

On Schedule Rated and Special Risks a reduction of 10 cents may be made from the rate of risks rating under 2 per cent.; for risks rating 2 per cent. and higher, a reduction of 5 per cent. of the rate may be made; this allowance, however, shall not be made when one has already been made for watchman with watch clock.

No allowance shall be made by Companies for automatic fire alarm until the equipment shall have been approved by the Secretary and the reduced rate promulgated.

The Secretary shall govern himself by, and the Company furnishing and maintaining the equipment shall be required to comply with, and agree to, the regulations of the Boston Board of Underwriters for the introduction of such alarm.

19.—Every Automatic Fire Alarm Company must keep up a constant supervision of the plant in each risk on which a reduction of rate is allowed for this mode of fire alarm, and such Company is required to pay to the Secretary of this Board an annual fee of \$10.00 in each case, to defray the expenses of periodical inspection (not less than four times a year) of each plant.

20.—That risks specially rated lower than the ordinary Tariff rate shall be entitled to such rates as provided for in Rules for reduction for Automatic Fire Alarm, and the 75 per cent. Co-Insurance Clause. The Rules provide that reductions for only one system of alarm shall be allowed for in any one risk.

21.—This Board adheres to all present and future schedules and special ratings of the Canadian Fire Underwriters' Association.

22.—The premium at Tariff rates must always be stated on every interim receipt, renewal receipt, or covering note, unless the insurance is on a risk which is not covered by any rating in the minimum, ordinary, or special Tariffs, or which has not been specifically or schedule rated by the Board. When covering such risks, pending submission of application for rating, the clause "at rate to be named by the Board," must be inserted on the receipt or covering note.

23.—Section 4 of Rules has been interpreted to mean that no employee of any Company is eligible to receive commission unless registered under the Rules of the Board.

That enquiries relative to violations may extend back in the case of annual risks to a term eighteen months prior to the date of enquiry, and in the case of three year risks to a term three and one-half year's prior to the date of enquiry.—Carried.

(Annual Meeting 7-2-99)