

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. PIERCEY
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, \$10,897,653, 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, \$2,524,954, 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 situation in Canada 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. 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 1920, when it was reorganized on a national basis.

Fiscal Year	Total Membership	Net Gain
1920	103	—
1921	240	137
1922	325	85
1923	375	50
1924	425	50
1925	475	50
1926	525	50
1927	575	50
1928	625	50
1929	675	50
1930	725	50
1931	775	50
1932	825	50
1933	875	50
1934	925	50
1935	975	50
1936	1,025	50
1937	1,075	50
1938	1,125	50
1939	1,175	50
1940	1,225	50
1941	1,275	50
1942	1,325	50
1943	1,375	50
1944	1,425	50
1945	1,475	50
1946	1,525	50
1947	1,575	50
1948	1,625	50
1949	1,675	50
1950	1,725	50
1951	1,775	50
1952	1,825	50
1953	1,875	50
1954	1,925	50
1955	1,975	50
1956	2,025	50
1957	2,075	50
1958	2,125	50
1959	2,175	50
1960	2,225	50
1961	2,275	50
1962	2,325	50
1963	2,375	50
1964	2,425	50
1965	2,475	50
1966	2,525	50
1967	2,575	50
1968	2,625	50
1969	2,675	50
1970	2,725	50
1971	2,775	50
1972	2,825	50
1973	2,875	50
1974	2,925	50
1975	2,975	50
1976	3,025	50
1977	3,075	50
1978	3,125	50
1979	3,175	50
1980	3,225	50
1981	3,275	50
1982	3,325	50
1983	3,375	50
1984	3,425	50
1985	3,475	50
1986	3,525	50
1987	3,575	50
1988	3,625	50
1989	3,675	50
1990	3,725	50
1991	3,775	50
1992	3,825	50
1993	3,875	50
1994	3,925	50
1995	3,975	50
1996	4,025	50
1997	4,075	50
1998	4,125	50
1999	4,175	50
2000	4,225	50

The reasons for the 411 resignations accepted this year are as follows:

Reason	Number
Discontinued manufacturing	225
Poor business conditions	51
Amalgamations	29
Arrangements where who gave no definite reason	106
Total	411

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