

MISCELLANEOUS UNDERWRITING IN CANADA.

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of insurance carried on by companies reporting to the Dominion Superintendent of Insurance. The main features of their 1915 business, which is not, of course, in many instances, the whole of a particular kind of insurance transacted in Canada, is summed up in the following:

	Premiums of the year.	Losses incurred
Burglary.....	\$ 91,910	\$ 24,007
Hail.....	732,636	402,125
Steam Boiler.....	150,783	11,288
Inland Transportation.....	165,127	109,544
Plate Glass.....	278,394	100,740
Title.....	79	None
Tornado.....	26,750	3,623
Live Stock.....	79,973	44,553
Weather.....	70,831	46,267
Sprinkler Leakage.....	38,780	18,014

SIDELIGHTS ON STATE FIRE INSURANCE.

It was noted in these columns recently that the Wisconsin State Fire Fund is bankrupt, and some particulars are now at hand regarding the methods of one of the most ambitious schemes of State fire insurance that has yet been undertaken. On March 31, the fund had cash in hand of \$203,448, against which there was a balance due the general fund of the State of \$78,138 and an unearned premium reserve of \$31,178, leaving an apparent surplus of \$94,131. Since that date, a normal school insured in the Fund has burned, upon which, if the loss is total, the Fund will lose \$181,000, making a deficit for the Fund of \$86,000. The Fund is carrying fire insurance amounting to \$21,654,992 and tornado insurance aggregating \$21,335,857 on county, city and State property only. The State property is insured for 90 per cent. of its value and under such conditions, it is stated the fire companies would allow 64 per cent. discount reducing the rate for five years from \$1.35 to 48.6 cents per \$100, yet the State Fund has charged 27 cents a year or \$1.35 for five years per \$100 for this insurance. Among the risks written against fire and tornado hazard are a statue of Lincoln in bronze standing on a concrete pedestal and the garage at the Governor's residence, a building with concrete walls two feet thick, a slate roof and built into the side of a hill!

Here is one more illustration of the fact that however nice and feasible State insurance may seem in theory, in practice it is an expensive failure.

AETNA INSURANCE COMPANY.

Mr. E. J. Sloan, Secretary Aetna Insurance Company, Hartford, announces the appointment of Mr. Reginald Long as special agent of the Company for the Provinces of British Columbia, Alberta and Saskatchewan, commencing May 1, 1916.

Mr. Long is a most popular insurance man and through his connection with the Commercial Union as its fieldman, is well known among agents. Previously, he was associated with the Western Canada Fire Underwriters' Association.

Mr. Long will make Calgary, Alta., his headquarters.

The Aetna has enjoyed a high reputation in Canada for many years for prompt settlements and honourable dealings with all concerned.

"EXAMINATION."

Not medical examination, but examination by the agent. Do you realize that the report on your inspection of a risk who is applying through you for insurance in this Company carries more weight than any other report received by the Company?

In your district, you are The Imperial Life. You are spoken of in your community as the man who took the risk on the life of John Smith, or as the man who refused the risk on the life of William Brown. In the opinion of the community you are the man who has made the decision.

In you Company, you are The Imperial Life. Your eyes, your ears, your common sense must all be used in order to safeguard The Imperial Life. The Company is every day issuing contracts insuring large sums of money, the very smallest amount, \$1,000, being no mean sum. In the opinion of your Company, you are the man who has made the decision in the case of each application recommended by you.

When you sign the application as the agent who has taken the risk you sign a statement that the risk is personally recommended by yourself. Are you as careful as you would be if you were yourself taking this risk? Every death claim where circumstances are brought out somewhat unfavorable to the applicant is a reflection on your judgment, or on your ability to secure for the Company all the details. Every lapse is a reflection on your judgment of a man's ability to pay. Every declination is a reflection on your judgment of the physical fitness of a man.—*Imperial Life Agents' News.*

LICKING FRATERNALS INTO SHAPE.

An attempt is being made to lick the fraternal societies into shape in Ontario. A bill recently before the legislature compels all fraternal insurance societies to publish every three years a statement of assets and liabilities. The first statement is to be made in December, 1917, and if it shows the society's balance is on the wrong side it is allowed until the next three-year period to recover, or get no worse. If at that time the society is drifting back, the registrar of insurance is authorized to cancel the charter and wind up the society.

The bill also forces societies to send to each member a statement of the financial conditions, to publish the same in the order papers and also in other publications.

Apparently, the bill is designed to put the screws on societies which have neglected voluntarily to put themselves on a sound actuarial basis. It is admitted that a number of the Ontario societies are not solvent at the present time.

NEW LICENSES.

The Canada Accident has been licensed by the Dominion Department to transact fire insurance and the Acadia Fire, hail insurance.

In the opinion of the Canadian Bank of Commerce, the total acreage in crop this year is unlikely to exceed 80 per cent. of that of 1915. As, however, last year's acreage was abnormally large, and was attained at the expense of a decrease in summer following, a shrinkage of 20 per cent. need not, says the Bank, be considered unsatisfactory.