

*Coverage and Underwriting Aspects of Burglary Insurance* by WALKER S. RICHARDSON and RICHARD J. WOLFRUM.

This paper is a discussion of the coverage, rating, and underwriting considerations involved in providing burglary insurance for non-banking commercial enterprises in the United States.

The authors compare the many different policy forms and show that all standard coverages are obtained by mixing location, time and manner of occurrence. The movement toward consolidation of coverages into simpler packages is discussed and further simplification is advocated. The authors point out a number of areas where improvements could be made such as in coverage, territorial assignments, compilation of statistical data and experience rating of individual risks.

*The Rating of Crop-Hail Insurance* by RICHARD J. ROTH.

The development of rates for the insurance of growing crops against hail requires the scientific blending of insurance statistics with meteorological data. The resulting rating plan is probably the most scientific of any plan used anywhere and deserves study by actuaries interested in the development of more scientific property insurance rate making.

*Seminary Reports.*

The following subjects are discussed in the Seminar Reports: Automobile Merit Rating, Multiple Peril Policies, Non-Cancellable Accident and Sickness Policies, Guaranteed Renewable Automobile Insurance, Hospital and Surgical Insurance for the Aged and Statistics for Rating and Research.

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*Zur Beeinflussung des Hagelkornwachstums*, by ROLAND LIST, *Journal of Applied Mathematics and Physics*, Vol. XIII, Basle and Stuttgart, 1962.

The professional duties of an insurer will not be fulfilled as long as his one purpose is restricted to the evaluation of the underlying risk. In fact, one of the proper functions of the professional insurer consists in studying methods to decrease the relevant risk rate. In life assurance this has been accepted for a long time and motor insurers have also been concerned with this problem. However, as regards hail insurance the literature on actuarial aspects is rather limited and even in the extensive bibliography published in Vol. I, Part II of this Bulletin no paper dealing with the question of how hail damage might be reduced is mentioned. It is therefore of some interest to have regard to other scientific investigations relating to this subject.

R. List, Switzerland's well-known hail expert has recently published an article entitled "The Influence on the Hail Accretion Rate". According to his experience the damage from hail will normally be lowered if the accretion rate of a growing hailstone is decreased and one method of achieving this consists in drying the deposit of such a hailstone. Under such conditions the accretion rate can be slowed down and the method can be further improved if the small cloud particles are partially frozen because in such a