



An Examination Into the Condition and Prospects of the Insurance Business in San Francisco (Classic Reprint) (Paperback)

By C T Hopkins

Forgotten Books, 2017. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****. Excerpt from An Examination Into the Condition and Prospects of the Insurance Business in San Francisco Insurance business, honestly organized and properly conducted, is the key-stone of the arch of commerce. It protects capital, it renders the rewards of labor more secure, it deprives disaster and death of the sting of consequent poverty. Beneficent in its objects, it tends to equalize wealth, to relieve the suffering caused by fire and flood, to build up the credit of the borrower by increasing the security of the lender. By the very nature of this business, it is necessarily slow in its movements, and conservative in its tendencies. In older communities than ours, it is the favorite employment of cautious old age - of heads grown gray during a long experience in business life - of men not prone to do things rashly, or to be carried away by the passion of competition. It is not the province of underwriting to lead enterprise, but to follow it not to extend its guarantees by guess-work, but by calculation based on experience. It is...



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