

THE ANNUAL MEETING OF THE TORONTO BOARD OF FIRE UNDERWRITERS.

At the annual meeting of the Toronto Board held in the Board Room, Lancashire building, Toronto, on 21st February instant, there was a large attendance, and it was noted that of the thirty-five companies represented, no less than twenty-eight had, in addition to their Toronto agents, the further representation and assistance of the managers for Canada. This was accounted for partly by the fact that the quarterly meeting of the C. F. U. A. was held in Toronto the previous day, and partly by the importance of this annual meeting of the Toronto Board because of the large increase in rates in certain sections of the city, and the consideration of same.

The following is a complete list of those who were present, with the companies they severally represented:—

A. M. M. KIRKPATRICK, President in the Chair.

ÆINA.....	Thos. R. Wood, A. M. M. Kirkpatrick, P. M. Wickham, F. Bryers.
ALLIANCE.....	Geo. McMurrich, G. T. McMurrich.
AMERICAN.....	D. K. Ridout.
ATLAS.....	M. C. Hinshaw, G. H. Wood.
BRITISH AMERICA.....	P. H. Sims, Wm. Adamson.
CALEDONIAN.....	Lansing Lewis, G. H. Muntz, E. P. Beatty.
COMMERCIAL UNION.....	J. McGregor, G. R. Hargraff, E. P. Pearson.
CONNECTICUT.....	C. B. McNaught, E. P. Heaton.
GUARDIAN.....	M. H. Irish, H. D. P. Armstrong.
HARTFORD.....	P. A. McCallum, John Maughan, G. R. Kearley.
IMPERIAL.....	Alf. W. Smith, Not represented.
KEYSTONE.....	J. G. Thompson.
LANCASHIRE.....	R. W. Love, R. C. Hamilton.
LAW UNION & CROWN.....	J. E. E. Dickson, F. H. Gooch.
LIVERP'L & LON & GLOBE.....	Jos. B. Reed.
LONDON & LANCASHIRE.....	A. Wright, G. F. Marter.
LONDON ASSURANCE.....	E. A. Lilly, S. Bruce Harman.
MANCHESTER.....	T. B. Richardson, J. N. MacKenzie.
MERCANTILE.....	A. Wright, *Geo. B. Shaw.
NATIONAL.....	H. M. Lambert, J. H. Ewart.
NORTH AMERICA.....	H. Hampson, A. F. Jones.
N. BRITISH & MERCANTILE.....	R. N. Gooch.
NORTHERN.....	R. W. Tyre.
NORWICH UNION.....	E. P. Pearson, J. B. Laudlaw.
PHENIX OF BROOKLYN.....	Alex. Dixon, T. R. Wood.
PHENIX OF HARTFORD.....	A. M. M. Kirkpatrick, T. W. Tatley.
PHENIX OF LONDON.....	R. H. Butt, R. McD. Paterson.
QUEBEC.....	T. C. Paterson, Geo. J. Pyke.
QUEEN.....	W. Mackay, G. H. Muntz, E. P. Beatty.

ROYAL.....	W. Mackay, John Kay, A. F. Banks.
SCOT. UN. & NATIONAL.....	A. F. Jones.
SUN.....	H. M. Blackburn, G. M. Higinbotham, G. S. Lyon.
UNION.....	T. L. Morrisey, E. A. Badenach.
WATERLOO.....	Frank Haight, *Geo. B. Shaw.
WESTERN.....	J. J. Kenny, C. C. Foster, H. A. Sherrard.

Being the first annual meeting of the Toronto Board in the new century, this was also notable as being in many respects a record meeting. The presence of so many principals give a firm tone to the proceedings, and it was noticeable that a determination existed to maintain the order of the C. F. U. A. that rates be advanced under the direction of the secretary, on "certain classes of risks, and upon certain specially endangered blocks" in Toronto. Occasionally an agent, considering increases were too severe upon certain risks would claim the reconsideration of the meeting, and, perhaps, move an amendment in modification, but whilst giving patient, respectful hearing to such suggestions, it was remarkable how, almost unanimously, the "original motion" would be carried. The city press complained of the "harshness" of the Underwriters at this juncture, but overlook the fact that the heavy increase applies only to some fourteen kinds of hazards, which have proved unprofitable to all companies over a series of years, at the present rates. The other advances are moderate, and graduated, applying to blocks endangered by some special hazard in their midst, and which be wholly in the "congested district." Outside this district rates are unchanged, except as they may be affected by reason of a risk coming under one or other of the above fourteen classes. These classes are as follows:—Departmental Stores, Pork Packing Houses, Soap Factories, Wood-working Risks, using Paints, Oils and Varnish, Clothing Factories and Manufacturing Tailors, Wall Paper Factories, Laundries using Steam, Wholesale Millinery Stocks, Paper Box Factories, General Storage Warehouses, Confectionery and Biscuit Factories, Picture Moulding Factories, Shirt and Collar Factories, Paper Bag Factories. Generally, these are advanced from 15 to 50 and 60 per cent. of former rates. The departmental stores come in for a 50 per cent. advance; general storage, 25 per cent. It was considered fairer to levy the extra tax upon classes in the city and elsewhere where companies have lost money, rather than make a general advance over the whole city business. All these increases and new ratings were ordered to become operative, and apply on and after noon of the 21st inst. New business and renewals to be made strictly subject to this rule. It was very complimentary to the secretary of the Toronto Board, Mr. McCuaig, to have all his recommendations regarding rates as applied by him under the Resolution of the