

HOT SPRINGS AND HIGH STAKES

JOHN BURKE

BADEN BADEN is a leafy provincial town which still preserves the aura of a bygone era despite being Germany's largest spa as well as an international centre for conferences. While some visitors are German businessmen, seeking a cure for stress, others are delegates from the medical industry and financial sectors.

Prominent here are German insurance men who may like to be reminded that in this unindustrialised atmosphere there is a cure for most ills — often at the expense of the public health services! More than one body always returns to Baden Baden for its annual conference. One is the main German Insurance Association (*Gesamtverband der Deutschen Versicherungswirtschaft*) and another is the German Marine Insurance Association (*Deutscher Transportversicherungsverband*) which first came here in 1952. Germany's insurance academy (*Deutsche Versicherungsakademie*) also comes to Baden Baden regularly.

The spa is also a popular venue for German insurance companies. Last year, Allianz Leben was here in April followed by Alte Leipziger Leben a month later and then Colonia in June. Meeting here again in July was the top insurance working-group: *Arbeitsverband der Versicherungsunternehmen*. However, there is never anything about premiums and policies in August, for that is when Baden Baden is filled with high society for hazarding their money on the horses at Iffezheim — which compares with Ascot or Longchamps or Saratoga Springs.

But when the leaves begin to fall, the (re-) insurers arrive to negotiate European treaties. This event is putting such pressure on Baden Baden's 4000 beds (there used to be more) that many delegates, on checking out, immediately book again for the next time. For example, by mid-year the central and comfortable Atlantik with moderate prices could barely allocate a room without bath (98 German marks) for random days in late October.

The reason for Baden Baden's increasing popularity is due not only to the timing, but

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The casino has proved a winner.

also to geography — the more so as Europe's centre of commercial gravity shifts eastwards. Of course, no end of Continental cities boast in touristic brochures of being the cross-roads of Europe, whereas Baden Baden's nearest claim is as a semi-Frankish bordertown not far from the River Rhine and Strasbourg (home of the Council of Europe and European Parliament).

Yet the spa lies midway between Stockholm and Madrid; London and Vienna; Milan and Brussels; Lisbon and Moscow. The

trains are good from Switzerland and France, while within Germany there is an excellent network by road and rail. Note that non-Germans can buy a Deutsche Bundesbahn ticket for unlimited travel during any five days in a month for 450 German marks — half that in second class.

Access by air is also easier than in 1910 when Deutsche Luftschiffahrt became the world's first airline by flying Zeppelins to Baden Baden from Frankfurt and Dusseldorf. The spa is 86 miles (138 kms) from Stuttgart which is served by several airlines, including Lufthansa's domestic network and its non-stop flights from eight European cities. These include Rome, Nice, Paris and Brussels as well as twice daily out of London (Heathrow).

Lufthansa also has flights to Frankfurt from five British cities and 126 other towns around the globe. In fact, its Rhein/Main airport is the world's fourth busiest with 170 carriers serving 90 countries. By train from the airport — change at Frankfurt central station — it takes two hours to Baden Baden.

Yet both the railway and motorway skirt the town which, nestling in the valley of the tiny River Oos, is summery well into October. There is yet another reason why this onetime playground of monarchs is "still the world's most fashionable spa-resort" according to the *Shell Guide* to Germany. Spared by the last two wars, its principal architecture has hardly changed since the Weimar or Wilhelmian epochs or earlier. Even the upper castle (*Alter Schloss Hohenbaden*) was nicely ruined in 1590



Do reinsurers know where they are going in the long-term?

by the French who returned in 1689 to sack the new castle, soon rebuilt, overlooking the casino.

While the local savings bank (*Städtische Sparkasse*) turns out to be the former Palais Hamilton, an old Capucine monastery has become one of the best and biggest hotels: Badischer Hof. This has 200 beds just like the twin Europäischer Hof — in the same Steigenberger chain — which celebrated its centenary-and-a-half last year. Oldest of all is Bad-Hotel zum Hirsch (1698) which has eighty-three beds. There are twice that number at the classically luxurious Brenner's Park Hotel, built in 1871, while Allee-Hotel Bären with 119 beds and Atlantik with 76 also date from Bismarckian times.

Baden Baden's theatre was built in 1862 to plans by Couteau and opened by Berlioz.

