



Life Insurance, a Textbook (Classic Reprint)

Solomon Stephen Huebner

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The preparation of this text was undertaken at the suggestion of the National Association of Life Underwriters. In making the suggestion, the Association was actuated by the desire for a comprehensive textbook adapted to the needs of classroom instruction for beginners of the study of life insurance in colleges and high schools; one which would also serve as a clear and simple exposition of the subject for laymen and life insurance solicitors. To fulfill this purpose it has been the authors object to bring together in compact and classified form the essential facts, principles and practices of the life-insurance business, and to present them in a simple and untechnical manner. The book does not attempt to discuss the highly technical aspects of the business, such as the specialist may desire; instead its purpose is to treat comprehensively those phases concerning which the average student, layman and solicitor should be informed in order to have a clear understanding of the nature of life insurance and the family, personal and business uses to which it may be put. The thirty-two chapters of the text have been grouped into five distinct parts, dealing respectively with the Nature and Uses of Life Insurance, the Science of Life Insurance, Special Forms of Life Insurance, the Organization, Management and Supervision of Legal Reserve Companies, and Important Legal Phases of Life Insurance. The first part of the volume is devoted to a discussion of the practical uses to which life insurance may be applied. Separate chapters are devoted to each of the leading types of policies sold, with a view to giving a detailed analysis of the contracts and an extended statement of the advantages and disadvantages connected with their use under various circumstances.

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