

There are eighteen companies of foreign countries doing a life assurance business in Prussia. These companies write about one-twelfth of the total assurance of the country, and of this twelfth the four American companies do considerably more than one half, the Germania leading in premiums and in losses. The Prussian government now requires all foreign life companies to invest not less than half their premium receipts in government securities.

The Shipping Federation of London has, after mature deliberation, adopted a system of insurance for seamen who are employed upon Federation ships. The benefits apply both to deaths and accidents, and are graded according to rank. In case of death, the benefit is from \$500 for the master, down to \$175 for petty officers, and \$100 for the ordinary men. For accidents the benefits are \$2.50 per week for the men, upward to \$10 for the master. It is estimated that this arrangement will cost the Federation at least \$100,000 per year.

The various losses by the Halifax fire of October 1st have been adjusted at the amounts following: Aetna, \$25; Acadia, \$20,000; Caledonian, \$2,900; Citizens, \$9,125; Commercial Union, \$8,080; Eastern, \$4,525; Halifax, \$21,500; Hartford, \$9,000; Guardian, \$7,545; Lancashire, \$3,180; London and Lancashire, \$4,000; Manchester, \$1,300; National, \$4,080; North America, \$5,000; North British, \$2,600; Phoenix of Brooklyn, \$1,371; Phoenix of London, \$1,000; Queen, \$6,000; Quebec, \$1,000; Royal, \$10,000; Royal Canadian, \$2,000; Western, \$80. Total, \$123,311.

PERSONAL MENTION.

MR. J. B. MORISSETTE of Quebec was in the city recently, and favored the CHRONICLE with a call.

MESSRS. YOUNG & BARTLETT have been appointed agents at Victoria, B.C., for the Aetna Fire of Hartford.

MR. A. J. REILTON, of London, fire manager of the Guardian, has arrived in New York, and will probably be in Montreal by the time the CHRONICLE reaches its readers.

MR. CHARLES A. DENTON, assistant secretary of the Union Bank of London, has been appointed secretary of the London Assurance Corporation, in place of the late Mr. F. Carpenter.

MR. THOS. DAVIDSON, the popular managing director of the North British and Mercantile, is visiting Manitoba, the Northwest and British Columbia in the interests of his company.

MESSRS. DASTOUS & LEGER have been appointed general agents for the city and district of Montreal of the New York Life. Mr. Dastous is well known as a representative of leading life offices for some years at Sherbrooke, while Mr. Leger is well known to the business community in this city. We wish them success.

HON. SIMEON TOBY, assistant secretary of State for Louisiana, in charge of insurance matters, has resigned. His pen will continue, however, to be wielded as insurance editor of the New Orleans Daily States.

MR. HUGO SCHUMANN, appointed secretary in 1867, and vice-president in 1886, of the Germania Fire of New York, has succeeded to the presidency, made vacant by the recent death of Mr. Rudolph Garrigue.

MR. C. C. HINE, of the *Monitor*, was in Montreal this week, en route to New York, on his return from Chicago, Toronto, and such like small towns. "Ye Patriarch" always feels at home in this metropolitan city.

MR. W. M. RAMSAY, the popular manager of the Standard Life, is expected home this week, after a visit to the Northwest, Manitoba and British Columbia. He was accompanied by Mr. J. Gillespie, chairman of the local board of directors.

MR. G. D. SCOTT, of Vancouver, inspector of agencies for British Columbia of the London and Lancashire Life, was in Montreal during the past week. As the representative of a first class company, Mr. Scott is doing first-class work.

MR. ROBERT W. RANSOM, for some years past on the editorial staff of the Chicago *Tribune*, goes to Boston, says the *Investigator*, to assume editorial charge of the *Standard*, our excellent insurance contemporary. Mr. Ransom is an able journalist, and the son of Col. Ransom, the well known senior proprietor of the *Standard*.

MR. GEORGE M. COIT, for many years in the service of the Hartford Fire insurance company, and for the three years past its New York manager, has been selected for the position of assistant United States manager of the Royal. Mr. Geo. S. A. Young, for twenty years connected with the Hartford, and Mr. James M. Hodges, manager of the Hartford's Brooklyn branch, now become the Metropolitan District managers for the Hartford.

Legal Intelligence.

ACCIDENT INSURANCE.

SUPREME CT. CALIFORNIA, June, 1891. *Richards vs. Travelers Ins. Co.*

In this case the Court *Held*, 1st, That where insured died from the effects of a blow struck by a person after an attempt to blackmail, such death is the result of "accidental means" within the general terms of the policy providing against death or injury caused through "external, violent and accidental means." *Held*, 2nd. That where in an action on an accident policy providing that the insurance shall not extend to any cause of death unless it shall be clearly proved by the claimant that the death was not the result of design, and it appearing that the insured died from the effects of a blow struck by another person, it is not error for the court to charge, that if the death of the insured was caused by a blow dealt him that he would not prevent recovery, in case the person inflicting the blow did not intend to kill the insured.

FIRE INSURANCE.

NORTH CAROLINA SUPREME COURT, June, 1891. *Grubb vs. North Carolina Home Ins. Co.*—Waiver by agent; also by action of adjuster.

This decision has attracted a good deal of attention because of the liberal interpretation by the court of the power of the agent to waive the conditions of the policy as to notice of other insurance. In this case, plaintiff had taken out other insurance after the issue of the policy by defendant company, giving verbal notice thereof to the agent who gave consent, though the policy stipulated that notice should be given in writing in the usual form. On this point the court *Held* that, "An agent of an insurance company, who is authorized to take risks and issue policies, is empowered to waive by parol a condition in a policy issued by him."

It seems also that the company's adjuster proceeded to examine into the loss, and in company with other adjusters required