

Tarbell's report was also widely published and distributed in other insurance publications at the time, such as *The Eastern Underwriter* (Sept. 12, 1919) and *The Spectator* (Sept. 18, 1919).



It was estimated that there was a **25% increase**

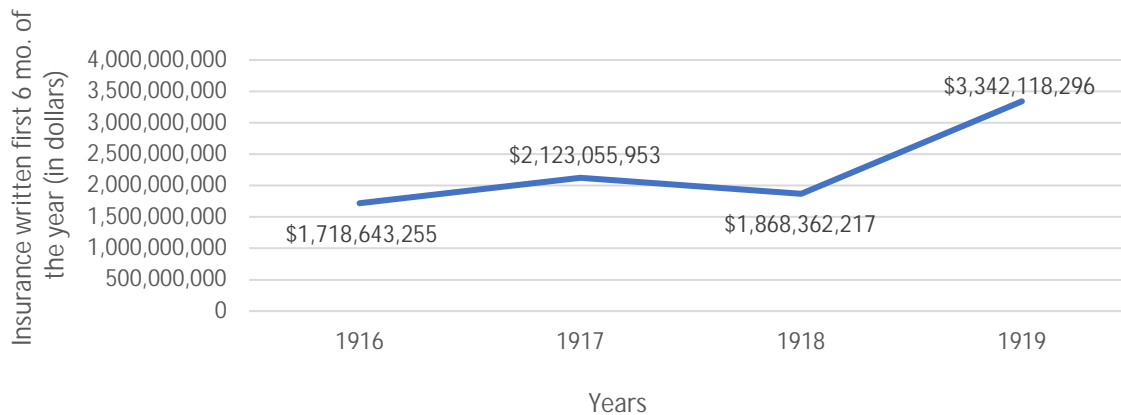


Total Death Claims Incurred

	Number of death certificates/death claims
10/1/1915 – 3/31/1916	1,122
10/1/1916 – 3/31/1917	1,095
10/1/1917 – 3/31/1918	994
10/1/1918 – 3/31/1919*	1,972

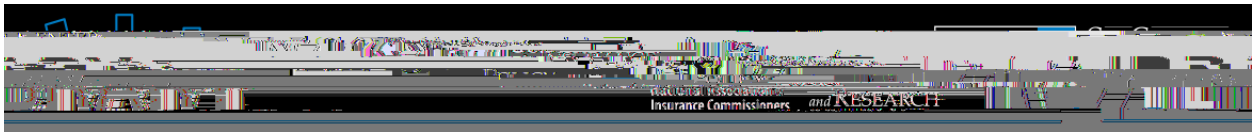
*During this last period, **1,069** death claims were due to influenza, la grippe (Spanish flu) and pneumonia.

Was influenza “good for (insurance) business”? Yes, but that’s not the entire story...



In 1919, there was a **78.9%** increase in the amount of new business written by life companies compared to the 23.5% increase in 1917. What else besides influenza accounted for this surge?

Mr. Tarbell concluded that the top three most likely reasons for the increase in insurance uptake, in his actuarial opinion, were (in order):



The full report can be found in the **1919 NAIC Proceedings** on the Library