

CENTURIES OF ROUGH NOTES

Rough Notes magazine, May, 1923

Soliciting Insurance by Aeroplane



Courtesy "The Hartford Agent."

The air bus used by Mr. Setz in soliciting farm business, a means of transportation that makes it possible to serve muddy roads and forget the possibility of blow-outs.

It was only a short time ago when the practicability of ever using automobiles for business purposes was questioned. There were still mechanical difficulties that had not been solved and the cost of operation of a gasoline-driven car was looked upon as prohibitive. But the mechanical difficulties have been overcome and, even though gasoline has advanced in price to twice what it was when the automobile first made its appearance, it is found that the automobile makes it possible to cover so much more territory and to see so many more business prospects that the expense is many times absorbed in the increased profits.



Arthur H. Setz

Now we are conjecturing upon the commercial possibilities of the aeroplane. This means of conveyance, however, presents difficulties much more troublesome than those offered by the automobile and it is pretty certain that travel by air will not be practical except for long distance business trips. A pioneer in the use of the aeroplane for insurance solicitation is Arthur H. Setz, manager of the Service Insurance Agency at Watertown, Wis.

Mr. Setz is a successful agent in this rich Wisconsin territory who has been keen and alive to his opportunities. He has let his community know that he sells insurance and he has used his opportunities as they have arisen. One day last summer he achieved a lot of good publicity in his locality by soliciting farm insurance with an aeroplane.

"Rough Notes" has asked Mr. Setz what he thinks of the possibilities of the aeroplane for soliciting insurance. He says that he had the publicity value of such a stunt in mind when he undertook it and the results have been good from this angle.

Bringing in Applications by Air Line

"The selling insurance by aeroplane will in our estimation be impracticable in a general way as long as the helicopter type is not more fully developed," he says, "as the present machines require too large a landing field. However, as a means of rapid transportation there is no question but what the aeroplane is coming into its own and may be used for rapid transportation between the small towns and cities, but to replace the road conveyances except for long distances they are out of the question."

"Interviews were not arranged before the trip I made. The amazing incident of this trip was that I was soliciting business southwest of a town by the name of Marshall and found H. G. Constant, the pilot of the plane, near Marshall. I left my automobile and used the plane for my return trip, having completed my solicitation by automobile previous to meeting him.

"Among other applications I had one for \$7,200 for the Hartford on the farm of John Lee and by using the plane we took a direct route home. After flying above the town here at a considerable altitude, we spiraled down and landed about six blocks from my office. It so happened that during my absence Special Agent Thomas Larkins, of the Hartford, had driven to our town by car and was waiting for me to return, as I

had informed the stenographer that I would be back in about two hours. Friend Larkins, in kill time, on seeing the plane went up to where we landed and to both his surprise and mine we met there. I told him that, to keep up the reputation of the Hartford which was known to be a high-class proposition, I had been flying high. On receipt of the application he immediately wanted some data and through their farm special agent, Mr. Sherburne, they obtained this information, together with photographs of the plane, the farm and myself and had a write-up in 'The Hartford Agent.'

"Our agency is a very ordinary one," Mr. Setz writes modestly, "but we are trying to give a small town of 1,200 population intelligent service and a little bit above the standard of the chimney corner agency usually found in towns of this size."

A Fine Ideal for the Small Town Agent

"We believe the insurance business is one for which we need offer no apologies, that it offers a field for initiative, plenty of hard work and lots of study and that the small town business man is entitled, for his premiums on which the same commissions are paid as to the city agents, to the same kind of service the city man gets. If, after years have slipped by, it can be said that we have fulfilled our mission and attended to the business as it should have been, then our little niche here will have been satisfactorily filled and the community will be a little better off than if we had made no attempt."