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:—

County.	Number of fires.	Loss.	Insurance loss.	Loss not covered by insurance.
Algoma	10	$ 2,833	$ 1,758	$ 1,125
Brant	12	2,432	1,358	1 075
Bruce	11	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	..	....	....	....
Halton	3	2,164	1,522	642
Hastings	20	13,993	10,367	3,626
Huron	8	2,086	1 986	100
Kenora	2	1,130	1,130	....
Kent	11	2,970	2,570	400
Lambton	16	7,580	5,908	1,672
Lanark	12	3,068	2,707	361
Leeds and Grenville	20	15,224	10,322	4,902
Lennox and Addington	14	27,156	15,350	11,806
Lincoln	11	8,699	8,599	100
Manitoulin	9	25,773	10,873	14,900
Middlesex	12	26,083	21,091	4,992
London City	11	297	297	....
Muskoka	1	900	400	500
Nipissing	8	3,136	2,800	336
Norfolk	2	1,210	1,210	....
Northumberland and Durham	8	7,526	7,260	266
Ontario	6	1,534	1,234	300
Oxford	14	9,839	7,239	2,600
Parry Sound	1	10	10	....
Peel	1	22,062	12,000	10,062
Perth	11	234	204	30
Peterborough	6	1,665	1,100	565
Prescott and Russell	13	28,834	21,006	7,828
Prince Edward	4	1,242	1,242	....
Renfrew	7	8,233	3,533	4,700
Simcoe	25	13,875	9,565	4,310
Stormont Dundas and Glengarry	14	2,915	2,002	913
Sudbury	19	38,003	16,701	21,302
Timiskaming	7	4,896	4,323	574
Thunder Bay	19	6,116	5,466	650
Victoria and Haliburton	12	1,343	1,103	240
Waterloo	19	200,403	104,076	96,327
Welland	15	77,473	59,777	17,696
Wellington	9	1,713	1,457	256
Wentworth	2	1,200	700	500
Hamilton City	41	52,071	48,129	3,942
York	14	6,349	3,158	3,191
Toronto City	215	94,102	92,984	1,118
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.	Insurance loss.	Loss not covered by insurance.
January	798	$ 808,419	$ 566,589	$241,830
February	1,020	1,369,139	1,105,039	264,100
Total	1,818	$2,177,558	$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 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. Such 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 Company.

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 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 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 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 1, 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 oven 1.

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.

GENERAL ACCIDENT ASSURANCE COMPANY

The results of the consolidation of the General Accident Assurance Company and the Canadian Casualty and Boiler 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. Canadian Casualty & General Accident.	1916. General Accident.
Capital paid up	$100,000	$100,000
Revenue	471,400	481,294
Balance of revenue account.	120,028	146,294
Assets	436,919	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.