

- Fire Rate-Making Problem, 1621  
 Fire Underwriters and New York Fire Commissioner, 39  
 Fire Underwriting Outlook for 1913, 1395  
 Foreign Fire Companies Experience in United States, 401;  
 record of business from date of entry, 505  
 Garage Fires, Origin of (F. J. T. Stewart), 405  
 Guardian Assurance Company, appointment of trustees, 15  
 Heaton, E. P., resigns, 1797  
 Hotel Fires, Statistics of, 445  
 Inspector, what he found, 1729  
 Insufficient Fire Insurance, 649  
 Insurance Capital, Concentration of, 1545  
 Inter-Insurance, Regulation of, 47  
 Legislation, in New Brunswick, 265  
 Limitation of Insurance, Chief Tremblay's Recommendation,  
 1691  
 Lloyds, London, the case for examined, 185  
 London and Midland Insurance Co., *see* Midland and Textile  
 Insurance Co.  
 Manitoba Fire Commissioner, bulletins of, 259; Insurance  
 Act, amendment recommended, 293; annual report of, 407  
 Manufacturers and Fire Insurance (T. L. Morrissey), 295  
 Match, Menace of (Franklin H. Wentworth), 985  
 Midland & Textile Insurance Co., re-arrangement of capital  
 and change of name, 303, 753  
 Montreal, water supply of, question of investigation, 75;  
 underwriters issue circular, 149; lack of action by City  
 Council, 183; resolution by aldermen, 225; higher rates  
 suggested, 469; Fire Commissioner wants 35 Assistants,  
 1479; building by-laws, Mr. Randall Davidson's criticism,  
 1723  
 Moral Hazard, Effect of Women's Wear Uncertainties, 483  
 Mutual Fire Companies, of Quebec, 1911, 73  
 Mutual Fire Insurance, 1583  
 National Board of Fire Underwriters, annual statistics, 755,  
 759  
 Nationale of Paris, enters Canada, 1767  
 Nationalism in Fire Insurance, 1427  
 New Brunswick, Fire Insurance Policies Act of, 299, 333  
 Office Buildings, Fire Peril in, 1556  
 Ontario Fire Prevention Association, formation of, 229  
 Ontario Fire Insurance Co., License Cancelled, 1643  
 Ontario Insurance Act, in its relation to fire insurance (John  
 H. Hunter), 223, 261  
 Prejudices and the Fire Loss, 1069  
 Profits of one hundred companies in New York State, 623  
 Public Adjusters, Trustworthiness of, 1277  
 Public Buildings, Under-Insurance of, 431  
 Quebec Mutual Fire Companies, 73  
 Reciprocal Parasites, 761  
 School Fires, statistics of, in United States, 587  
 Sensation, The New (*Collier's* arson articles), 255, 503  
 Short Rate Table, a new, in New York State, 687  
 Skyscrapers, Underwriters' campaign against, 1511  
 Smith, the late Mr. G. F. C., 75  
 Sovereign Fire, United States Examination of, 45; Re-insur-  
 ance of, Heavy losses in United States, 1269  
 State and Fire Insurance, 217, by William T. Emmett, 1481,  
 1517, 1555  
 Taxation, Montreal Fire Underwriters ask reduction of, 1579  
 Temperamental Hazard, 943  
 Thompson, Mr. J. Gardner, fiftieth birthday of, 181  
 Toronto Fire Department, Critical Report on, 1541  
 Unauthorised Insurance, Taxes on, in West Virginia, 227  
 Underwriters' Agencies, suggested change in Manitoba Insur-  
 ance Act regarding, 293; in British Columbia, 1617  
 United States Fire Field, keener competition in (Frank Lock),  
 229; centralisation of business, 679; unprofitable (George  
 W. Babb), 759  
 Under-Insurance of Public Buildings, 431  
 Unlicensed Fire Insurance in Canada, 1912, 867  
 Wood Trim and Combustible Furniture, Dangers of, 1592
- MISCELLANEOUS.**
- Accident Frills, elimination of, recommendations by com-  
 mittee, 831  
 Accident Neurosis (J. E. E. Dickson), 1683  
 Accident Policies, Restriction of, 1241; accidents at home,  
 483  
 Assets of Insurance Companies, 1439  
 Automobile Insurance (A. T. Graham), 1019, 1055, 1085  
 Automobile Insurance Bureau suggested, 585  
 Business Insurance, what it means, 655; what it does, 763, 793  
 Casualty Companies and Workmen's Compensation Education  
 (C. H. Holland), 979  
 Casualty Company Insurance, Advantages of (P. Tecumseh  
 Sherman), 941  
 Casualty and Surety Lines, Inspection of applicants in, 509  
 Casualty Situation, 1493
- Catastrophe Hazard in Workmen's Compensation Insurance  
 (Theodore E. Gaty), 1507  
 Claim before payment of premium, 863  
 Commissions, New York Department's condemnation of ex-  
 travagant, 1179  
 Compulsory Insurance in Great Britain, a Criticism, 837  
 Credit Insurance, Development of (E. M. Treat), 1587  
 Embezzlements for 1911 and 1912, 663  
 Employers' Liability Results in Great Britain, 1911, 695, 983;  
 for 1912, 1401  
 Excessive Fees for Insurance Settlements, claimed by doc-  
 tors and lawyers, 1059  
 Factors of Safety in Engineering and Insurance (W. H.  
