DEMAND FOR TRAINED FIRE INSURANCE MEN.

Ten years ago the number of Dominion-licensed fire companies transacting business in Canada was 43; last year it was 87. And still they come. It is a notable fact that all through the war period, fire companies from abroad have continued to enter the Canadian field freely. Each year since 1914 has seen a batch of new arrivals, and the advent of the latest newcomers is recorded in our recent numbers and in this issue. There is no reason apparent why this movement should not continue steadily and indefinitely. Our American cousins are only just beginning to reach out for business beyond their own borders, and possibilities of British fire insurance interest in Canada are scarcely exhausted by the present list of British companies doing business here, imposing and substantial as that list is. Sooner or later, also, others of the old-established French fire companies will doubtless follow their compatriots, who in recent years have begun successfully to develop Canadian connections.

Whatever the results of this movement in regard to keenness of competition for business, it means that there will be a steady demand for well-trained and thoroughly competent insurance men. Considering the possibilities of the development of the business, in line with the general development of the Dominion within, say, the next thirty years, the importance of the younger members of the companies' staffs, in their own interests, thoroughly equipping themselves for the responsibilities and opportunities which are opening up before them, surely needs no emphasis. Those who will achieve the greatest success in the fire insurance profession in the future are those who make the most of their opportunities to study the principles and approved practice of the business in which they are engaged, and develop their abilities both mental and physical. While the opportunities for gaining knowledge are greater now than ever before, the standard of success is higher. He is, therefore, a wise student who specialises in some department of his chosen profession. The future demand will be for the man who knows everything about something, not merely something about everything. Beadth of knowledge is admirable, but not if at the expense of depth and exactitude.

With that period of the year coming on when study can best be pursued, the younger generation of fire insurance staffs will be well advised to consider the possibilities and opportunities of growth in knowledge which lie before them in the educational courses of the Insurance Institute and in other directions.

A London cable states that the Star Assurance Society, an old-established British life office dating from 1843, and with aggregate funds of over $35,000,000 will shortly be absorbed by one of the big institutions.

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The directors of the Western Assurance Company have appointed Mr. C. C. Turner to be Underwriter at the London Office. Mr. Turner has occupied the position of Deputy Underwriter for five years, and during the last six months has been Acting Underwriter at the London Branch of the Company.—*Post Magazine.*

NOTICE OF ACCIDENT AND SICKNESS CLAIMS

The amended Insurance Act passed third reading in the House of Commons on August 31st, and was sent to the Senate, after a discussion in the final committee stage, regarding the time limit for notice of accident and sickness claims. Mr. Morphy, of North Perth, contended that the period of not less than 30 days allowed in the amended Act, for the giving of a written notice of injury, or sickness, where such is required in the policy, is against the interest of the honest insured and opens the door wide-open for fraud. He suggested notice within twenty days for accidents and ten days for sickness. Sir Thomas White, Minister of Finance, read the following portions of a memorandum prepared by the Superintendent of Insurance on this subject:—

One of the clauses contained in the policy is to the effect that the insured shall have 30 days from the date of the accident within which to give notice thereof to the company. This provision conforms with what is the practice at the present time of a considerable number of companies licensed by the department. It may be pointed out that during the last few years there has been a tendency on the part of a number of the companies to increase the time within which notice may be given. Many of the older policies required "immediate notice." Those of the older date required 10 days, 14 days, 20 days, 21 days, and in recent years a number of companies have adopted 30 days. This tendency has been quite marked in practically all companies, and it is believed that the change is in the interests of the insured. The following companies have filed with the department policy forms containing provision for 30 days' notice: Canada Accident Assurance Co., Dominion of Canada Guarantee and Accident Co., Employers' Liability Assurance Corp., Globe Indemnity Co., Maryland Casualty Co., North American Accident Co., Yorkshire Insurance Co.

The following will indicate the provision of the policies of all companies licensed by the department at the present time.

Time within which notice may be given.	Number of Companies.
14 days	3
15 days	2
20 days	5
21 days	2
30 days	7
3 months	1
As soon as reasonably possible	6

Other members than Mr. Morphy took the view that the 30 days provision is in favor of the insured, and eventually 30 days was allowed to stand.