# Insurance Briefs.

The Niagara Fire Insurance Company has been licensed to transact, throughout Canada, the business of fire and tornado insurance. Mr. C. H. Enderton, of Winnipeg, has been appointed chief agent.

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The Equitable Life is credited with such an increased volume of business during the current year that it has decided to curtail its group plan and otherwise modify the maximum amount of its policies lest it should run ahead of the business which it may legally do in a single year. This is a remarkable situation, and shows the importance of the work done by President Day and his associates in increasing the efficiency of its agency force. Some seventy-nine million dollars of insurance was written by the company during the first six months of the year.—Insurance Monitor.

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This is a good year for burglars, but a bad one for the companies that insure against them, says the Insurance Advocate. In New York City there has been a remarkable epidemic of summer robberies, and a number of big claims have had to be paid. It is stated that New York is the only city in the country where the companies are losing money on their burglary policies, in spite of the fact that they have raised the rates 50 and even 75 per cent. Perhaps when the New York police force has been thoroughly Whitmanized the burglary evil will be honestly fought and companies may find that class of business more paying than it is to-day.

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The idea of group life insurance, which was formally inaugurated by the Equitable Life about eight months ago and which has been so successful in its workings, has been followed by the Travelers of Hartford, which is now writing group policies, covering the employes of manufacturing firms and banks, for life, accident and health insurance. This is a very recent development, but one which the Travelers believes will add greatly to its facilities. The Travelers is handling the policy through its general agents in certain of the larger cities, and will probably extend its agency efforts in this new line as soon as the plan has been tried out and placed on a more definite basis. The company is laying great emphasis on careful inspections of the conditions prevailing in the plants where the various employes are at work, and, according to certain propositions made, the company may make adjustment of rate to conform to improvements in the hazard of the risk.

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The following memorandum has been issued by the Nova Scotia board of fire underwriters relative to fire insurance rates in the city of Halifax:—

"The Nova Scotia board of fire underwriters, having decided to prepare a new specific rate for the city of Halifax, will make charges in the rates on schedule rated mercantile risks and proportionately to rates on risks endangered by such.

"These charges will be added to the final rates of such risks, and in the event of the civic authorities carrying out the improvement called for, to the satisfaction of this board, an allowance or deduction will be made in the rates on such stated risks corresponding to the charge made for specific item which may have been satisfactorily improved.

"That until an independent report is secured by the city on the water supply system and its recommendations carried out, 25 cents.

"That until an 80-foot turntable aerial truck is obtained and a ladder division of 8 men (call men) provided, 5 cents.

"Until the engineers of steam fire engines are permanently employed (sleeping in the engine houses) twenty more men added to the strength of the department, and the fire department horses are utilized for fire department purposes only, and under the control of the fire chief, 10 cents."

## Personals.

Mr. Louis Jarvis has been appointed secretary of the London & Lancashire Life and General Assurance Association.

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Mr. Walter Channing Wright, consulting actuary, of Boston, Mass., was a welcome visitor at The Chronicle office this week.

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Mr. Thomas Carlisle, accountant at the Toronto Branch of the Molsons Bank, has been appointed assistant inspector at Montreal.

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Mr. E. H. Bissett, the Canada Life's representative at Detroit, has been appointed city manager at Winnipeg of the Mutual Life of Canada.

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Mr. R. E. Frizzell has been appointed district manager of the Imperial Life Assurance Company of Canada for Edmonton and the surrounding territory.

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Mr. O. H. Sharpe, manager of the Bank of British North America at Fredericton, N.B., for nine years has been appointed manager at Ottawa. His successor at Fredericton is Mr. C. A. Kirke.

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Mr. R. H. Edmonds, of the Canadian Bank of Commerce, Belleville, has been appointed manager of the Dresden, Ontario, branch in succession to Mr. W. H. Green, who has received the appointment of manager at Tillsonburg, Ont.

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Mr. E. N. Killer, who for four years has been connected with the Yorkshire as inspector, has become inspector and adjuster for eastern Ontario for the London Mutual Fire Insurance Company.

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Mr. Arthur J. Hughes, director and secretary of the China Mutual Life, has been appointed managing director of the China United Assurance Society, Ltd., of Shanghai. Mr. Hughes was formerly connected with the Manufacturers Life and Crown Life.

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Mr. Charles H. Fuller, secretary, Continental Life Insurance Company, Toronto, spent a few days in Montreal this week, visiting the agency of his company here, which is under the management of Mr. O. Meunier. Mr. Fuller states that the volume of new business written by his company this year has shown a satisfactory increase, both here and elsewhere.