 Boehm), 1181  
 Federal Supervision of Insurance in N. S., 1277  
 Hagar, Death of Mr. Charles W., 409  
 Hail Insurance, in Saskatchewan, 21, 1441; in Manitoba, 1689  
 Health Conservation, Popularizing (Lee K. Frankel), 1215,  
 1249, 1279  
 Industrial Accidents in Canada, 51, 265, 337, 405, 445, 587, 615,  
 789, 971, 1060, 1547, 1787  
 Inspection of Applicants in Casualty and Surety Lines, 509  
 Insurance and the Companies' Case, 1459  
 Insurance Companies Investments and Premiums in Alberta,  
 1203, 1205, 1207  
 Insurance not Commerce, 1795  
 Insurance Companies, Dangers of Too Rapid Growth, 1117  
 Insurance Companies' Investments, Restriction of, 753; in-  
 vestments in Saskatchewan, 1301; in prairie provinces, 1335  
 Insurance Education, 1177  
 Insurance Legislation in Canada, Recent (D. E. Kilgour),  
 1275  
 Insurance Legislation in New York, new, 221; in New  
 Brunswick, 299, 333; in Alberta, 443; in British Columbia,  
 443; in Ontario, 359, 431, 483, 649, 653; amendments in Sas-  
 katchewan, 1469; in Alberta, 1473  
 International Association of Casualty and Surety Under-  
 writers, Quebec Convention, 859, 977  
 Lewis, Mr. Lansing, receives D.C.L. degree, 861  
 Liability Business, Reforming the, 1197  
 Liability Companies, Instructions to, by New York Depart-  
 ment, 1207  
 Liability Insurance, loss in, 199; rates and commissions, order  
 by New York Superintendent, 937; conditions in the busi-  
 ness (J. Scofield Rowe), 1011; rates and commis-  
 sions in, 1049; reform in, 1133; action by Maryland Casual-  
 ty Company, 1145; result of Chicago conference, 1691;  
 order regarding, 1740; insurance in America, development  
 of (E. W. DeLeon), 1243; catastrophe hazard in (Theodore  
 E. Gaty), 1507  
 Liability Rates, Many Advances in New York, 1399  
 Liability Risks, Inspection of (Robert H. Pearson), 725  
 Liverpool & London & Globe sells Montreal office building,  
 305  
 London Lloyds and the Public, 1467, 1505; sham trust deed,  
 1537; heavily hit by Colliery Disaster, 1477; underwriter  
 pleads statute of limitations, 1793  
 Marine Companies' position, British, 433  
 Marine Insurance, troubles of, 199; rate agreements in, 229;  
 underwriters hit by Great Lakes Storm, 1583  
 Marine Insurance Developments, 825  
 Miscellaneous Underwriting in Canada, 1912, 973, 975  
 Montreal Insurance Bowling Association, 1587  
 Plate Glass Underwriting, changing conditions of (H. C.  
 Hebden), 981  
 Plate Glass Insurance—as it is—as it might be, 1213  
 Saskatchewan Hail Insurance Act, probable business under,  
 405  
 Scottish Union and National takes over City of Glasgow  
 Life, 405  
 State Casualty Insurance, Points against, 757  
 State Insurance, the case against (William H. Hotchkiss),  
 365, 389  
 Surety Business, conditions in, 1735  
 Suretyship: Its Relation to Business Activity (W. H. Hall),  
 655  
 Taxation, Additional, in Alberta, 1477; in United States, 1277  
 Unemployment Insurance in Great Britain, 1443, 1689  
 Vacation Hazards, 1141  
 World's Insurance Congress, objects of, 1309  
 Workmen's Compensation, in Ontario, instance of wrong cal-  
 culation, 7; extracts from S. H. Wolfe's memorandum, 9;  
 probable leading features of new Act, 77; classification of  
 industries, 363; Sir W. Meredith's draft of bill, 403; Manu-  
 facturers Association, Criticism of, 445; allowances under  
 new Ontario legislation, 509; Sir William Meredith's final  
 report, 1613; merit ratings in (Carl L. Hanson), 1011;  
 in Saskatchewan, 1575, 1649; claims, valuation of (S. H.  
 Wolfe), 87; facts about (Edson S. Lott), 839; rates in  
 Massachusetts, 373; new law in New York State, 1765