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Report to Mr. Frederick A. Colwell

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V. F. Huebner - Misc.

Report to Mr. Frederick A. Colwell
Chief, Leaders Specialist Division
International Educational Exchange Service
Department of State

by
S. S. Huebner

I thoroughly enjoyed the long and strenuous Japan-Philippines-Australia-New Zealand trip from May 12th to July 30th, with about half of the time in Japan, 22 days in Australia, and 6 days each in Manila and New Zealand. The trip comprised approximately 40,000 miles of travel (37,000 by air), and included 70 main lectures besides press conferences, insurance seminars, and many formal luncheons and dinner, some of them with addresses. Despite the frequent climatic changes we had to undergo on a trip extending far beyond the equator both north and south, Mrs. Huebner and I were fortunate to reach home safe and well, and without experiencing a single day of illness.

Here I should mention my first unforgettable impression, namely, the speed of travel in these modern days. I traveled by air about 105 hours, or less than 4½ days, whereas the old mode of travel would have virtually consumed practically all of the 80 days of the trip, leaving no time for useful work and contact with insurance associations, universities and personal gatherings.

JAPAN

With reference to Japan, some of my impressions are personal in nature, (1) the pleasant opportunity of meeting again so many old friends whom I knew years ago in Japan - some even 31 years ago - and with whom I have been in communication ever since our acquaintance began, (2) the making of so many new friends on this visit and with whom I hope I may be in communication for years to come and (3) the numerous kindnesses shown to me everywhere in Japan by our hosts, and others with whom we came into contact.

Referring to Japan as a nation, economically speaking, only the most apparent impressions can be mentioned by way of comparison of the present with a period dating 31 years back, when I had the opportunity of a five-month lecture trip throughout the nation. Imagine my astonishment at the complete physical recovery of the country from the havocs of war; the many finer and bigger buildings than those I saw in 1927; the numerous streets greatly widened; the numerous motorcycles and automobiles instead of the many bicycles 31 years ago; the more varied agriculture and the improved diet from a health standpoint; the cost of living in Tokyo of about 30% less than for the same service in Philadelphia; the improvement in the water service to the public; and the remarkable improvement in the sanitary conditions of the nation. All of these accomplishments meant to me a resilient Japan basing its strength of growth upon a formula of labor and determination, especially because of its 90,000,000 people on an arable area of about two-thirds the size of Pennsylvania. And along with all this I knew the unforgettable natural scenery of Japan, the outstanding shrines, temples and palaces, the universities and other historical institutions of Japan, would be there to see as I saw them in 1927.

Referring to the insurance industry of Japan, I wish to report that the whole industry did everything possible to make my lecture trip convenient and comfortable and interesting and instructive; also in affording me the opportunity to meet the personnel of the Industry and to present my view of trends in insurance as they are taking place in the United States. The Industry was most kind in answering my many questions and in offering much published material which I have not yet had time to digest fully. But I do know that the Insurance Industry of Japan is now well stabilized and that it is sure of making a surprisingly rapid progress for the future.

My life's work in insurance education throughout the past 54 years has been mostly as a teacher of insurance along economic lines, in the educational advancement and professional development of the insurance industry, both life and property insurance, and in the attainment of the highest type of service to the users of insurance for family and business pursuits, rather than in the actuarial, legal and technical details of daily operational practices. I have, therefore, spent much time in the promotion and development of insurance education in universities and colleges, the development of a sound "Human Life Value Concept" for life insurance operation, and the promotion and development of the professional concept in insurance, comparable to that in medicine, law and accounting, through the medium of the American College of Life Underwriters (for life insurance) and the American Institute for Property and Liability Underwriters (for property and casualty insurance). I went to Japan principally, and the same may also be said for the other countries I visited, to present the professional viewpoint for the Insurance Industry, the growth of public insurance education through the Nation's educational system, and the use in life insurance of the Human Life Value Concept. I, therefore, submitted to the Industry in each country the following lecture subjects, and gave them a choice to select according to their preferences:

Trends in Life Insurance in the United States.

Trends in Fire and Marine Insurance in the United States.

Trends in Property Insurance (non-life) in the United States.

Rapid Growth in Public Insurance Education in the United States.

Rapid Growth of the Professional Concept in American Insurance.

The Human Life Value Concept in American Life Insurance.

I was given the opportunity of presenting the viewpoints comprised within the aforementioned subjects before the Life Insurance Association of

Japan (both at Tokyo and Osaka), the Marine and Fire Insurance Association of Japan (Tokyo and Osaka), the Insurance (non-life) Institute of Japan (Tokyo and Osaka), the Japanese Society of Insurance Science (Tokyo and Osaka), the Research Institute of Life Insurance Welfare (Osaka), and the Sapporo Life Underwriters Association. Likewise, I lectured on these subjects at Waseda University, Hitotsubashi University, Keio University, Maiji University, Osaka Municipal University, Fukuoka University and Otaru Commercial College. At these universities, the President and Economics Faculty also arranged a luncheon or dinner meeting at which addresses were made. I also appeared before three sizeable press conferences (two at Tokyo and one at Osaka) of about two hours duration and attended by approximately 30 representatives of the insurance trade press. Attendance at the lectures (depending upon the association or the organization I addressed) varied from about 200 to 600.

