

# Charles Dickens and

• *By Daniel D. Skwire*

The great Victorian novelist wrote far, far better stories than "*Hunted Down*," but none of them has an actuary as its hero.

The complete works of Charles Dickens amount to more than 13,000 pages in a recent edition. His fiction includes more than 1,600 characters, from Aaron of Our Mutual Friend to The Zephyr of The Pickwick Papers. Among them are such colorful figures as The Artful Dodger (Oliver Twist), Mr. M'Choakumchild (Hard Times), Uriah Heep (David Copperfield), and the Infant Phenomenon (Nicholas Nickleby). There are evil schoolmasters, kind-hearted thieves, and orphans galore. There are even a few members of the insurance industry.

Of this vast range of characters, however, there is only one full-fledged actuary. He is, in fact, a romantic hero, and he appears in a short story called "*Hunted Down*," published by Dickens in the NEW YORK LEDGER in 1859.

That Dickens should choose to write a romantic melodrama about insurance shouldn't surprise members of the profession. Insurance—with its focus on life, death, and money—is the very stuff of romance. Murderous life insurance plots, for example, were a staple of Hollywood film noir such as the 1944 classic "Double Indemnity."

That the hero of Dickens' melodrama should be an actuary, however, is more unexpected, given the popular conception of actuaries as introverted mathematicians. But Dickens himself was a realist as well as a romantic, and he drew extensively on real-life sources for "*Hunted Down*."

These sources included a historical murder case and insurance scam, Dickens' friendship with an actuary who helped investigate that case, and Dickens' own experience as a life insurance applicant. Through these experiences, Dickens knew that an actuary's career could involve romantic adventures and malevolent schemes as well as more mundane numerical pursuits. His choice of an actuary as the hero of his story was, therefore, quite natural. Who better to combine the romance of life and death with the realism of insurance procedures in a tale of suspense and melodrama?

ENGRAVING BY H.B. HALL FROM "THE WORKS OF CHARLES DICKENS," 1875

# *the Literary Actuary*





## The Story

The tale of “Hunted Down,” narrated by Mr. Sampson, chief manager of the Inestimable Life Assurance Company, begins when the mysterious Julius Slinkton enters his offices to request an insurance application on behalf of his neighbor, Mr. Beckwith. The forms are provided, and Slinkton departs.

Two weeks later, Sampson encounters Slinkton at a dinner party. Slinkton inquires after Mr. Meltham, a young actuary of the Inestimable, who had suffered a nervous breakdown and left his job. Informed that Meltham’s breakdown had resulted from the death of a young woman with whom he had been in love, Slinkton reveals that he too has known the pain of early death—one of his nieces having recently died of a sudden illness, and the other niece showing signs of serious illness.

Two days later, Slinkton returns to the insurance office in order to complete a required reference form attesting to the good health of Beckwith. Based on this information, the Inestimable issues a life insurance policy covering Beckwith.

Several months later, Sampson is walking on the beach when he discovers Slinkton strolling with his sickly niece, Margaret. Sampson joins them, and shortly thereafter they spot an old man in a carriage who has been following them on their walk. The old man greets Sampson by name, and Sampson goes to speak with him for a few minutes. When Sampson returns, they continue their walk for a while, until Slinkton decides to go for a swim in the ocean. Seizing the opportunity, Sampson speaks privately with Margaret. Disturbed by what he has heard from the old man, Sampson warns Margaret of grave danger from Slinkton, persuading her to get into the carriage and ride off with the old man.

The following month, Sampson pays a visit to Slinkton’s neighbor, Beckwith. Beckwith turns out to be a hopeless alcoholic, evidently on his deathbed. While the two are talking, Slinkton enters and expresses his belief that Sampson intends to deny Beckwith’s impending death claim.

