SENIOR NEW ENGLAND MUTUALS WRITING UNSPRINKLERED LINES.

The senior New England mutuals are wandering far from their old standards, in their ambition for increased business and under the stress of competition. In addition to writing many classes which formerly they would not touch it is known that they are now including larger amounts of unsprinklered business in their lines, and in some cases are writing large plants with no sprinklers whatever. At Hamilton, Ont., the senior mutuals are carrying the insurance on the Canadian branch of a large American manufacturing corporation, with values of about a million dollars and insurance of about 75 per cent. of the value. There is not a sprinkler in the entire plant. The majority of the buildings are of reinforced concrete and some of them are three and four stories high. Several of these stories are filled with lumber in various stages of manufacture, and among the occupancies are foundries, machine shops, finishing, painting, etc. About $100,000 of the line is non-fireproof, including a frame foundry and a considerable supply of lumber stored in the open. It is understood that the senior mutuals carry this risk, although not sprinklered, because they have the American line of the same company, which is largely sprinklered. A large loss may occur at any time on these unsprinklered properties, and if the members of the mutuals realized their liability it would be quite as much a shock to some of them as was the discovery of the conflagration hazard to which they were subjected, as shown them by the Salem conflagration.—*Insurance Press.*

EXPANDING POWER INSURANCE.

In a paper read by Mr. Charles S. Blake, vice-president and secretary Hartford Steam Boiler Inspection & Insurance Company, before the International Association of Casualty & Surety Underwriters, the opinion was expressed that it was worth while to take up a line of insurance covering hazards in the operation of hydro-electric power, gas engine power and control station plants, an inspection service being furnished and insurance provided covering the hazards found to exist in the operation of those powers. This would be on mechanical lines and kindred to steam boiler insurance. Some of the Canadian companies are now insuring against engine breakage which was tried a few years ago in the United States but abandoned.

THE NOVEMBER FIRE LOSS.

The losses by fire in the United States and Canada during the month of November, as compiled from the records of the New York Journal of Commerce, aggregated $19,898,450, which, while over two million dollars more than the figures for October, is about a million and a quarter less than for November of last year, when the record was $21,204,850. The losses for the eleven months of 1916 reach a total of $209,379,670, as compared with $161,959,100 for the same months last year, an increase of over forty-eight million dollars. The following table gives a comparison of the fire losses for the first eleven months of 1916 with those of 1915 together with the losses for the balance of those years:

	1915.	1916.
January	$20,060,600	$21,423,350
February	13,081,250	24,770,770
March	18,786,400	38,680,250
April	18,180,350	12,681,050
May	11,388,450	15,973,500
June	10,893,950	12,247,500
July	9,006,800	23,013,800
August	10,067,100	10,745,000
September	14,823,500	12,244,625
October	14,465,850	17,701,375
November	21,204,850	19,898,450
Total 11 mos.	$161,959,100	$209,379,670
December	20,877,100	....

There were no less than 281 fires during November this year, each causing an estimated property damage of $10,000 or over. This compares with 232 such fires in October, 236 in September and 202 in August.

It is certain now, says the Journal of Commerce in commenting upon these figures, that 1916 will be a bad year fire-insurancewise, no matter how light the December loss record may be. The fire insurance outlook is decidedly poor, especially in the Southern states, several of which have continuously bad records without a single ray of improvement manifested.