Everywhere my listeners seemed to think well of the professional trend in insurance, and the close cooperation of the insurance industry with the collegiate-level educational system of the country. The universities, if I judge correctly from conversation with both faculty and administrative personnel, are ripe for cooperation and are willing to cooperate with the insurance industry of Japan. Likewise, I expressed hope that the Industry will be willing to take the initiative for future educational professional advancement with all possible help from the nation's educational system on the collegiate level. The benefits flowing from such a course will be tremendous, both to the Insurance Industry of Japan and the nation's economy, just as it has been in the United States during the past 30 years. I may add, that I was pleased to have Ambassador McArthur invite me for an hour's interview. I also visited by invitation the Prime Minister of Japan, the Vice Minister of Finance, and the Insurance Commissioner. I should also report that, on June 17th, the Emperor of Japan conferred upon

me the Third Order of the Sacred Treasure. This, I was informed by the insurance press of Japan, was "in recognition of my contributions to the Japanese Insurance Industry in the education and bringing up of the many Japanese insurance men who now play a leading role in the Industry".

THE PHILIPPINES

Limited to a stay of 6 days, my program in Manila was a very full one.

A lecture on Life Insurance and Health Insurance was given under the sponsorship of the Life Insurance Executives' Association, another lecture on Fire and Marine Insurance sponsored by the Manila Fire Insurance Association, and a third main lecture on Education and Training of Agents and Insurance Executives sponsored by the Manila Accident and Manila Marine Associations. These main lectures extended over a two-hour period and terminated with a Question-and-Answer Seminar. Luncheon meetings with addresses of an hour were also given by the Insular Life-FGU Insurance Group, the Life Insurance Executives' Association, the Manila Fire Insurance Association, and the Manila Accident and Manila Marine Associations. Dr. Emeterio Roa, Sr., President of the Reinsurance Company of the Orient, also arranged a large dinner with prominent citizens of Manila present which I addressed for a period of about an hour.

The various above-mentioned insurance organizations approximately covered the subjects previously mentioned in the topics I offered as lecture subjects, and the attendance was largely common to all the meetings with approximately from 200 to 300 present at the main lectures. I also had an insurance seminar of size in the office quarters of Mr. C. Villar, Insurance Commissioner of the Philippines, for the benefit of his personnel, as well as a large number of insurance company officials. The Insurance Commissioner, I may say, did me the honor to attend all the lectures offered by the Industry, as well as the

luncheon and dinner discourses.

AUSTRALIA

Owing to the distances involved, separate lecture programs were arranged for Sydney, Brisbane, and Melbourne. The lectures were given before the Life Offices Association for Australasia, the Insurance Institute of New South Wales, to the Field Staffs of member offices of the L.O.A., the Office Staffs of the L.O.A.; three leading insurance companies also arranged luncheon meetings with a definitely announced address. At Brisbane and Melbourne the programs were quite similar, although the Fire and Marine Insurance Association and the Property (non-life) Insurance Association were given an opportunity to have their own meetings. In Melbourne there were 6 main lectures and in Brisbane 3. The subjects offered for lectures were similar to the topics offered for selection purposes in Japan and Manila.

At Canberra no lecture program was arranged. I stayed at the Residence House of the National University of Australia and conferred with Sir Leslie Melville, Vice-Chancellor of the University, as well as with various members of the Faculty. We were also invited to have dinner with Mr. Harold McConeghy of the United States.

Thus far, no Australian university or college offers insurance education in its curriculum, except from the actuarial and law points of view. I also met the Vice Chancellors of the Universities at Sydney and Melbourne who were kind enough to arrange a luncheon meeting, and the question of insurance education along economic lines was discussed at length. It seems that the University of Sydney expects, within a year, to inaugurate a Department of Business Administration, I believe, the first to be initiated in Australia. It was suggested to me by the Vice Chancellor that the thought of including in-

urance in the curriculum would be given consideration.

NEW ZEALAND

In New Zealand the lecture program was confined to the two leading cities, Auckland and Wellington. The lectures were again divided among the organizations representing the three types of insurance associations previously mentioned. But, in addition, the Life Underwriters Association, quite distinct from the L.O.A., took a lively interest in the lectures and also the lecture programs. The Life Underwriters Association in New Zealand was represented for the first time in the Australasian program. At Auckland the attendance was approximately 250, and for the various main lectures in Wellington, the audience varied from 250 to 300. There were four main lectures in Wellington and two in Auckland, one being a very fine Farewell Dinner given to Mrs. Huebner and me on the evening before our departure for home. It was also very kind of Ambassador Russell to honor us with a Cocktail Party at the Embassy to which the insurance leaders of Wellington were invited.

In closing I should express my thanks to all associated with the Embassy and Consular Service for all they did for Mrs. Huebner and me. Miss Downing in Tokyo, the Embassy Personnel at Manila, Mr. Richard Joyce, U.S. Consul at Sydney, Mr. Harold McConeghy at Canberra, Mr. George Fennemore, U.S. Consul at New Zealand, Mr. James P. Pettus at Wellington, and Mr. D. W. Conner at San Francisco, California, and others, did their best to be helpful to us on a trip which, for the most part, was difficult as regards language and otherwise, and without their help would have been almost impossible to negotiate.