“I understand your object,” says Slinkton. “You want to save your funds, and escape from your liabilities; these are old tricks of trade with you Office-gentlemen.” Meanwhile, Beckwith suddenly recovers from his alcoholic stupor and reveals himself to be a sturdy young man. He describes at length how Slinkton has attempted to poison him with alcohol and secret powders. He says that Slinkton also murdered his first niece after purchasing insurance on her life, and claims that he is now attempting to duplicate the crime with Margaret.

In the dramatic climax of the story, Beckwith reveals that he is, in fact, Meltham, the young actuary of the Inestimable, and that he had fallen madly in love with Slinkton’s first niece when she applied for insurance at his company. He was heartbroken at her death, and has dedicated his life to tracking down her killer.

Having posed as Slinkton’s neighbor, Meltham inspected Slinkton’s possessions and discovered his variety of poisons, along with a secret diary detailing all of his crimes. Meltham

says that he had also posed as the old man in the carriage, and had alerted Sampson to Slinkton’s scheme, enabling them to rescue Margaret.

Confronted with this evidence, Slinkton commits suicide by swallowing a quick-acting poison. Meltham himself dies shortly thereafter as the result of his heartbreak from the death of his true love.

This brief melodrama is not one of Dickens’ finest works. Literary shortcomings aside, however, “Hunted Down” is a fascinating study for modern readers, especially those of the actuarial persuasion. The rich historical sources for the story include insurance policies, trial transcripts, insurance company records, and Dickens’ own correspondence and memorandum books. These sources not only provide great insight into the methods Dickens used to create his stories and characters, but also furnish an intriguing glimpse into the lives and careers of actuaries of the time.

### The Wainewright Case

Thomas Griffiths Wainewright was a second-rate artistic figure but a first-rate forger and poisoner who lived from 1794 to 1847. In this story, as is so often the case, the true episode is stranger and more disturbing than the fictional account.

Wainewright was orphaned as a young child and raised by his grandfather, who died in 1803, and his uncle. He received an education, and through middling talent and desperate ambition, managed to turn himself into a minor literary and artistic figure. He contributed a number of literary articles and reviews to London journals, often under the pseudonym of Janus Weathercock.

Wainewright fancied himself a leading figure of the Romantic movement, and he associated with such literary figures as Byron, Blake, Lamb, and Keats. His social ambitions were costly, however, and his modest upbringing hadn’t left him with a large fortune to pay for fine clothes, lavish entertainment, and a life of leisure. His need for money vastly outstripped the small income from a trust fund his grandfather left him, and the events of the rest of his life would be driven by his relentless search for funds.

Wainewright’s crimes have been impressively documented in Jonathan Curling’s 1938 biography. His first two misdeeds appear to have been two forgeries committed in 1822 and 1824. In these cases, he signed the names of various relatives to documents that enabled him to withdraw £5,000 of principal from the trust funds that paid him his small annual income. With this money, and an ever-increasing series of loans, he managed to finance his lifestyle until the end of the decade. In 1830, however, Wainewright was nearly out of money, and he conceived his boldest scheme to date.

Wainewright had married Eliza Abercromby in 1817. Eliza had two half-sisters, Helen and Madeleine Abercromby, who, along with their mother, came to live with Wainewright and his wife in early 1830. In March and April of that year, Helen Abercromby began to visit a series of insurance companies, accompanied by either Madeleine Abercromby or Eliza Wainewright.

At each company, Helen applied for a life insurance policy

with a term of two or three years. The actuaries at several of these companies asked why she would apply for a policy with such a short term. Helen and her sisters gave different answers to different companies, sometimes saying that Helen expected to receive some property at the end of that time and needed coverage for the interim. On April 20, the Palladium Insurance Company issued her a policy for £3,000 for 3 years. Ten days later, the Eagle Insurance Company issued her a policy for £3,000 for 2 years.

