

## Eagle Star & British Dominions Insurance Company, Pluvius Department

Mr. Robert Gambles, manager of the Pluvius Department of the Eagle Star & British Dominions Insurance Company, who is at present on this side of the water was a caller at The Chronicle office a few days ago. He states that the object of his visit to this country is for the purpose of introducing this new form of insurance. Rain insurance has been underwritten in London, England for the past ten years, but in a haphazard kind of way, and it is only during the last two years that his company has taken it up on a scientific basis.

The Eagle Star and British Dominions are sponsoring the scheme, and have spent a great deal of time and money in examining Rain Fall Statistics in many countries in order to fix adequate rates of premium, which vary considerably according to district and season.

One of the interesting and essential differences between Rain and Fire insurance is the fact that wide areas are frequently affected by similar Rain fall and consequently a very large district must be considered one Risk. The Company therefore, did not commence operations until they had an organization ready to start simultaneously in many countries. They have in London a special Statistical staff, trained in examining Weather Records, and preparing schedules of rates based on such examination.

The Company has established a special Pluvius Department in New York, to handle American Rain business, and during the last six months, the Eagle Star & British Dominions has acquired a premium income exceeding \$120,000. The policies issued, include State County fairs, covering loss of expenses, or in some cases depreciation of income causes by Rain fall. The loss sustained by Base Ball clubs on account of issuing rain cheques which entitle the spectator to witness another game free of charge. Loss of trade in Department Stores on special sale days, open air Moving Picture shows, Public Tennis Courts Amusement concession on Coney Island, etc., etc.

The Company are at present examining the Rain fall records for Canada, during the last ten years, and in the course of a few months, will be prepared to offer such insurance through the Company's head office for Canada under the management of Mr. J. H. Riddel.

## Additional Salary Compensation for Continental and Fidelity-Phenix Employees

The employees of the Continental Insurance Company of New York, and the Fidelity-Phenix Fire Insurance Company of New York, whose joint Canadian Head Office is operated at 17 St. John Street, Montreal, under the management of Mr. W. E. Baldwin, received on December 24th, an amount equal to 10% of the salary paid them during the year 1920.

The Directorate of these two well known companies believe it best serves their interests to have their employees well paid, happy and contented, and their policy in this direction has always been a liberal one.

## Motor Union Insurance Co. Limited

It is rumoured that the Motor Union Insurance Company has joined the Canadian Automobile Underwriters Association. While no official announcement has been made to us, we believe the rumour is well founded and both are to be congratulated. The Motor Union is a powerful institution and with its world-wide experience in the Automobile business it will no doubt be an acquisition to the Association.

## Ontario Fire Marshal's Report for November, 1920

	1920	1919
No. of fires . . . . .	662	691
Aggregate Loss . . . . .	\$884,839	\$742,961
Insurance Companies' Loss . . . . .	674,994	595,092
Uninsured Loss . . . . .	209,845	147,869

For the months of January to November (inclusive).

	1920	1919
No. of fires . . . . .	8,474	8,514
Aggregate Loss . . . . .	\$10,153,885	\$9,520,691
Insurance Companies' Loss . . . . .	7,322,013	6,363,799
Uninsured Loss . . . . .	2,831,872	3,156,892

The chief fires of the month were as follows:—

Brant County Hydro Sub-station, \$57,000.

Muskoka Sanitarium, \$140,000.

Hamilton Cone Factory, \$60,000.

York County Lumber Mill, \$32,012.

The chief cause of fire during November was,—Electricity, \$238,713, and Defective stoves and furnaces, &c., \$78,395.

Manufacturing risks were responsible for 37 fires with an aggregate loss of \$163,536.