Germany's oldest and largest cure-house with casino has graced the spa since 1812, and the designers of the Paris Opera styled the four saloons for card-players in 1854 thanks to the enterprise of Benazet. Their compatriot, Balzac, did some writing here. All this became part of the tradition of Gallic influence which continues even today. The spa has been twinned with Menton — and would like a link with Harrogate. Baden Baden is also the headquarters of the French Forces in Germany (FFA), although in three years' time the troops will finally withdraw from the *Quartier du Maréchal de Lattre de Tassigny*. When they occupied the province in 1945, they took over all Baden Baden's hotels.

Ironically, during the French Revolution it was *émigrés* who turned this provincial watering-place — not even the capital of the Grand-

Duchy of Baden — into the most aristocratic resort in Europe. During the *belle époque*, celebrities from all over the Continent and beyond descended on Baden Baden for the summer-season.

Queen Victoria put up at the Palais Limbourg here, while other regal visitors were Prince Bismarck and Napoleon III as well as a horde of Russian aristocrats and authors — all speaking French. The latter included Gogol and Turgenev as well as Chekhov who died at Badenweiler. Dostoevsky's novel *The Gambler* was even based on his experience at a casino then located in the Augusta baths.

Baden Baden was also described in *A Tramp Abroad* by Mark Twain and, earlier, Thackeray mentioned its ruinous gaming-tables in *Vanity Fair*: the scheming Sharp woman soon made more money out of a suspect life policy. ("The solicitor of the Insurance Company swore it was the blackest case that ever had come before him.")

In 1872 all Germany's casinos were closed down and, although re-opened during the Nazi era, the one at Baden Baden really got started again in 1950. These days, it is relatively sedate and there is not even an obligation for visitors to play. Tickets cost five marks per day (with discount for delegates); passports are required and the gentlemen must wear suits and ties. Currency can be changed at the cashier's desk and there is also a souvenir-shop as well as a showcase with, for example, the certificate of 1872, making Jacques du Pressoir an honorary citizen of Baden state. The names of the Aga Khan and Marlene Dietrich appear in the casino's guest-book.

Unofficial delegates at the reinsurance gathering seem to find the smoke-filled rooms conducive to meeting principals — even after midnight; last year, one English broker played his cards right enough not to care anyway . . . One can also watch the wheel spin from the bar which serves cold buffet too. Champagne (*Sekt*) costs 11 marks per glass, while the price of caviar is 72 marks.

Many people enter the casino just to gape at the lavish furnishings in classical French styles: decorated ceilings . . . mirrors in gilt frames . . . glittering chandeliers . . . red silk on the walls. The attendants are also in red livery, while the croupiers (*Bankhalter*) wear black suits with bow ties. But instead of *Mettez vos jeux*, they say: „Bitte das Spiel zu machen.“ „Nichts geht mehr!“ follows for *Rien ne va plus*.

International rules apply at the 38 tables which include seven for baccara — played between two teams — and five for blackjack whose object, betting against the croupier, is to draw cards totalling 21 or just under. Gamblers can hedge against an opposing Ace and, as if to make underwriters feel more at home, the green baize has a box for the bet and a line for

the insurance. A notice in English says: INSURANCE PAY 2 TO 1. Klondyke and blackjack are all played in the same saloon.

The majority of tables are for playing roulette like the French do, but a couple are reserved for doing it the American way, using chips of no standard value; colours are just for identification. Poker can also be played in the casino (*Spielbank*) whose other game is Punto Banco. The least bet anywhere is five marks and there are two so-called Quick-Tables without croupiers.

If the atmosphere in the *Casino-Kurhaus* is not hot enough, try the waters of Baden Baden — starting next door at the pump-room (*Trinkhalle*) whose murals depict legends of the surrounding Black Forest. Here, one can drink two types of mineral water, *Friedrichsquelle* and *Nürtinger*, although many visitors prefer the red wine from Baden's vineyards.

The thermal baths are among the warmest and richest in Europe; they have a high content of minerals and ionizing sodium chloride besides being radioactive. Each day, 800 000 litres of water gush out of the ground at 69°C to



Headquarters of French forces in Germany.

reach the therapeutic baths at what used to be the *Augustabad*. In 1985 this was totally modernised and renamed after the Roman emperor, Caracalla, who came to cure his rheumatism in 213 AD.

