

Dr. C. C. Criss and Mabel L. Criss

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Mutual of Omaha, whose name has closely identified the company with its home city, gained its early growth under the direction of an innovative husband - and - wife team, C.C. and Mabel Criss.

In 1910, the 1 - year - old health and accident company that eventually became Mutual of Omaha consisted of a state insurance charter and fewer than 300 insurance policies.

The company had stalled. The six founders had misgivings about continuing. They sought advice from C.C. Criss, 30, a Creighton University medical student who earned money for his education by selling health and accident policies for another company.

Criss gave this advice: Make the insurance policies simpler and more comprehensive. Reduce restrictions on coverage.

The advice wasn't immediately accepted. So the Crisses offered \$300 to buy the insurance charter and a chance to run the tiny mutual association owned by its policyholders. The six founders accepted that offer.

At the time, Mabel Criss was an independent stenographer who worked for the insurance company, then called Mutual Benefit Health and Accident Association.

After buying the association, C.C. Criss completed his medical degree and the Crisses ran the health and accident association together. After graduation, C.C. Criss spent only one year in medical practice. He spent the rest of his career building the insurance company.

Criss pioneered the concept of simplified, liberal policies. He changed some of the ideas of the day about insurance, proposing, for example, that policies be sold that would pay indefinitely for medical care rather than only for fixed periods, even if that meant higher premiums.

Under his leadership, underwriting rules were extended to provide disability coverage to the average person, including lifetime benefit periods.

The Crisses complemented each other. C.C. Criss handled the sales force. Mabel Criss managed the office.

After her husband died, Mabel Criss donated \$7 million that became the basis for attracting federal grants and loans, and led to development of the Dr. C.C. and Mabel L. Criss Health Sciences Center at Creighton University.

In 1949, C.C. Criss was succeeded as president by V.J. Skutt. He remained chief executive until 1984 and is given credit for leading the company through its greatest growth period. For its first 74 years, Mutual was led by just three people, C.C. and Mabel Criss and V.J. Skutt.

Dr. C.C. Criss and Mabel L. Criss

1879 - 1952 Dr. C.C. Criss

1881 - 1978 Mabel L. Criss

Home: Omaha

Legacy: Led Mutual of Omaha through its early growth period.

Caption: B&W Photo/1 Dr. C. C. Criss Mabel L. Criss

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