ROYAL INDEMNITY CO.

The Royal Indemnity Company, a casualty adjunct of the Royal Insurance Company, is now operating in Canada, and has appointed Mr. R. J. Bond as superintendent for Canada, Mr. Bond has been with the Company for some years in New York, and is a well qualified Casualty man. The Royal Indemnity has a Dominion license, but will confine its operations for the present to Ontario and Quebec. The Company operates in all classes of Casualty Fidelity and Surety Insurance. Head Office for Canada, Royal Insurance Building, Montreal.

UNION ASSURANCE SOCIETY

Mr. L. C. Alexander, Toronto, for the past eight years Inspector for the London & Lancashire Fire Insurance Co. in Ontario, has recently been appointed Inspector for the Union Assurance Society of London for the Province of Ontario, Mr. Alexander has an intimate knowledge of the insurance field, and his appointment will no doubt be in the interest of all concerned. The Union is one of the oldest and strongest fire companies in the world.

HALIFAX FIRE INSURANCE CO. TO INCREASE CAPITAL

A bill is before the Nova Scotia Legislature, to increase the authorized capital of the Halifax Fire to $1,000,000, and to permit it to engage in other lines of insurance. F. B. McCurdy & Co. purchased control of the stock some time ago, and we understand an aggressive policy will be inaugurated, with the object of developing the company.

AN UNDEVELOPED LINE

The daily papers these days contain accounts of daring automobile thefts and they fail to chronicle thousands of other steals of cars, that the insurance companies must pay for. A new classification of cars in connection for fire rates is expected. Experience has shown that there is a vast difference in fire hazard among the different makes of machines. For instance, the Ford, while an extraordinary theft hazard has a very low fire hazard, fewer Fords being burned, in proportion to the risks, than any other make of car. Again, there are one or two other types of machines that carry a very big fire hazard. It is certain that 1920 will provide the greatest opportunities ever for automobile insurance agents and brokers. There was a big under-production of cars last year and the manufacturers, from present indications, will be unable to meet this year's demand. Cars are being turned out by the hundreds of thousands, but still the demand cannot be satisfied. Practically all automobiles are insurable, and the agents should take full advantage of this field to increase their income.

NATIONAL BOARD OF FIRE UNDERWRITERS FIRE LOSS STATISTICS 1918.

A year's work on the part of seventy-seven employees of the National Board of Fire Underwriters, assisted by the most modern mechanical devices, has been necessary in order to classify the fire loss statistics for the year 1918. The tabulation of these results shows approximately the proportions in which varying causes led to the destruction of property valued at $350,000,000. Not only was this huge sum wasted through the absolute annihilation of property, but fifteen thousand human lives were also sacrificed. The tabulation made by the National Board divides the losses into twenty-two groups of causes in each of the States, these falling into two general divisions of strictly preventable causes and partly preventable causes. The largest loss for a single strictly preventable cause is that ascribed to matches and smoking, $16,453,-562, other major preventable causes being heating apparatus and defective chimneys and flues. Although the fire loss of the country continues to reach tremendous proportion yearly, the National Board is optimistic and answers the question, "Does fire prevention prevent?" by saying that "preventive measures are of unquestionable value and serve to hold the figures below those which would otherwise be shown, but that modern conditions of life, and particularly those characteristic of wartime, tend to increase the hazard to life and property. Thus, there is the urgent need of redoubling efforts at conservation." This is the proper spirit in which to look at the matter. Had there been no efforts at fire prevention and conservation, it is obviously impossible to guess to what volume the fire loss might have reached, but it is safe to say that it would have been hundreds of millions of dollars larger yearly. Those who have been working for the reduction of the fire loss must not lose heart, for while it is not possible to demonstrate what loss of life and property has been prevented through their efforts, it is undoubtedly true that the savings have been very great.

Spectator, New York.