

Provincial Mutual Hail Insurance Company of Manitoba.

This company has been in business for fourteen seasons and can fairly claim to have done as profitable a business for those who have insured in it as any other doing business in the same line. An examination of the business done during and since the year 1891, shows that the company have not only paid losses, but have paid larger amounts per acre on an average during all these years than their competitors. The highest amount paid per acre in any one year was \$7.50, the lowest \$3. On an average of the 14 years the company have paid \$5.50 per acre, and this on an average assessment of 22 cents per acre. Ten years, the company paid the full claims of \$6 per acre. Apart from local agents' commissions, for securing business, the total cost of running the company during the year 1904 was about \$3,000. The report does not set out the method of adjustment of the losses. By pointing out the methods adopted by some companies in this respect, the just and liberal method of this company becomes more apparent. In some companies, the farmer is assessed on a basis of a total loss of \$5 per acre. Should a storm strike his crop and a total loss result, he receives the full amount, providing the company can pay it.

Supposing the loss is only partial, or say one-half or one-fifth of the crop, the farmer is paid a proportion of the loss, as it stands, to the amount insured. Thus for one-fifth or a five-bushel loss on a wheat crop going twenty-five bushels an acre, the farmer is paid one dollar, because one dollar is a fifth of the five he insured for. For a similar loss, The Provincial Mutual pays TWO DOLLARS, or forty cents a bushel for every bushel destroyed up to fifteen bushels, or six dollars per acre.

There are no percentage limits in the Provincial Mutual, every loss is adjusted at what it is found to be and thus the farmer whose crops are damaged by hail storms gets paid for the loss sustained, which is what he insures for, and not a percentage of it. If farmers would consider the different methods of paying for damages done by hail storms in Manitoba, they would find that the adjustments of the original company, the Provincial Mutual Hail Insurance Company, are still the fairest, and to the loser by storms, the cheapest of any company doing business in the Province. The remark was made the other day that the Provincial Mutual was too honest in their method of doing business. This should be the best kind of a recommendation. — [The Deloraine Times.]

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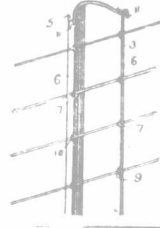
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References: Bank of Hamilton, Exchange Branch.

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