The Insurance Year.

UNDERWRITING MATTERS DURING 1909.

A Summary, by Months, of Insurance Affairs and Events in Canada.

The question of Dominion insurance legislation will be decidedly to the fore during the new year, and interesting hearings may be expected when the Senate Committee on Banking and Commerce begins its sittings. Apparently the Government is not at all deterred from its legislative course by Judge Leet's dismissal of the "underground" insurance case against the Willis, Faber Co., of Montreal, on which occasion the Judge held that the Province rather than the Dominion had jurisdiction in the matter.

The All-Canada Fire Insurance Federation—including all licensed companies, native, British and foreign, both tariff and non-tariff—is energetically conducting its educational campaign, as to the unfairness, and the danger to the public, of admitting unlicensed companies to do business in the Dominion.

Somewhat extended reference is made elsewhere to the changes proposed by the Canadian Life Officers' Association in the life insurance section of the bill.

January.

Workmen's Compensation Act of Alberta came into force.

Prudential Insurance Company of Newark, N.J., received Dominion license.

Permanent Insurance Agency, Ltd., formed in Montreal.

The Ocean Accident & Guarantee Corporation, Limited, licensed to do plate glass insurance in Canada in addition to the business of accident and sickness insurance.

Traders Fire Insurance Company passed under control of Dominion Fire Insurance Company.

Ottawa Fire Insurance Company sought power to extend scope of operations.

Application for Dominion incorporation made by Dominion of Canada Burglary & Plate Glass, Royal Canadian Accident, Security Life, British Columbia Insurance Company, Monarch Fire, Imperial Fire, British Colonial Fire.

Fire at Port Essington, B.C.—property loss of about $90,000.

Fire at Brandon involving $65,000 insurance loss.

Fire at London, Ont., involving $75,000 insurance loss.

Other serious fires at Warman, Sask., Wetaskewin, Alta, Calgary, Alta., Vancouver, B.C., Gananoque, Ont., and Emerson, Man.

February.

New insurance schedule put in force in Winnipeg, on account of high pressure water system.

The New Quebec Insurance Act, was to have come into effect on December 30, 1908, but was postponed to February 10, 1909.

The Yorkshire Insurance Company, Limited, of York, England, purchased the property at 136 St. James Street, Montreal.

The Superior Court of the Province of Quebec dismissed the case of Abraham Dupere vs London & Lancashire Life—holding that the insurance policy upon the life of Dorothee Dupere was obtained upon false statements made with fraudulent intention.

McKendry's millinery fire in Toronto—insurance loss $50,000.

Windsor's canning factory burned at Montreal. Insurance loss about $20,000; also Comet Auto Company, insurance loss of $28,000.

Other serious fires were at St. John, N.B., Schreibner, Ont., Bathurst, N.B., Berwick, N.S., Ottawa, Ont., Portage la Prairie, Man., Goderich, Ont.

March.

Insurance Bill introduced at Ottawa, by Minister of Finance.

C. F. U. A. reduced rates in Montreal congested district.

Workmen's Compensation Bill introduced in Quebec legislature.

Royal Canadian Accident Insurance Company of Montreal incorporated.

Order made for winding up of Standard Fire Insurance Company.

New Manitoba Insurance Act raised capital stock requirement.

A school fire at Kingston, N.B., brought an insurance loss of $12,500.

Fire at Yarmouth, N.S., involved $45,000, insurance loss.

Serious fire at Victoria, B.C., with insurance loss of $60,000.

Fire on Recollet St., Montreal, caused insurance loss of $15,000.

Toronto fire including coal elevator, involved $50,000 property loss.

Fire at Sorel, P.Q., resulted in insurance loss of $50,000.

Other serious fires included Winnipeg, Man., Cornwall, Ont., Taber, Alta., Rouleau, Sask., Glace Bay, C.B., Minedosa, Man.

April.

Anchor Fire & Marine Ins. Co., of Edmonton, incorporated.

The Supreme Court at Ottawa allowed the companies' appeals in the cases of Equity Insurance Company vs. Thompson and Standard Mutual Insurance Company vs. Thompson.

Canada West Fire Company and Prudential Fire Company of Winnipeg completed organization.

The Inspector of Insurance for Quebec directed by the Provincial Treasurer to investigate charges against mutual insurance companies.

A fire at Pembroke, Ont., resulted in insurance loss of over $50,000.

A wholesale millinery fire at Montreal resulted in $30,000 insurance loss.

A fire at Chesterville, Ont., involved about $40,000 insurance loss.

A fire at Wallaceburg, Ont., resulted in property loss of $100,000.

Other serious fires were at Quebec, Saskatoon and Carp, Ont.

May.

Parliament prorogued. During the session the bills relating to insurance companies included: Act respecting the Monarch Fire Insurance Company; Act to incorporate the Equity Fire Insu-