ADDITIONAL INFORMATION CONCERNING FIRES ALREADY REPORTED

Ontario.-During 1916 Fire Marshal Heaton received about 36,000 reports from all sources. There were approximately 8,900 separate and distinct fires in Ontario, involving an aggregate loss of about \$12,000 000.

The estimated losses and amounts covered by insurance

for January, 1917, were as follows :-

Number of fires Covered by insurance Covered Covered by insurance Covered by insu	101 Junuary, 19.7,				Loss not
Algoma 10 \$ 2,833 \$ 1,758 \$ 1,125 Brant 12 2,432 1,358 1 075 Bruce 111 4,345 3,560 785 Carleton 9 8,720 5,192 3,528 Ottawa City 44 28,919 27,765 1,154 Dufferin 4 135 135 Elgin 17 19,873 11,576 8,297 Essex 20 8,382 7,477 905 Frontenac 19 6,288 4,303 1,985 Grey 6 3,213 1,943 1,270 Haldimand		Number		Insurance	covered by
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Totals 798 \$808,419 \$566,589 \$241,830	Rainy River	. 4	1,242	1,242	
	Totals	798	\$808,419	\$566,589	\$241,830

Summaries similar to the above are to be issued monthly. The January total and that of February are as follows:-

Month. No. of fires. Loss. January 798 \$ 808,419 February 1,020 1,369,130	A STATE OF THE PARTY OF THE PAR	Loss not covered by insurance. \$241,830 264,100
Total 1,818 \$2,177,555	\$1,671,628	\$505,930

As a result of the Ontario provincial recording system there has been proof in a number of cases that claims have been made by the same party upon two insurance companies for the same fire without giving either of the companies knowledge of other insurance and claim. Voluntary restitution between the companies of the compa tion has been made in two instances which came under the

fire marshal's notice; in two other cases the fraud was detected before the claims were paid and where the insurance companies will be well able to look after themselves. It is the marshal's intention in all future cases to prosecute offenders of this class, and the first case was taken before the Toronto police court on February 28th, 1917, when one offender appeared before Magistrate Denison to answer a charge of fraud. This being the first case tried, and the amount involved small, restitution was ordered by the magistrate, and duly made.

Another class of offenders has come under notice as a result of investigations made by deputy fire marshals, and that is of fraudulent claims on insurance companies. a case is being tried in Hamilton, following an investigation held by deputy fire marshal, pro tempore, Geo. F. Lewis. In this case a woman is charged with an attempt to secure \$1,029 by false pretences from the Hamilton Fire Insurance

A Hamilton report in this connection states that Judge Snider found Mabel Snowden-Cronin guilty of attempting to secure over \$1,000 from the Hamilton Fire Insurance Company by falsely representing that certain goods were

Company by falsely representing that certain goods were destroyed in a fire in her home.

Vancouver, B.C.—The fire department responded to 47 alarms during the month of March as follows: Fires where damage occurred 18, fires where no loss resulted 15, chimney fires 7, fires attended outside the city limits 3, and false alarms 4. The estimated loss by fire for the month was \$6,315. Of this amount, \$5,750 was covered by insurance, leaving the property loss above insurance at \$565. The total leaving the property loss above insurance at \$565. The total value of the property involved was \$1,901,200. The above figures do not include the figures re the Hoffmeister Brothers' garage fire, which occurred on March 8th at 1155 Pender Street West. This loss, in which considerable damage was described by the building and contents here not as yet hear. done to both the building and contents, has not as yet been adjusted. A full report on same will be forwarded to you as soon as possible. The following list shows the causes of fires occurring during the month: electrical origin 4, unknown 6, chimney fires 7, flying sparks 3, false alarms 4, hot ashes from furnace falling on the floor 2, overheated stovepipe 3, defective fireplace 2, cigarette thrown from a window feather pillow left near stove 1, rubbish fires 2, defective chimney 3, backfire (auto) 1, grease left in oven 1, tarpot on fire and unset 2, sawdust heap 1, defective flue 1, coat left near stove 1, gasolene explosion 1, and wood left in an

Total number of alarms 47, false alarms 4, total value of property involved \$1,901,200, loss (estimated) \$6,315, insurance paid (estimated) \$5,750, loss above insurance \$565.

CENERAL ACCIDENT ASSURANCE COMPANY

The results of the consolidation of the General Accident Assurance Company and the Canadian Casualty and Boiler Assurance Company and the Canadian Casualty and Bother Insurance Company, which was effected in July, are seen in the annual report just issued. Net earnings for 1916 were \$46,658. After paying a dividend of \$20,000 the balance of the year's earnings, \$26,658, added to the balances carried forward, namely, General Accident Company \$82,170, Canadian Casualty Company \$37,858, gave a credit balance of revenue account of \$146,687.

Revenue returns were as follow: Premiums, less cancelments, returns and reinsurance \$342,469, and interest on investments \$18,796. The expenditure on claims paid and outstanding, commissions, etc., amounted to \$324,539, and reserves for unexpired risks were increased by \$10,067.

Assets include government, municipal and school bonds, amounting to \$277,179, other bonds valued at \$32,950, and stocks at \$71,247. Total assets amount to \$459,373.

Comparing the returns of the past two years, the figures

are as follow: 1915. 1916. Canadian Casualty & General General Accident. Accident. Capital paid up \$100,000 \$100,000 Revenue 471,400 481,294 Balance of revenue account. 120,028 Assets 436,919 146,294 459,373

These good results were made possible largely through the active efforts of Mr. J. J. Durance, manager, and the co-operation of President Young, and the directors, Messrs. F. Norie Miller, C. Norie Miller, J. A. Macintosh and W. A. Barrington.