

CANADIAN INDUSTRIAL LEADERS AT ST. ANDREWS

W. T. RITCEY
Bridgewater
Member of Executive, Maritime Division, Canadian Manufacturers' Association.

R. H. MACKAY
Halifax
Secretary of the Nova Scotia Power Commission.

E. E. SHAW
Sydney
A Prominent Member of the Maritime Division, Canadian Manufacturers' Association.

C. D. DENNIS
Amherst
Member of Executive Committee, Maritime Division, Canadian Manufacturers' Association.

W. D. PIENOVY
Halifax
Member of Executive, Maritime Division, Canadian Manufacturers' Association.

J. E. MOLURG
Halifax
Chairman, 1922-23, Maritime Division, Canadian Manufacturers' Association.

C. B. BATHERLAND
Amherst
Vice-Chairman, Maritime Division, Canadian Manufacturers' Association.

PORTRAITS OF NOVA SCOTIA MEN WHO ARE TAKING AN IMPORTANT PART IN THE 51ST ANNUAL CONVENTION OF CANADIAN MANUFACTURERS' ASSOCIATION.

(Continued from page 1.)
Your committee beg to report on the following matters relating to insurance affecting manufacturing:—

Fire Losses in Canada

The following figures compiled from returns made to the Dominion Fire Commission show a serious increase in the damage to property from fire throughout Canada. During the year 1921 there were 25,916 fires reported. These fires caused a loss of 155,745,000, or 15.5 per cent. of the total value of property insured. These figures do not include forest fires, for which the loss cannot be estimated. The figures for the last four years are as follows:—

Years	Lives Lost	Damage to Property
1918	241	\$33,817,960
1919	225	\$25,851,540
1920	224	\$23,745,690
1921	155	\$46,015,930

The statistics for 1921 are further analyzed as follows:—
Of the total loss, approximately \$24,000,000 or 75 per cent. was covered by insurance. On the basis of population, the loss in Canada amounted to \$6.32 per capita as compared with \$9.90 per capita in Great Britain where fire losses in 1921 only amounted to \$26,000,000. By province, the distribution of the fire loss in Canada was as follows: Alberta, \$2,375,000 or \$4.95 per capita; British Columbia, \$3,000,000 or \$5.22 per capita; Manitoba, \$2,854,000 or \$4.67 per capita; New Brunswick, \$2,735,932 or \$7.02 per capita; Nova Scotia, \$3,127,000 or \$6.06 per capita; Ontario, \$15,444,817, or \$24.38 per capita; Prince Edward Island, \$216,478, or \$3.44 per capita; Quebec, \$10,897,853, or \$4.44 per capita; and Saskatchewan, \$3,765,000 or \$4.31 per capita. As reported by municipal officials, the losses in cities having populations of more than 10,000 amounted to \$15,516,951 or \$4.39 per capita. In places having from 1,000 to 10,000 population, \$6,134,085, or \$7.33 per capita, and in unincorporated and rural districts, \$2,514,954, or \$5.31 per capita. The question of making municipal fire protection systems the loss was \$4.90 per capita, and in unincorporated places, \$5.25 per capita. There were 53 fires where the loss exceeded \$100,000; 46 with a loss of from \$50,000 to \$100,000; 261 with a loss of from \$10,000 to \$50,000; 3,292 with a loss of from \$1,000 to \$10,000; and 21,558 with a loss of less than \$1,000. The 59 larger fires entailed an aggregate loss of \$18,524,801 and the 21,558 smaller fires an aggregate loss of \$4,542,817.

The proposal to tax unlicensed insurance has been discussed at various times since 1909. In 1910, a Committee of the Association made a study of the conditions in the United States through investigations, into the subject, heard evidence from all interested parties, and decided that any tax on premiums paid by unlicensed companies would be undesirable. At the instance of the Ontario Government, the Honorable C. A. Miles made a very exhaustive inquiry into insurance conditions in Ontario in 1917, and stated, in his opinion, that a tax on premiums paid to unlicensed companies would tend to lessen competition, and that nothing should be done which would lessen the competition now existing. In 1920 and 1921, Sir Henry Drayton, Ex-Minister of Finance, considered the desirability of imposing this tax, but after hearing representations from all parties, abandoned the proposal. Miles made a very exhaustive inquiry into insurance conditions in Ontario in 1917, and stated, in his opinion, that a tax on premiums paid to unlicensed companies would tend to lessen competition, and that nothing should be done which would lessen the competition now existing. In 1920 and 1921, Sir Henry Drayton, Ex-Minister of Finance, considered the desirability of imposing this tax, but after hearing representations from all parties, abandoned the proposal.

The Insurance Superintendent of the Province of Ontario drew up a revised Insurance Act to replace the Act at present in force. Many drastic alterations in the existing insurance law were recommended, most of them based on Mr. Justice Master's report of the Ontario Insurance Commission. A select committee of the House was appointed to examine the new Act and hear evidence from interested parties as to the desirability or otherwise of the amendments. The sessions of this committee were attended by the Manager of the Insurance Department. One bill provided for the licensing by the Province of foreign reciprocal fire insurance companies without the necessity of a government deposit. This bill evoked considerable opposition from the licensed insurance companies and also from the Dominion Superintendent of Insurance who contended that the licensing of foreign insurance companies came solely under the jurisdiction of the Dominion Superintendent of Insurance. The bill, however, was introduced to the House and passed, with the understanding that it would not come into force until the question of jurisdiction at hand between the Province and the Dominion had been decided by competent authority. A further bill dealt entirely with the supervision of agents and brokers. Your Association found it necessary to oppose certain sections of this bill, and the Provincial Superintendent of Insurance accepted alterations which were suggested by the Manager of the Insurance Department. Another bill provided for the supervision of rate making bureaus. It gave the Superintendent power to receive complaints from any insurer of its discrimination or unfairness in rating, and to demand that the rating bureau in case of such complaints should submit to him details showing how the rate was made up and any other necessary information. The Superintendent may then make an order prohibiting any rate which he considers discriminatory. The bill also empowered the Superintendent to act as mediator between the insurer and the insured in such matters, and the bill was passed and will come into effect on Oct. 1.

The following table shows by years the net growth of the Association's membership since 1909, when it was reorganized on a national basis.

Fiscal Year	Total Membership	Net Gain Over Preceding Year
1909	123	—
1910	240	117
1911	325	85
1912	375	50
1913	425	50
1914	475	50
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