

MUNICIPAL SELF-INSURANCE IN NOVA SCOTIA.

A bill has been introduced into the Nova Scotia legislature to incorporate the Municipal Mutual Fire Insurance Union, Limited. This new self-insurance scheme appears to be promoted by the Union of Nova Scotia Municipalities, and is assigned for the purpose of carrying the fire risks of the Nova Scotia municipalities. Whether anybody else beyond the municipalities is to be invited to come in on the scheme is not quite clear. Judging by the general tenor of the bill, the thing is purely a municipal affair, but section 8 has the curious wording that "Each member of the company being a municipal or public body, or *incorporated company*....." which suggests that the municipal self-insurers intend to get out after what business they can, though the wording may be only intended to cover incorporated undertakings of a public character.

The lines upon which this new scheme is to be run remain to be seen. Some time ago, one of the incorporators, Mr. Doane, the city engineer of Halifax, put out proposals that the municipalities should join together in an arrangement for the pooling of their fire insurance premiums. Out of this fund, the property of the municipalities would be insured with companies against a maximum loss of, say, \$100,000. The balance of the fund would be invested say for ten years by which time Mr. Doane estimated the fund would reach \$100,000—"if there are no losses." Under this arrangement any fire loss up to \$100,000 would be paid by the insurance companies and losses of over \$100,000 paid out of the invested funds.

As usual with these schemes, no provision is made for the conflagration hazard. There would be, on Mr. Doane's own statement, ten years' uncertainty as to whether or not the invested fund would be large enough to meet possible losses by some of the larger municipalities which Mr. Doane contemplated would join with smaller municipalities in the operation of the scheme. Whether the Union of Nova Scotia Municipalities has now improved on these arrangements, we do not know.

THE LATE MR. J. H. BROCK

A prominent figure has been removed from Canadian life insurance circles by the death at Long Beach, California, last Saturday, of Mr. Jeffrey H. Brock, managing director of the Great-West Life of Winnipeg. Mr. Brock, who was 65 years of age, organised the Great-West Life twenty-three years ago and had ever since been its managing director. His administration of its affairs was to such good purpose that for some years the Company has occupied a prominent position among the Canadian life companies. Popular with his own staff, Mr. Brock was also highly esteemed by a wide circle of friends and acquaintances throughout the Dominion, and his passing is sincerely regretted.

Alderman C. A. Hanson, chairman of the Gresham Life Assurance Society, and well known in Canada, has been elected unopposed for the City of London on the London County Council.

PERSONAL LIABILITY FOR FIRE LOSSES.

The movement which has been started in the United States looking to the holding of individuals responsible for fires due to their carelessness or negligence has assumed such concrete form that a pamphlet has been issued by the National Fire Protection Association upon this subject. The prime idea is to overcome the indifference of the public to the fire loss; and it is believed that if a person upon whose premises a fire starts is held to be peculiarly liable for losses to neighboring properties, he will be far more careful to avoid the occurrence of a fire than is now ordinarily the case.

A proposed law has been drafted, and is submitted by the association above named for consideration and possible introduction in the State legislatures, which aims to accomplish the object above specified. If enacted into law it would hold any person or corporation responsible for the effects of any fire caused by, resulting from, or spread by reason of the negligence of such person or corporation, or of the non-compliance with any law or ordinance or lawful regulation or requirement of or by any State or municipal authority. The projected law would require such culpable party to bear all loss, expense or damage caused by or resulting from such negligence or non-compliance, and also any expense incurred by any Government agency in extinguishing or attempting to extinguish any fire so caused, resulting or spreading; and the burden of proof that he was not culpable would be upon the party in whose premises the fire originated.

The New York Spectator, which publishes the summary given above, points out that similar laws have obtained in some foreign countries for a great many years. But it thinks that considerable further education as to the justice and desirability of such legislation will be necessary before it can be placed upon any statute books in the States.

1914 FIRE INSURANCE.

Returns by two further companies of their 1914 Canadian business are now at hand as follows:—London & Lancashire Fire, net cash received for premiums in Canada, \$691,561; net losses incurred in Canada, \$407,220, a ratio of 58.88 per cent.; Mercantile Fire, net cash received for premiums in Canada, \$244,851; net losses incurred in Canada, \$196,575, a ratio of 80.21 per cent.

A typographical error, unfortunately unidentified, gave to the Globe and Rutgers in our summary tables figures which belong to the Glens Falls in the line above as follows:—net cash received for premiums in Canada, \$120,645; net losses incurred in Canada, \$24,516; ratio, 20.32 p.c.

The total amount of fire insurance in force in the administrative county of London is reported as £1,149,652,050, an increase of £8,250,000 in twelve months. A list of prominent fire companies carrying this insurance shows that the Alliance has £182,006,463; the Sun, £116,242,175; the Commercial Union, £78,521,849; the Royal, £71,811,507; the Law Fire, £71,304,441; and the Phoenix of London, £67,244,287. The Western of Toronto has £1,145,600.