In July, Wainewright was faced with immediate demands by his creditors for £610. He negotiated an extension until Dec. 21 and pledged the property and furniture of his home as collateral. A sheriff's officer was sent to live in the house to safeguard the property. On Aug. 13, Mrs. Abercromby (Wainewright's mother-in-law and Helen's mother) completed a will, leaving her small fortune of £100 and some property to Wainewright's wife, Eliza. On Aug. 19, Mrs. Abercromby died suddenly after experiencing severe convulsions. The death was not regarded as suspicious, and no investigation appears to have been conducted.

In September and October, Helen Abercromby renewed her visits to insurance companies. She was issued policies of £3,000 for 2 years by the Imperial Insurance Company, £5,000 for 2 years by the Pelican Insurance Office, and £2,000 for 2 years by the Hope Insurance Company. She had now purchased coverage totaling £16,000, all with terms of 2 or 3 years. In the event of her death, the benefits would be paid to her estate, whose disposition would be governed by her will. In addition to these amounts, Helen had applied for an additional £14,000 of coverage, which was either declined or not issued for various reasons.

Wainewright had to borrow to pay the total premiums of £220. On Dec. 12, Wainewright was forced to abandon his home for financial reasons, and he moved to an apartment along with his wife, Helen, and Madeleine. On Dec. 13, Helen wrote a will leaving everything to her sister Madeleine. On the same day, she assigned her Hope insurance policy to Wainewright. On Dec. 14, Helen prepared a second will, this time leaving everything to Wainewright and his wife, Eliza. Later that day, she also assigned her Palladium insurance policy to Wainewright.

That evening, the family went out to the theater. When they returned, Helen complained of wet feet and a chill, but ate a dinner of oysters and porter before going to bed. She soon became violently ill.

Helen's condition worsened over the next several days, despite constant attendance by a physician, as well as the care of Wainewright and Eliza. On Dec. 21, Wainewright and his wife went out for a walk. When they returned, Helen was dead.

An autopsy determined the cause of death to be "fever with effusion at the base of the brain ending in convulsions" and was recorded in the files of the Eagle Insurance Company. Although the death was suspicious, no criminal proceedings were instigated. It is generally accepted, however, that Helen's death was planned and caused by Wainewright himself, through a combination of poisons, most likely including strychnine, admin-

istered over the one-week period beginning with the visit to the theater. Certainly, the death was convenient for Wainewright, coming on the very day that his payment of £610 was due to his creditors. He immediately attempted to collect the benefits from the insurance policies.

In January of 1831, however, the various companies that had insured Helen's life met with one another and decided to contest the insurance claims on the basis of misrepresentation. First, they argued that Helen had given inconsistent and inaccurate reasons for the short-term nature of the coverage. Second, she had failed to disclose to each company the extent of her coverages with other companies. Finally, it appeared that Helen might not have purchased the insurance for her own benefit, but for that of Wainewright. No reference was made to the suspicious nature of her death.

Wainewright, of course, was furious at this outcome, and filed suit against the Imperial Insurance Company. He then left the country for France to avoid his creditors until the case was settled.

The case languished in the courts for many years before coming to trial in 1835. An initial hearing ended in a mistrial, but a second trial resulted in a victory for the insurance companies when it was ruled that Helen did not truly insure her own life. Rather, the coverage was purchased on behalf of Wainewright, who didn't have an insurable interest in her life.

In other words, because Wainewright didn't have a sufficiently close blood relationship with Helen, and because he didn't stand to suffer a financial loss from her death, he was ineligible to insure her life, and the contract was therefore void. A number of actuaries testified at these proceedings, including Nicholas Grute of the Palladium, Samuel Ingall of the Imperial, and Henry Porter Smith of the Eagle.

In 1837, for unknown reasons, Wainewright returned to England for a brief visit. It turned out to be his downfall. During his absence, the Bank of England had unearthed evidence of his forgeries from 1822 and 1824. On June 9, 1837, Wainewright was arrested and sent to Newgate Prison to await trial for forgery. He was convicted the next month and sentenced to transportation for life to Australia. His ship left England before the end of the month. He lived for 10 years in Van Diemen's Land, until his death in 1847.

