

ONTARIO INSURANCE PROBE.

Mr. Mark Irish continued his evidence at a further sitting of the Ontario Insurance Commission this week.

"I think any association should be obliged to quote a rate on any proposition put up to them," said Mr. Irish.

"In England," said Mr. Justice Masten, "I am told you can get a company to give a rate on any proposition. That is not the case here?"

"No."

"Have you come across cases where the company was unwilling to write policies not covered by the rules of the C. F. U. A.?"

"Yes."

"It is suggested that owners of dwelling houses are paying an inequitable rate, paying insurance that should be paid by manufacturers. The manufacturers are therefore paying too little," said the Commissioner.

"Insurance means that the fortunate pay for the unfortunate," replied Mr. Irish.

"But what about different classes?"

"One year one may be hit hard. The next year the other may be hit hard. I have no specific suggestion to give." My statement is that the rates are not in the best interests of the assured and of the business itself. The proposition is most unfair. Throw off restrictions and let competition do its work."

"Let the public look after itself?" asked the Commissioner.

"Yes."

"And the devil take the hindmost?"

"And the devil take the broker," was the rejoinder of Mr. Irish.

ZEPPELIN RAIDS AND FIRE INSURANCE.

A recent case in the English courts, following the destruction of a house from fire started by a Zeppelin bomb, is of interest. The fire policy held by the defendant exempted the Company from liability for loss or damage by invasion, foreign enemy or other specified perils. But she was held responsible as primarily liable for the loss. It is evident, remarks the Post Magazine, that persons who have taken upon themselves the obligation to insure property will find it necessary to seek for a contract of insurance against fire free from any exception whatever as to the peril which may cause the fire. In that event, the leading insurance companies will no doubt rise to the occasion and provide the public with the protection they require.

STATE REGULATION OF FIRE RATES.

If it is sought to give to a supervising official or any board indiscriminate power, as has been attempted here and there, to pass upon the justice and fairness of individual fire rates, I conceive it to be a dangerous power that eventually will reflect injustice and business scandal. The state could, with greater justice, say to the insurance world: "We will take over your business for ourselves, and you must retire," than arbitrarily to say without regard to business conditions, what the rate should be, and leave the companies to stand the losses. The element of chance that enters into fire insurance is too great for the state to be so intimately associated in its operation.—Hon. J. T. Winship, Michigan Insurance Commissioner.

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