

**NEWARK FIRE INSURANCE COMPANY.**

The Newark Fire Insurance Company has recently been licensed to transact the business, of fire and automobile insurance throughout Canada. This very old institution, incorporated in 1811 passed under the control of the Royal Insurance Co. in 1917 but has continued its separate existence as heretofore. The Canadian business of the company is under the management of Mr. William Mackay with Mr. J. H. Labelle as assistant manager, both gentlemen so well-known as manager and assistant manager, respectively, of the Royal and Queen Insurance Companies. We understand that Mr. A. F. Glover, Inspector of the Royal, has been specially detailed to take charge of the business of the Newark with offices in the Royal Building, Montreal. Mr. Glover is most popular and well-known among insurance circles in Montreal. The different branches of the Royal and Queen throughout Canada, will each take charge of the business of the Newark in their respective provinces. The strong organization and influential connections of the Royal throughout Canada will doubtless be a decided advantage to the business of its subsidiary, the Newark. In British Columbia, the Newark is already well-known, having been operating in that province for some years.

The Newark Fire Insurance has a high reputation, and has the aggressive and efficient backing of the Royal Insurance Company.

**ROYAL INSURANCE COMPANY.**

Mr. George Chappell, general manager of the Royal Insurance Company, who was recently visiting New York announced last week the appointment of Mr. Frederick W. Day as manager of the Royal's New York department to succeed Mr. Cecil F. Shallcross who resigned to become United States manager of the North British & Mercantile. He also made the appointment of Mr. William Mackintosh, Mr. Morton S. Lewis and Mr. Chas. R. Pitcher, as assistant managers, and Mr. Samuel H. Quackenbush as branch secretary. The new manager, Mr. Day, has been in the service of the Royal for thirty-eight years and for the past 16 years assistant manager at New York. He is considered one of the ablest underwriters in fire insurance, and for many years the details of underwriting in the Royals New York office have been under his guidance, so that the reputation of the Company for liberality and stability of methods will continue unimpaired. The newly appointed assistant managers are all experienced men long enjoying the confidence of the staff and field force. Mr. Quackenbush now branch secretary is thoroughly adapted to Royal methods, and is known as a successful underwriter.

**FIRE INSURANCE COMPANY OF CANADA.**

Mr. J. E. Clement, general manager of the Fire Insurance Company, has returned from an extended business trip to the West, where he made the following appointments: The Kearney Agency, Limited, Moose Jaw, general agents for the Province of Saskatchewan; J. O. Miller Insurance Agencies, Calgary, general agents for Alberta and C. H. McFadyen & Co., Limited, Winnipeg, general agents for Manitoba. Mr. Clement reports business prospects in the West as being very bright, the people have unbounded confidence in the future. He also states that there has been a large influx of well-to-do American settlers this Spring, this applies more particularly to Southern Saskatchewan.

**BOOM IN LIFE INSURANCE.**

The great boom in life insurance business which has been under way during the first quarter of the year 1919 is participated in to some extent by all companies operating in Canada at the present time. The reports from various companies show astonishing results, indicating an increase in some cases of over 100 per cent. Three prime causes have been given to which the increase is attributed. The first of these, underwriters agree, is the influenza epidemic. So many young men were taken by the disease that other young men and members of the families stricken hastened to protect themselves with life insurance. Another cause given for the increase (and no doubt a predominant factor) is the prosperity the country now enjoys. With higher wages came a demand for insurance, which afforded a safe outlet for some of the money earned by all classes. A third and probably a very important factor in the increase is the war revenue tax and the high inheritance taxes imposed. Wealthy men and even men of moderate property are taking out additional life insurance policies, solely for the purpose of providing for these taxes, so that they may be promptly met without depleting their estates. Many of these policies are for very large amounts. The return of our soldiers is given as another reason for the jump in life insurance business, these men having learned the value of life insurance, and they urge their friends to take out life insurance. All these conditions have increased the demand for protection. Notwithstanding this prosperous condition of affairs in the business of life insurance, the heavy mortality as a result of last year's epidemic will no doubt have the effect of inducing most companies to proceed with caution in the selection of risks, at the same time keeping a sharp eye on the expenses involved in writing such large volumes of new business for which all the companies appear to be keen competitors.