The healing powers of Baden Baden were discovered by the Romans when they colonised what they named *Aquae* in 70 AD. By the sixteenth century there were a dozen baths in operation and in 1601 mud-packs were in-

troduced by Dr Johannes Matthaus. The great *Friedrichsbad* was opened in 1877 and this too has been upgraded to house a so-called Roman-Irish bath with hot air up to 68°C and bubbling baths.

It might cause distress to life offices that



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It is best to book early.

Baden Baden does not offer the elixir of youth nor boast a cure-all-ills, but for the benefit of health insurers the list of diseases treated includes heart and circulation as well as ailments of the limbs and gynaecological and

respiratory disorders. Obesity can also be cured — with a diet.

My betting is that more delegates are likely to be found at *Café-König*, which is known for its pastries, or dining on trout and wine from nearby Steinbach at *Zum Nest* (closed Thursday). For a quick bit of ordinary German fare, try *Burgerstübel* with its tiled floor, alcoves, candles on bare-board tables and a fine row of beer-jugs; they even serve the mild Cologne beer called *Kölsch*.

Getting back to business, photocopying can be done until half past six at Bausch Deutmann; *Sofienstrasse 5*. The local tourist office is at *Augustaplatz 8*; telephone from outside Germany: (49) (7221) 27 50; telefax: 27 52 26. The No. 1 bus runs quite late from Baden Baden's station, but taxi-numbers are 61515 and 538888 — the latter day and night. Finally, I suggest that each delegate in October wears a badge identifying name and company. ■

John Burke has been editor of Global Reinsurance since 1989. He began broadcasting on the BBC's German service in the sixties and went to Reuter's bureau in Berlin in 1968. Six years later, he became German correspondent of the Investors Chronicle. He has since reported on Germany for five other publications, such as Offshore Adviser, and has photographed most German cities for Visnews.

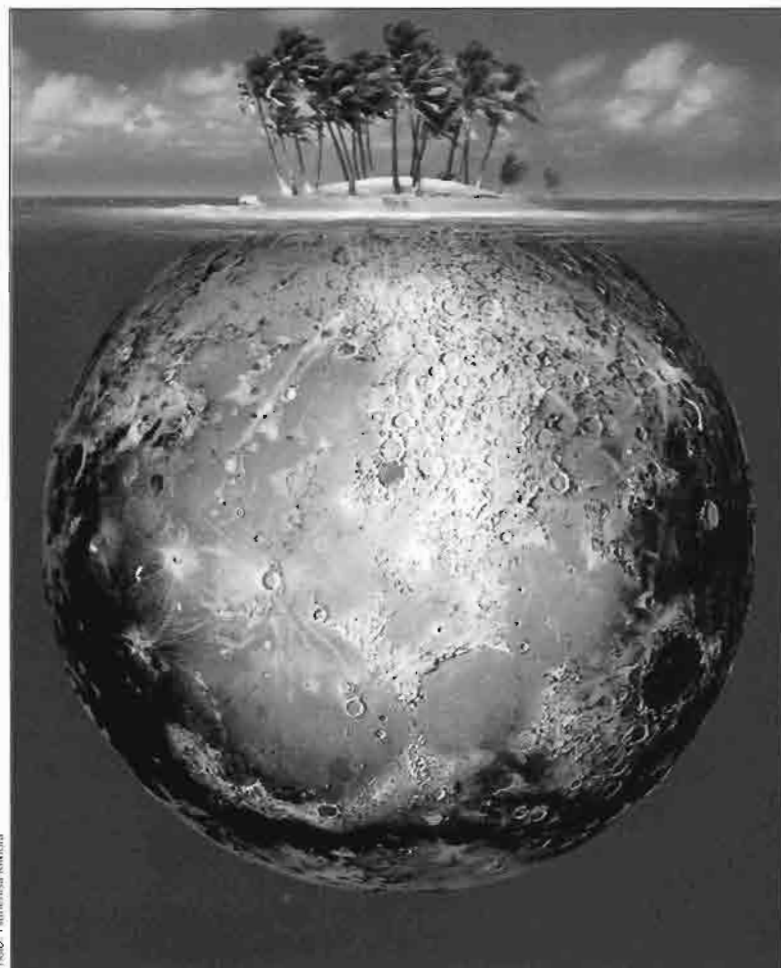


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