

**CONFESSION OF AN
INDUSTRIAL
INSURANCE AGENT; A
NARRATIVE OF FACT**

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Confession of an Industrial Insurance Agent; A narrative of fact by Wilby Heard

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WILBY HEARD

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CONFESSIONS OF AN INDUSTRIAL INSURANCE AGENT

A Narrative of Fact

BY

WILBY HEARD *W. H. Heard*

Author of "Auto Sparks," etc.



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FOREWORD.

It was not in answer to the mail of a disappointed publisher that the muck-raker dashed out upon the battlefield of commerce and began to lay about him, right and left, the staggering blows which caused the corrupted money-grabbers to cower and whine. But rather was it in defence of the silent plea from a public much abused; a people in dire need of a true champion. But the field is vast, and this being an age of specialties, every trade must have a muck-raker of its own.

Fraud and cheat abhor the light. Truth loves the sunbeams. The real work of the muck-raker was, and still is, to uncover the hidden schemes of the men of business, the men who take and spend the people's earnings, and lay these schemes in their reality before the public eye. If they do not tremble and shrink, they are what they should be; if they do, then it is high time for a cure.

There are, however, certain corporations whose methods are positively beyond all redemption. And what these corporations need is muck-rakers; muck-rakers with pens mightier than swords. And it is the duty of all those who know of corruption, wherever it may exist, to rise and expose it to the utmost of their ability.

Industrial insurance is an institution, which like a gigantic leech, sucks the meagre earnings of the laboring class, returning for all it takes a paltry bit, when the payer is no more. Its methods are as heartless as the frosts at the poles; and as crushing as the hand of death.

Insurance may be a necessity under our present form of government, but that it would still prove a profit pay-

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FOREWORD.

ing business at a much lower charge of premium; and that the methods of obtaining business could be vastly bettered is undeniable. And I believe that if the public could be brought to realize how heavily it is being taxed for a want which the companies have taught it to believe great, if it could be stirred to protest, if it could be made to understand how it is being duped and forced to insure for far more than it needs, or is able to pay, it would cause the companies to so rearrange industrial insurance that it would at least be no worse than other profit paying concerns of to-day. And it is my sincere hope that this little book will prove a wedge toward that end. If it does no more than start the right discussion among those men who are able to do things, discussions which will bear worthy results, I feel that its publication is justified; and that its mission is fulfilled.

THE AUTHOR.

March 11, 1911.

CONFESSIONS OF AN INDUSTRIAL INSURANCE AGENT

PART I.

To delve as deep into the soul of industrial insurance as I would be pleased to, would be like a trip thru the Cretan Labyrinth without the thread of Theseus. Industrial insurance is a subject of vast importance to the great army of wage-workers, for it is they who are plucked for its enormous profits. It is their money which erects towers with "lights that never fail." It is their money that boosts "Calpe," England's Rock of Gibraltar, which according to a storiette printed in a John Hancock booklet, is slowly and continuously crumbling away. I will not attempt the impossible—to reveal all the crooked methods of this mighty corporation. Nor do I suppose I know half of them. I shall content myself with giving just a few of those I do know, enough, I hope, to start the public a-thinking.

I have tried my hand at several positions and may state with safety that I know of no employment which will give a man of little, or no education—the man without a trade—a better way of obtaining an average livelihood than the industrial insurance game to-day.

Personally, I have had about eight years of experience among the industrial insurance field-force. I have been agent, debit-cavasser, and assistant manager, and, therefore, need not use a single hearsay statement.

It requires no such thing as honesty, thoughtfulness or skill, mental or physical, but the two necessary, yes,

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perhaps, only important factors required in this trade (if I may name it so) are what I would call cheeky shrewdness and inexhaustible wind. It makes little difference what one says so long as he has the audacity to keep his bellows in motion until the only two channels of escape for the one acted upon is to either insure or to tell the agent to go, for should the victim pay no heed to his remarks the successful agent is so developed that he surpasses her in the art of paying no attention, or else does not know enough to feel hurt at the compelled insult! The latter case is the far more frequent.

Those of the latter species will many times continue their torture till the meal hour and then return again in the evening to make what is known as a "night call." An insurance agent cannot be a union man, and he knows no union hours. He is out day and night, including Sundays and holidays. His job is about the only one which compares to woman's work; it may be said of him: "*Man's work is from sun to sun, but an agent's work is never done.*" The reason the agent left at noon was because the superintendent so ordered. The "super," as he is called by the agents, obtained his knowledge from some still higher superior and so on.

If the insurance collector could tell all he sees on his weekly rounds, it would make a story that would wring tears from stones, and draw sighs from the tiger's breast. And all I can hope to do is give mere glimpses; just hint of the ins and outs of the affair. I will do my best, in as few words as possible, to show all sides of this scheme, which is a many-sided creature of fiction; a child born from the womb of graft and nurtured on the milk of uncertainty.

The whole thing consists of a "Home Office" in some state, whose chief duties are the gathering of the money collected by the agents, the continual search of cutting down expenses, and the raising of profits.

INDUSTRIAL INSURANCE AGENT

The presidents and other "home" officers dictate to the supers of the branch offices; these, in turn, command the assistants, who are forced to drive the agents.

The Home Office, or H. O., as it calls itself, represents a bottomless sea of greed whose shores are lined with the sands of pelf. The H. O. officials are monsters whose only food is dollars; the H. O. knows but a few words, the chief one is "increase," which means new insurance on the part of its agents. The more they get the more is required of them; there is no such thing as enough. For no matter how good a man's record of the past may be, should he fail to pile up more increase for two months or so, no matter what the reasons for his failure are, he will be replaced without the least show of consideration. An insurance agent is valued on a par with a shoe, the company gets all the wear it can out of him, and then he suddenly finds himself on the human dump-heap. He is treated as is the lemon by the squeezer.

We will now take a few peeps into the agents' sphere and there will glimmer through enough rays to give us our required information as to the H. O. and its officials.

Mr. D. applies at a branch office for a position. After waiting with throbbing heart and anxious face for an hour, oftentimes more, for the super, he at last, is rewarded by the information of (his high-ness) the super that no agent is needed just then; no blank refusal, remember, for it may be at a time when two or three men are needed, but the answer is given to test the applicant, for the man that will take no for an answer is not fit for the insurance business; for that would mean he is still fool enough to take a person of our present day at his word. The insurance business of to-day demands creatures of bronze, not flesh; hearts that throb at the mention of increase but recognize little in honesty; brains that scheme, but seldom think. Of course, there are honest, sound thinking men in the insurance (I'm out