MR. ARTHUR WORLEY, General Manager, NORTH BRITISH & MERCANTILE

Mr. Arthur Worley, general manager of the North British & Mercantile Insurance Company who has been visiting the United States for past three weeks, is expected to visit Canada before returning to Scotland at the end of the present month. During his stay in the United States Mr. Worley was present at the Annual Meeting of the National Board of Fire Underwriters. In an interview with our contemporary "The Insurance Field." Mr. Worley referred to the proposed extension of American Fire Insurance Companies to foreign countries, which has naturally attracted very considerable interest in British Insurance circles, and said there is a universal desire in these circles to welcome cordially and assist their American friends in their efforts to establish themselves successfully in a sphere that for many years has been successfully operated by the British companies.

"Not only would the English companies be glad to have an opportunity of returning the many courtesies extended to them for many years by their American friends but there is little doubt that the closer association between the insurance companies of the two countries that would be established as a result of their working side by side throughout the world would also have a widespread beneficial effect and assist in cementing the friendly relations that have existed so long between the American and British companies operating in the United States.

In this connection "The Chronicle" feels that it would have been quite in order, had Mr. Worley taken advantage of the occasion to congratulate the American companies who have successfully established themselves in the Canadian field, which for many years had been successfully operated by the British and Canadian Companies. The popularity of, and the demand for American Fire Companies protection is evidenced by the net premiums received by these companies operating in Canada during 1919, as follows:—

American Companies	$13,000,000
Canadian Companies	6,398,098
British Companies	20,383,000

It will thus be seen that the American (licensed) Companies received in the Canadian field approximatively fifty per cent. of the combined premium income of the Canadian and British Companies. This, however, is legitimate business, and has no connection with the premiums collected each year by American unlicensed Companies, operating in Canada as there is no record of the exact premiums received by the latter, but which is considered to total very many millions of dollars annually, on choice risks. It might also be said that the latter companies had established themselves successfully in a field outside the United States. Adding the premium income of the latter to that of licensed American Companies, might probably produce figures that would make the combined income of British and Canadian Companies operating in the Dominion appear not quite so considerable.

ALLIANCE ASSURANCE CO. LIMITED

The Alliance Assurance Company Limited of London, England, announce the appointment of Mr. E. L. Kenyon as assistant manager for Canada. Mr. Kenyon is already well known in Canada, having been for some years prior to the war, in charge of the Casualty department of the Guardian Insurance Company of Canada. Mr. Kenyon has had fourteen years experience in the Casualty business all in the service of the Casualty department of the Guardian Assurance Co. of London, and the Guardian Insurance Company of Canada. As is already well known the Alliance are now operating an important Casualty branch in Canada. In addition to his insurance qualifications Mr. Kenyon has distinction of having some military qualifications, having served overseas in the late war with the 87th Battalion (Canadian Grenadiers Guards). The Alliance of London has been operating in Canada for nearly thirty years, and enjoys the same high prestige with which it is characterized in all parts of the world, to which its business extends.

SUBSTANDARD SCHEME

The subject of state insurance for substandard men as a result of experiences overseas, is being considered by the Pensions Committee of the Canadian paliament and it is expected that recommendations in this direction will be made in the report of the committee which will be submitted to parliament during the present session. G. D. Finlayson, Dominion superintendent of insurance has been in consultation with the committee and other insurance experts are being asked for their opinions in the matter. It is not likely that the recommendations will be made to the House in time for action to be taken during the present session, although there is a possibility that some plan may be suggested in such detail that action will be possible before prorogation.