### Henry and Charles

The trial and conviction of Wainewright raised quite a sensation in England, especially within the literary and artistic community. Although he'd been convicted only of forgery, Wainewright was popularly believed to be guilty of poisoning his sister-in-law for the proceeds of her insurance policies. So it's not surprising that his story would inspire writers of the time.

Dickens himself may have been initially inspired by a brief glimpse of Wainewright during a visit he made to Newgate Prison 20 years before he wrote his fictional account. It seems likely, however, that the more important source of his inspiration was his long friendship with Henry Porter Smith, the actuary from the Eagle Insurance Company who had testified in Wainewright's trial in 1835.

There appears to be no record of the degree to which Smith was involved in the Eagle's original decision to insure the life of Helen Abercromby in April 1830, but as early as 1831 he became heavily involved in various investigations related to Wainwright. The Eagle sent Smith to France in July 1837, after Wainwright's arrest, to bring back all of Wainwright's luggage, papers, and possessions. In an early example of careful expense accounting, a copy of Smith's reimbursement check for £15, 18s. still exists in the Eagle archives, with a note: "Expenses Mr. Smith—Paris re Abercromby."

Around this time, many rumors swirled around the Wainwright case. One had an actuary at one of the insurance companies falling madly in love with Helen Abercromby and devoting his life to pursuing Wainwright. There's no evidence to support this rumor, but it seems likely that it pertained to Smith, who (though married) was the actuary most directly involved in the investigations, and who had made the trip to France to claim Wainwright's possessions.

This rumor, in fact, showed up in Dickens' own book of memoranda, in an entry from 1855: "Devoted to the destruction of a man. Revenge built up, on Love. The Secretary of the Wainwright [sic] case, who had fallen in love (or supposed he had) with the murdered girl." This note was the first indication that Dickens intended to make use of the Wainwright case in one of his own stories, although he doesn't refer to Smith as the object of the rumor.

Dickens and Smith seem to have first become acquainted in 1841, when Dickens re-examined his life insurance coverages in preparation for an upcoming trip to the United States. After being turned down by several other insurers, Dickens successfully applied for an insurance policy of £5,000 with Smith's employer, the Eagle.

It was Smith who took Dickens' application and sent a questionnaire (see sidebar) to two of his friends, John Forster and William Macready. Forster's questionnaire was accompanied by a letter emphasizing the importance of the information. "On your answer, which shall be considered as strictly confidential," Smith wrote, "the validity of the proposed Assurance must, in a great degree, rest; you will therefore, pardon me for reminding you of the importance of a full and deliberate statement."

This successful business relationship between Dickens and Smith seems to have initiated a lasting friendship, documented in a series of letters from Dickens to Smith. (Dickens did not save the voluminous correspondence he received from others.) Some of these letters related to insurance or investment transactions, but others were joking and friendly. "I have begun my new book," Dickens wrote Smith on July 9, 1846, "and am up to my eyes in it ... You wouldn't entertain a proposal for ensuring imaginary lives, would you?"

At times, Dickens seemed to enjoy teasing Smith about competing insurance companies, including the Sun. "I shall be as punctual as the Sun," he wrote in June of 1847, referring to a meeting they had arranged. "No, no, my actuary," he wrote on July 9 of another meeting, possibly scheduled for a location near the Sun, "some congenial Tavern is the fitting scene for these things ... Eagles couldn't look the Sun in the face, and have such enormities going on in their nests." In 1847, Dickens asked Smith to be godfather to his son Sydney. In 1850, he made the same request of Smith for his daughter Dora.

There is no direct evidence in the surviving correspondence that Dickens and Smith ever discussed the Wainwright case with one another. But Smith did provide information to another novelist, Edward Bulwer-Lytton, who was planning a novel based on the Wainwright case.

