

OATH, Examination under (All Companies), ch. 161, s. 78; also 42 Vic., ch. 25, s. 3.

OATHS AND AFFIRMATIONS (Mutuals), ch. 161, s. 62; also 44 Vic., ch. 20.

OFFICERS (Mutual Companies) forbidden to lend to or borrow from their Companies, ch. 161, s. 74.

ONTARIO GAZETTE, Notices in, Joint Stock Cash Mutual Companies, ch. 160, ss. 17, 18, 24, 34.

Mutual Companies, as to annual returns, ch. 161, s. 76.

“ as to becoming Stock Companies, 44 Vic., ch. 20, s. 19.

“ as to change of name, 44 Vic., ch. 20, s. 25.

“ as to guarantee capital, 44 Vic., ch. 20, ss. 9, 10.

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ORGANIZATION OF MUTUAL COMPANIES, ch. 161, ss. 1-9; s. 33; also, 44 Vic., ch. 20, ss. 1-6.

OUTLAWRY OF CLAIMS (Mutual Companies), ch. 161, s. 58.

(All Companies), ch. 162, Stat. Con. No. 22.

PENALTIES, Joint Stock and Cash Mutual Companies, for unauthorized insurance, ch. 160, s. 19.

“ “ “ for omission to furnish statements, ch. 160, s. 27

Mutual Companies, for failure to reply to inquiries of Lieutenant-Governor, ch. 161, s. 7.

All Companies, for unauthorized insurance, 42 Vic., ch. 25, s. 3.

POLICIES, FIRE; See also DIRECTORS and CONDITIONS STATUTORY.

POLICIES, FIRE (Mutual Companies), General provisions, ch. 161, ss. 32-44.

“ “ Before any policy is issued, \$100,000 must be subscribed, ch. 161, ss. 4, 33.

“ “ Maximum term in Cash Mutuals, 3 years, ch. 161, s. 75.

“ “ “ purely Mutual Companies, 5 years, ch. 161, s. 32.

“ “ Rates, See RATES.

“ “ Insurable subjects, ch. 161, s. 36.

“ “ Uninsurable subjects, ch. 161, s. 36, cf. ch. 162, Stat. Con. 6.

“ “ Conditions of, See CONDITIONS. The *Fire Insurance Policy Act* (R.S.O., ch. 162) is by 44 Vic. (1881), ch. 20, s. 28, made to apply to Mutual policies.

“ “ when duly executed binding on Company, ch. 161, s. 38.

“ “ may be renewed for one year by renewal receipts, ch. 161, s. 34.

“ “ voided by non-payment of renewal premium, *Ibid*.

“ “ may, at directors' option, be voided, (1) by alienation of insurable interest, ch. 161, ss. 41, 43; ch. 162, Stat. Con. 4; (2) by alteration of the risk, ch. 161, s. 42; (3) by undisclosed further insurance, ch. 161, ss. 39, 40, 43; (4) by non-payment of assessments within 30 days, but may be revived by subsequent payment, ch. 161, s. 48.

“ “ may be assigned by consent, ch. 161, s. 41.

“ “ “ cancelled on due notice, ch. 161, s. 44; ch. 162, Stat. Con. Nos. 3, 19.

POLICIES, FIRE (All Companies), Policies not necessarily voided by imperfect compliance with conditions, ch. 162, s. 2

“ “ Policies must include Statutory Conditions, ch. 162, s. 3; also 44 Vic. (1881), ch. 20, s. 28.

“ “ Policies must shew variations from Statutory Conditions conspicuously printed in different coloured ink, ch. 162, s. 4; also 44 Vic. (1881), ch. 20, sec. 28.

“ “ Policies of various dates may be construed as concurrent, ch. 162, Stat. Con. 9.

“ “ Voided by fraud in proof of loss, ch. 162, Stat. Con. 15.

POLICIES, LIFE (for benefit of wives and children), application of, may be altered by endorsement, ch. 129, ss. 2, 3.

“ application of, where no apportionment is stated, ch. 129, sec. 4.

“ may become securities for loans to pay premiums, ch. 129, sec. 13, as amended by 41 Vic. (1878) ch. 8.