London & Scottish Insurance Company takes over the Omnium. These absorptions of companies which have proved failures are not always successful, as witness the Scottish Employers, the National Provincial and the Pilot, when they were respectively taken over by other companies, but there is evidence that the Omnium has not been long enough in existence to have sunk deeper than what is already admitted, and its excellent connections should prove of valuable assistance to a company financially stronger.

LONDONER.

London, E.C., July 1, 1911.

## Insurance in the United States.

*(Exclusive Correspondence of The Chronicle.)*

**The Position of "Underwriters' Agencies"—Home Insurance Company's Suggestions, and Circumstances of other Companies—Life Companies' Movement to Improve Sanitary Conditions—Personal and Company Notes.**

One of the livest topics under discussion in fire insurance circles in this city and country for the last month or two has been that of "underwriters' agencies," the matter having been aroused by a proposition by the Home Insurance Company to its agents to adopt this plan of dualizing its agency force if it was thought proper. In the opinion of your correspondent, the president of the Home Insurance Company was really seeking how he might best meet the competition of the Hartford Fire and the National Fire which have for some time maintained separate "underwriting agencies," that is, agencies which would represent the Company itself and double its writing capacity. As is well known, there are a number of such combinations in the country, some of them being composed of two or more companies, but the important point was the multiplication of a company's own capacity by establishing itself in the field as a separate company, which, under the law, it is proved that it has a right to do. The president of the Home issued a tentative letter to the agents of that great Company endeavoring to get their opinion as to the advisability of such a course. The answer was in most cases negative, and it is hardly likely that the Home will undertake such action, but those companies or combinations of companies which already have such agencies appear inclined to justify their existence, and to keep them on the same as at present. Many of these agencies are not important, but several of them are, and there is, of course, a possibility of getting around the hostility to dual agencies by establishing so-called "underwriters' agencies" on the part of various of the big companies. The foreign companies do not need this, for most of them have running mates incorporated in America, or else control other companies, and hence have ample facilities for all the liability which they care to assume. The question is a large one, and worthy of thought on the part of every intelligent underwriter.

LIFE COMPANIES AND SANITATION.

Outside of the individual efforts for improved hygienic conditions such as have been started, for example, by the Metropolitan Life Insurance Company for the treatment and possible suppression of tuberculosis, a general movement is on foot to have the life insurance companies co-operate in the encouragement of better sanitary conditions in the principal cities of the country. In this way, the death rate will be reduced in time, and, of course, the cost of insurance will be equally lessened. The movement may be compared to the inspection of various cities by the National Board of Fire Underwriters, which sends out its engineers who report the defects in various cities in order that the cities themselves may act if they see fit, and that the companies may take such action with regard to an increase or decrease in rates as may seem best to them. There is no doubt at all that the ultimate improvement of the health of the country must come along these lines, and it is a notable fact that both in fire and life problems, the leaders have invariably been the officials of the insurance companies themselves.

**Notes.**

President Henry Evans, of the Continental Insurance Company arrived from Europe on the 6th instant, after a sojourn there of some six weeks.

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Among recent arrivals in this city, was General Manager A. G. Dent, of the Liverpool & London & Globe Insurance Company.

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Among those recently sailing from this port was United States Manager Cecil F. Shallcross, of the Royal Insurance Company.

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Following the law which provides for a State Fire Marshal in New York, it is now thought likely that Ex-Chief Edward F. Croker, of the fire department of this city, will be the incumbent of the position newly created.

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The triennial examination of the Equitable Life Assurance Society by the New York Insurance Department, is now in progress.

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The Yorkshire Insurance Company, of York, England, will at last enter this country and will be represented by a strong firm of local agents and brokers in this city.

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Dr. Lee K. Frankel, the head of the industrial department of the Metropolitan Life Insurance Company has recently returned from Europe.

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The New York Life has taken a decisive step in cutting off all brokerage business, receiving applications hereafter only from agents actually engaged in its employ.

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A new Company shortly to begin business in this city is the Vulcan Fire Insurance Company which will start with a capital and surplus of $300,000.

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The recent session of the New York Legislature has been especially prolific in the introduction and passage of insurance bills of various descriptions. Many of these bills have already been signed by the Governor and will shortly become laws.

QUERIST.

New York, July 12, 1911.