## *"Printed Enquiry Concerning Dickens' Health, From Eagle Life Assurance Company, with Forster's Answers," Source: Pilgrim 2: 494-5.*

Q: How long have you been acquainted with C Dickens Esq?

A: Five years—or more—most intimately.

Q: How often are you in the habit of seeing him? When did you see him last?

A: I see him—generally—every day. We were together this morning.

Q: In what state of health was he when you saw him last?

A: In perfectly good health.

Q: What is his general state of health?

A: I should say—extremely good.

Q: Are you acquainted with his ever having been afflicted with a rupture, gout, dropsy, asthma, consumption, vertigo, fits, hemorrhage of any kind, cancer, insanity, or other disease, or of his having any symptoms of any disease?

A: I know that he has never had any of the diseases named. But, of late, for a short pe-

riod, he has been under the care of Mr. Salmon, of Broad Street.

Q: Do you believe he is now quite free from any disease, or symptom of disease, and in perfect health?

A: He is now, I believe, quite free from every such symptom, and in excellent health.

Q: Is he active or sedentary?

A: His pursuits are sedentary; but he has great opportunities of leisure, and in these is always active.

Q: Are his habits perfectly sober and temperate?

A: His tastes are very much so; and his habits remarkably sober & temperate.

Q: Has his Life ever, to your knowledge, been refused at any Insurance Office?

A: I recollect hearing some four years ago with some surprise, that he had been refused at the Sun Insurance Office. Howev-

er, I know him to be already insured.

Q: Did any member of his family die of pulmonary or hereditary disease of any kind?

A: His family are all alive, and all very strong, hearty people.

Q: Are you acquainted with any circumstances having a tendency to the shortening of his life, or which can make an insurance upon his life more than usually hazardous?

Q: Are there any other circumstances within your knowledge which the Directors ought to be acquainted with?

A: I am acquainted with no such circumstances as the last two questions refer to.

Signed *John Forster*

Dated November 14, 1841

"There is no proof of the nature of the poison used," Smith wrote to Bulwer-Lytton, "but the general medical opinion of the time pronounced it to be strychnine. . . . Mr Thompson tells me that Wainwright confessed that he used strychnine and morphine, and you will gather more of his history from the additional briefs and notes now sent to you." Smith's willingness to share details of the case with Bulwer-Lytton suggests that he may have been the source for Dickens' version as well.

### An Actuarial Perspective

As already seen, Charles Dickens was not the only author to be intrigued by Wainwright. Bulwer-Lytton's 1846 novel *Lucretia* was the first well-known fictional account. Oscar Wilde's sardonic essay "Pen, Pencil, and Poison" appeared in 1889 and provided a brief history of the case, along with Wilde's own witticisms. "The fact of a man being a poisoner," wrote Wilde, "is nothing against his prose." Most recently, Andrew Motion's *Wainwright the Poisoner* offers an imagined confession by Wainwright, including speculation on the psychological (as well as financial) motives for his crimes.

For the actuarial audience, however, Dickens' "Hunted Down" stands head and shoulders above the rest. All of the other authors who have taken Wainwright as their inspiration have focused their interpretation on the romantic conflict of good and evil within his character. Andrew Motion describes it best in the introduction to his book. "His

[Wainwright's] career dramatizes the ideas that deeply concerned Wordsworth, Coleridge, Byron, Keats, de Quincey, Lamb, and many other Romantic writers and artists. By combining a life in culture with a life in crime, he embodies an extreme version of what they regarded as a general truth: that good and evil grow on the same stem."

Dickens doesn't address this issue at all in "Hunted Down." Julius Slinkton, clearly based on Wainwright, isn't portrayed as having any artistic or literary traits. Dickens chose to present him as purely evil, rather than to address the internal conflicts of Wainwright that inspired other writers.

Although "Hunted Down" is essentially a Romantic melodrama, Dickens brings to it the same attention for realistic detail that characterizes his greater works. This combination of romance and realism means that Dickens, alone among the literary interpreters of Wainwright, pays close attention to the insurance-related elements of the story.

