

THE FEDERATION OF INSURANCE INSTITUTES OF GREAT BRITAIN AND IRELAND.

LIST OF SUBJECTS OF EXAMINATION. FIRE BRANCH.

- PART I.—(a) Policy drafting and endorsements. (b) Re-insurances (rules observed in accepting or giving off amounts, *i.e.*, the first 13 Clauses of Section VIII. of the Rules). (c) General rules for the regulation of the fire insurance business. (d) Bookkeeping. (e) Chemistry (elementary). (f) Electricity (elementary).
- PART II.—(a) Knowledge of tariffs. (b) Processes of manufacture and other fire hazards. (c) Building construction. (d) Correspondence. (e) Plan drawing to scale.
- PART III.—(a) Law of fire insurance and fire insurance contracts. (b) Average clauses and loss apportionments. (c) Principles of banking and finance. (d) Company law. (e) Chemistry (advanced). (f) Electricity (advanced).

LIFE BRANCH.

- PART I.—(a) Arithmetic, including the use of logarithmic tables. Algebra, up to quadratic equations. (b) Principles of bookkeeping. Practice of offices in regard to proposals, medical and other reports. Forms of policies and conditions of assurance.
- PART II.—(a) Elementary principles of the law relating to life assurance. Usage in regard to loans on policies, surrenders, and the settlement of claims. Correspondence with head office or branches, agents and the public. (b) Bonus systems. Valuations and comparative reserves of offices, assurance and annuity schemes. Methods of calculating expense ratios.
- NOTE.—Sections (a) and (b) may be taken in separate years.

ACCIDENT BRANCH.

- PART I.—Correspondence (general branch office, including agency, renewals, accountant and claims). Bookkeeping (general branch office). Classification of risks (personal accident). Knowledge of employers' liability, as embodied in the Acts of 1880, 1897 and 1900.
- PART II.—Claims and their settlement (personal accident, Employers' Liability, 1880, and Workmen's Compensation Act). Policy drafting and wording of endorsements. Indemnity (third party) insurance (correspondence, claims, settlements, legal aspects). Medical and surgical terms (terms in general use and definitions).
- PART III.—Law: The relationship between employer and employed, under the following Acts, viz:—Fatal Accidents, 1846; Regulations of Railways, 1873; Factories and Workshops, 1878 to 1895; Employers' Liability, 1880; Coal Mines' Regulation, 1887; Quarries, 1894, etc.; Light Rails, 1897; Workmen's Compensation, 1897 and 1900. Knowledge of the law of employers' liability as in operation in Continental countries. Principles of banking and finance. Company law.

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THE WATERLOO

MUTUAL FIRE INSURANCE COMPANY.

—ESTABLISHED IN 1863.—

Head Office, . . . WATERLOO, ONT.

TOTAL ASSETS . . . 334,083.00

POLICIES IN FORCE, 25,197

Intending Insurers of all classes of insurable property have the option of insuring at STOCK RATES or on the Mutual System.

GEORGE RANDALL,
President.

FRANK HAIGHT,
Secretary.

JOHN KILLER, Inspector.

JOHN SHUM, Vice-President

PHENIX INSURANCE COMPANY

OF BROOKLYN, N.Y.

ROBERT HAMPSON & SON, Agents,

MONTREAL, Que.

J. W. BARLEY, General Agent
NEW YORK.

Fire Ins. HARTFORD Company.

ESTABLISHED — — 1794.
HARTFORD, CONN.

CASH ASSETS, — — \$10,004,697.55
Fire Insurance Exclusively.

GEO. L. CHASE, President.

P. C. ROYCE, Secretary.

THOS. TURNBULL, Assistant Secretary

CHAS. E. CHASE, Assistant Secretary.

H. A. FROMINGS, Montreal Manager,

90 St. Francois Xavier St

ATLAS ASSURANCE COMPANY, LIMITED

THE MAIN FEATURES OF THE COMPANY ARE:

Progress. The Company Commenced Business in the Reign of George III, and the following figures show its record		
AT THE ACCESSION OF	INCOME.	FUNDS.
KING GEORGE IV. . .	\$ 387,065 . .	\$ 800,605
KING WILLIAM IV. . .	657,115 . .	3,038,380
QUEEN VICTORIA . .	789,865 . .	4,575,410
KING EDWARD VII. .	3,500,670 . .	11,185,405

In addition the Company has a Subscribed Capital of Six Million Dollars.

Affording a TOTAL SECURITY for its Policy-holders of \$17,185,405

AGENTS WANTED IN UNREPRESENTED DISTRICTS.

Head Office for Canada, MONTREAL.

MATTHEW C. HINSHAW, Branch Manager