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Personalized insurance service has been a factor in the successful operation of this agency -- Only reliable stock companies are represented with local adjusters available for prompt settlement of losses

By KENNETH W. EVANS

There is no departure in the business or economic life of the nation, Roseburg or Douglas county, that is of more importance than adequate insurance coverage against losses of all kinds. Insurance supplied by the Tipton Insurance Agency, 214 West Cass, provides just that type of protection. This agency places all of its insurance policies with strong and reliable stock companies that always maintain sufficient surpluses in their capital structure to pay all losses promptly. Augmenting this dependable type of insurance coverage is the fact that adjusters, located in Roseburg, are available for immediate settlement of all losses. These stock insurance companies, represented by the Tipton Insurance Agency are all corporate entities. The capital and surplus paid in by stockholders, is augmented by profits earned and retained, which provides more than the required legal reserves that constitutes a safety factor in insurance coverage. The facilities of these stock companies are available to all owners of insurable properties through such reliable agencies as that maintained by G. W. (Bill) Tipton in Roseburg.

The Tipton Insurance Agency was established September 17, 1947, when G. W. Tipton purchased the agency, maintained in Roseburg, for several years, by George W. Dimmick. "Bill" Tipton was employed by the Dimmick Real Estate and Insurance Agency in charge of the insurance department. The activities of the real estate operations in Roseburg required so much of the time of Mr. Dimmick, that he disposed of the insurance department by selling it to G. W. Tipton. All of the companies represented by the Dimmick agency were retained and the large volume of business that has been experienced by the Tipton Insurance Agency has been responsible for holding the representation of these companies.

Constantly Expanding The Service

However, in the last five years, the Tipton Insurance Agency has constantly added new reliable companies and, their services to steadily improve the scope of insurance available to the clients in this area. This constant progress is demonstrated by the fact that last week the entire facilities of the C. B. DeMille, General Insurance agency, with offices in Portland, were added. This is a general multiple line agency that has maintained the same group of companies for fifty years and, have experienced field men who work with such agencies as operated by G. W. Tipton, in Roseburg.

The business of stock insurance companies, operating in the United States, has grown tremendously in recent decades and, as a whole, are in a strong financial position today. Only a moderate part of the profits earned have been disbursed to stockholders as dividends. The remainder has been added to surplus, year by year, for the protection of the policyholders against disasters of any kind.

Over a long period of years these companies have built up, at great expense, records and agency organizations that have enabled them to carry on safely and intelligently, in the face of world economic uncertainties, the business of furnishing sound insurance to all who need it. These stock companies have, also, aided in the development of sound rules for the construction of insurable properties of all classes. This has contributed to the removal of many fire hazards which has been essential for the maintenance of the present strength and, the results being that the average premium cost for fire insurance has steadily decreased.

Fire Hazards Removed

To further strengthen their ability to provide adequate protection at a reasonable cost, these stock companies formed the National Board of Fire Underwriters. A marvelous service has been rendered through the research that has been made in the underwriting laboratories, where formulas were worked out and applied for elimination of many fire hazards through proper construction with approved building materials. The happy fact that fire insurance premiums have not increased is due, in a large measure, to this research and application of the findings.

The Tipton Insurance Agency supplies all types of insurance policies which include fire, automobile, casualty, inland marine, burglary, plate glass, liability, and property damage etc. The supplying of fire and automobile insurance is major with the Tipton Insurance Agency. However, if any type of insurance coverage is needed or desired — such as logging equipment coverage, etc., this agency can supply the policy placed with one of these reliable companies.

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