For example, he begins the story with a nod to the romantic potential of insurance. "Most of us see some romances in life," says Mr. Sampson, the narrator. "In my capacity as Chief Manager of a Life Assurance Office, I think that I have within the last 30 years seen more romances than the generality of men, however unpromising the opportunity may, at first sight, seem."

He adds later on that "a Life Assurance Office is at all times exposed to be practised upon by the most crafty and cruel of the human race." Perhaps these insights reflect insurance-re-

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lated anecdotes communicated to Dickens by his friend Henry Porter Smith.

Further evidence of the impact of their friendship may be seen in two references to probabilities that occur within the brief story. Sampson, speaking on the importance of understanding a person's character, says, "I assume it to be five hundred times more probable than improbable" that his readers care more about learning music or Greek than studying the character of their teachers. Slinkton, speaking to Sampson regarding the purchase of insurance for Beckwith, says, "I have the greatest reluctance to trouble men of business with inquiries for friends, knowing the probabilities to be a thousand to one that the friends will never follow them up."

The form of these comments is similar to a remark attributed to the actuary of the Provident Insurance Company, to which Helen Abercromby had applied for insurance. "[She was] a remarkably healthy, cheerful, beautiful young woman, whose life was one in a thousand." Dickens had shown an inclination to tease Smith about the *Eagle* and the *Sun* in their correspondence during the 1840s. Perhaps the probability-related comments in "Hunted Down" were a means of teasing his friend about a mathematical manner of speech.

Dickens also pays special attention to the process by which an insurance application (a "proposal," in British terms) and the accompanying reference forms are completed. In the following passage, Sampson describes Slinkton's completion of the reference form pertaining to Beckwith's insurance application:

I looked out the door and requested Mr. Adams, if there were a proposal in that name, to bring it in. He had already laid it out of his hand on the counter. It was easily selected from the rest, and he gave it to me. Alfred Beckwith. Proposal to effect a policy with us for two thousand pounds. Dated yesterday . . . Before answering each question, he [Slinkton] ran over it aloud, and discussed it. How long had he known Mr. Alfred Beckwith? That he had to calculate by years upon his fingers. What were his habits? No difficulty about them; temperate in the last degree, and took a little too much exercise, if anything. All the answers were satisfactory. When he had written them all, he looked them over, and finally signed them in a very pretty hand . . . A second reference paper (for we always required two) was sent down into Norfolk, and was duly received back by post. This, likewise, was satisfactorily answered in every respect. Our forms were all complied with; we accepted the proposal, and the premium for one year was paid.

This brief scene is impressively detailed. Dickens tells us the size of the policy, the name of the applicant, the date of the proposal, and the term of the premium payment. Of even greater interest, however, is the description of the proposal process and the reference paper.

The details for that portion of the scene are clearly drawn from Dickens' own experience purchasing life insurance, and

they bear remarkable similarity to the process he went through with Smith to purchase his policy from the *Eagle*. There are two forms of personal reference, for example, which must be completed satisfactorily once the proposal has been submitted.

Smith had required Dickens to submit two such forms of his own in 1841, which had been completed by his friends Forster and Macready. In fact, the questions on the fictional reference form are nearly identical to those on the actual reference that Forster had completed for Dickens that year. Once again, Dickens drew on aspects of his own life to lend an element of realism to his fiction.

### Conclusion

Charles Dickens' greatness as a novelist rests not one iota on a little-known short story called "Hunted Down," based on a real-life Wainwright insurance fraud case. Its value today is primarily the light it sheds on Dickens' friendship with the actuary Henry Porter Smith, a remarkable figure in the actuarial profession. Smith's investigation of the Wainwright insurance claims led not only to a friendship with Dickens, but also with Victorian novelist Edward Bulwer-Lytton.

A first-rate professional and a colleague of two major Victorian novelists, Smith was a prominent example of a literary actuary. ●

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