

SUN INSURANCE OFFICE.

Shining in almost every land, and known as the oldest insurance company in the world, the Sun Insurance Office now in its third century, in the annual statement for 1918, the results of which are published on another page, shows profits stated by Mr. White, (the new manager and secretary) as the largest in the history of this venerable enterprise. He said that this fact would always be a pleasant recollection to Mr. Mead in the last year of his management. Not long since it was understood that the Sun was negotiating for the acquisition of an important marine office which eventually fell into other hands, but the Sun is not likely to stand still, and sooner or later will be able to undertake all classes of insurance business.

Fire Department

During 1918 the net fire premiums reached a total of \$10,131,900. The loss experience of the year was indeed of a highly favourable character, the amount applicable in this direction during 1918 being \$4,267,250 figuring the low ratio of 42.12 per cent. on the premiums received. Expenses of management, (including contributions to fire brigades, commissions and working charges of all kinds) absorbed \$3,715,505, being at the rate 36.67 per cent. These disbursements, and the conservative allowance of 40 per cent. reserve for unexpired risks, leave a trading surplus for the year of \$1,861,735, to which interest adds \$372,860 making the total surplus in the fire account \$2,234,595. Such satisfactory results should be as gratifying to the policyholders of this office, as to its shareholders, since they show a marked addition to strength and resources.

Detail of total funds as they stood at the close of last year, are as follows:—

Capital Paid-up	\$2,400,000
Fire Fund	12,052,760
Accident Fund	41,495
Employers' Liability Fund	744,255
Burglary and General Fund	273,325
Dividend Reserve	750,000
War Contingency Fund	125,000
Investment Suspense Fund	375,000
Pension Fund	527,860
Balance at Credit of Profit and Loss	2,098,010

\$19,387,705

It would be superfluous to comment on the unexcelled security to policyholders.

The Sun in Canada

The best traditions of the business of fire insurance have been associated with the name of the Sun in Canada, as it applies to the Company in all parts of the world where it operates; fair and liberal terms have always been accorded to the assured.

The Canadian department has been under the management of Mr. Lyman Root for the past three years during which period the expansion in the company's business under his control has been very marked. Net cash received for premiums in 1918 totalled \$712,183 with a most favourable loss ratio figuring at 42.21 per cent. These figures compare with net cash received for premiums in 1915 amounting to \$483,707 with a loss ratio of 58.14 per cent. A continuance of the general prosperity and expansion of the Sun's business throughout the Dominion, may be expected under the present experienced management.

MR. JOHN ROBERTSON.

Joint general manager Northern Assurance Company

Mr. John Robertson joint general manager of the Northern Assurance Company, who has been visiting this continent for the first time, sailed for home on the 20th instant, per S.S. Tunisian. Mr. Robertson spent about two months visiting important centres in both Canada and the United States. He expressed himself to the Chronicle, as being very favourably impressed with Canada and its great prospects, so much so that he is considering arrangements, which will enable the Northern to give increased facilities to its agents.

Accompanying Mr. Robertson was Mr. A. H. Roberts marine underwriter of the Indemnity Mutual Marine Insurance Company, which is owned by the Northern. Arrangements were completed for the undertaking by the Northern of Marine Insurance in Canada.

Mr. Robertson has spent all his business career with the Northern, previous to assuming his present position, he was well known as the company's manager for Scotland. As might be expected from a gentleman having a long varied experience in most important positions with such an institution as the Northern, Mr. Robertson is a man of wide views, large ideas, and a thorough knowledge of the field. Those who meet him for the first time cannot fail to be impressed by a most pleasant personality.

ACCIDENTS KILL MORE THAN WAR.

At a recent conference of mining men at Duluth, F. E. Morris, chief secretary of the National Safety Council, Chicago, said that during the nineteen months the United States was in the war, 56,500 American soldiers were killed in Europe; during the same period 226,000 men, women and children accidentally were killed in the United States, and 16 out of every 100 children under 10 years were killed annually in the United States.