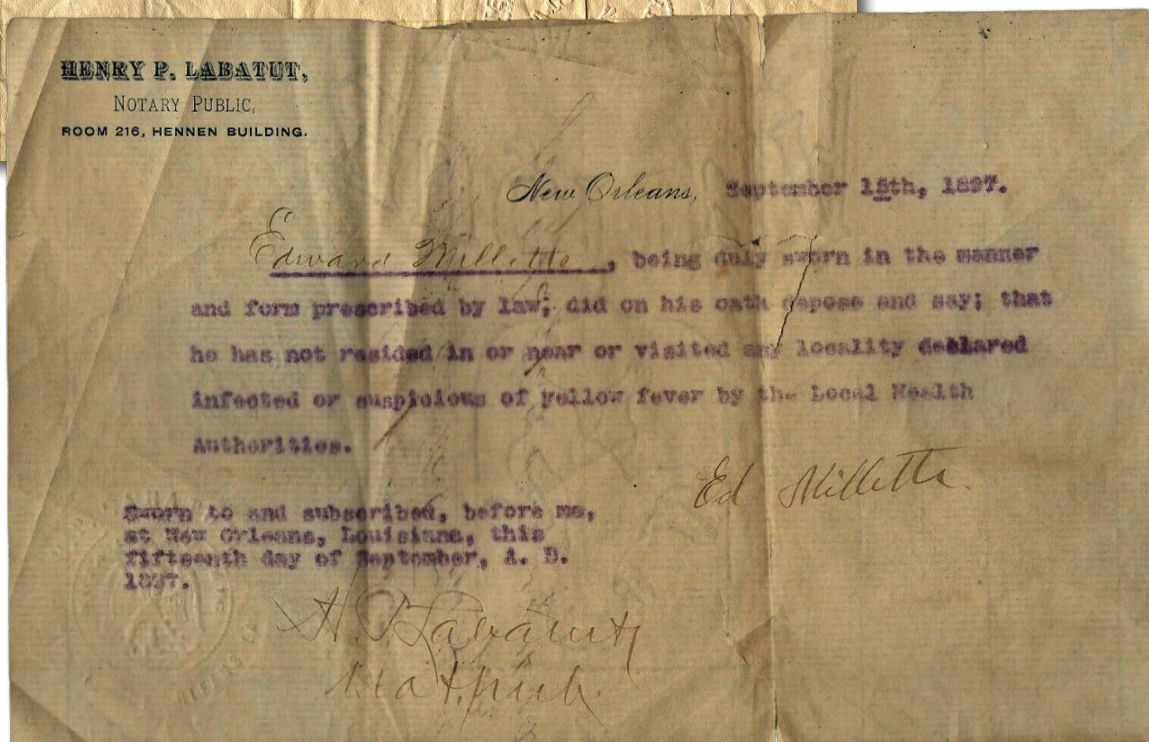


Figure 9. Louisiana State Board of Health Travel Approval Document.

Acknowledgement

I would like to thank Michael Mahler for the use of several of his images, his comments, and suggestions which greatly improved the article.

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