FIRE INSURANCE.

The Government of the Province of Manitoba will appoint a Royal Commission to enquire into the operations of fire insurance companies doing business in that Province.

* * * *

The Equity Fire Insurance Company, which recently headed a list of new incorporations, has been writing a large business for the past nine years. The company are not applying for incorporation, but for a British Columbia license.

* * * *

A recent cable states that the North German Fire Insurance Company has decided to appeal against the decision of the local courts in Hamburg that it must pay the losses which it incurred as a result of the San Francisco earthquake and fire of last year.

* * * *

According to the annual report of the St. John, N.B., fire department, the apparatus generally is in good condition, needing but slight overhauling. The superintendent advises the council to procure more and better horses, as some now in the service are considered too old. The need of better housing for the department is urged.

* * * *

While the British companies insuring against fire in Kingston, Jamaica, repudiate all liability for loss under the earthquake clause in their policies, the marine insurance societies are likely to be pretty hard sufferers, the risks of fire to merchandise, wharves and warehouses having been largely carried by these companies of recent years; and their policies do not appear to include a clause exempting them from the results of earthquakes.

* * * *

The Standard Mutual Fire Insurance Company, who are located in commodious offices in the Crown Life Building, Toronto, will shortly issue their annual statement, which will show the company to be in a strong position. We are advised by the company that the recent note in these columns stating that they had ventured upon a reinsurance business in the United States is incorrect. The figures quoted also should not have been made applicable to this company.

* * * *

Among the companies operating in the United States, which long did fire underwriting in Canada, is the old and substantial Agricultural, of Watertown. It presents a very good statement of its financial condition on the first of the year, and this despite the fact that its San Francisco conflagration losses reached $805,000. The company had assets on January 1st of $2,521,648, a reserve for reinsurance of $1,489,370, and a net surplus beyond all liabilities of $377,795.

* * * *

The Plate Glass Underwriters' Association met in New York this week. While it was nominally called to transact routine business, in reality it devoted a large part of the session to the probable action of the one company outside of the compact. The general opinion was that little or no trouble was likely to occur, as the members were unreservedly in favor of standing together, and believed that the brokers generally would support them, as the latter are heartily tired of rate wars.

* * * *

The San Francisco committee who went to Berlin have had some success with the German and Austrian insurance companies. They arranged a compromise with the Phœnix, of Vienna, and the Transatlantic Fire Insurance Company of Hamburg, both companies having insured without an earthquake clause. It is said that the Phœnix Company agreed to settle at not far from face value, and that the Transatlantic Company had agreed to settle, but at a lower rate than the other. The North German will not pay up, although a minor court suit was decided against it. The Rhine and Morella Co., of Strasburg, fights against a settlement. The other German companies have agreed to settlements satisfactory to the committee.

* * * *

The attention of the insuring public is drawn to the advertisement of the Richmond and Drummond Fire Insurance Company, of Richmond, Quebec, which appears in another column. The company was founded in 1879, and in June, 1903, was re-organized under a Dominion charter, application being made the early part of last year for a license to transact the business of fire insurance throughout the Dominion of Canada. The following gentlemen comprise the directorate and management:—Board of directors: C. C. Cleveland, Esq., Danville; E. W. Tobin, Esq., M.P., Bromptonville; M. G. Crombie, Esq., Kingsbury; C. Blouin, Esq., M.L.A., Levis; C. N. Lyster, Esq., Kirkdale; S. McMorine, Esq., Richmond; F. Prefontaine, Esq., South Durham, and G. P. Nadeau, Esq., Stanfold. Officers: Hon. William Mitchell, president; Alexander Ames, Esq., vice-president; J. C. McCaig, Esq., general manager. Mr. J. H. Ewart, formerly Ontario manager of the National Assurance Company of Ireland, has been appointed chief agent for the Province of Ontario, with headquarters at Toronto.

ROCHESTER GERMAN INSURANCE CO.

This company is thirty-five years old, and has resources of $2,135,460, showing a net surplus of $530,000 over capital stock and all liabilities at the close of last year. This showing is reached after providing against San Francisco losses of $600,000, according to the statement of its president, Eugene Satterlee. The company has a good name and a good record in the United States. In arranging to write fire risks in Canada it has deposited $112,000 at Ottawa and appointed agents in various cities and towns. It is represented in Montreal by P. M. Wickham, and in Toronto by Minty & Beatty, Mr. G. S. Minty is inspector for Canada.

ALCOHOL AND HEATING.

Among the uses foreshadowed for denatured alcohol is that of house-heating. The State fire marshal of Ohio says it will save that State a million a year in fires besides averting a lot of illness from carbonic acid gas. Sparks cost Ohio $377,000 last year in fire-waste; open grates igniting carpets or clothes, $271,000; soot caused scores of costly fires—an alcohol flame is sootless. "Hot ashes in boxes and barrels, on floors or against buildings or fences burned $80,693 worth of buildings. Alcohol leaves no ash to carry out. Hot coals falling from defective stoves and open grates cost $105,211. There is no coal stage in the combustion of alcohol. Gasoline stove explosions started fires which burned up $56,469 worth." And so on. The marshal makes out a very good case for alcohol fuel in this particular.

INSURANCE INSTITUTE OF MONTREAL.

A feature of the recent meeting of the Montreal Insurance Institute was the address given by Mr. H. Timmis on Lloyds. The shipping register kept by this well-known body is one of the completest records that any great interest can point to. Although in existence for a century or more, Lloyds was only incorporated as a body of underwriters in 1871. The account given by Mr. Timmis of the founding and growth of the institution and the variety of its transactions was full of interest, as were the details of its working. The number of cable and telegraph messages it receives every year amount to a hundred thousand. These are divided among the different clerks, and 20 minutes thereafter the particulars will be duly posted up. On Wednesdays, if a vessel is long overdue, a notice is posted to the effect that information is wanted about it. If no news is had by the following Wednesday, the vessel is posted as missing, and in 90 days, no word being received it is posted as lost.

FACTORY FAULTS.

Descriptions of faults in building construction or of bad conditions in structures are of value to fire underwriters and inspectors. Such illustrations are also frequently serviceable to owners for tenants of business premises. The "Insurance Press" has recently had a collection of instances of this kind.

In one case, steam pipes were found to be in contact with wood-work at many points in the building, whereas one inch clearance is necessary where steam pipes pass through wooden walls, partitions or floors. It is pointed out that fire may spread from floor to floor in factory or shop through floor openings. Hence, stairways and elevators, if in the main building and not in fireproof shafts outside the walls, need self-closing doors at each floor or automatic trap doors at each floor.

In two factories and a printing house, each of which uses oily waste in engine or machinery room, no metal can or box is kept for such waste. This neglect is penalized by the insurance companies in the shape of an addition to premium. A furniture factory had only a poorly kept water cask and pail service, defective in quantity. There should be one cask of water and two pails for every 1,000 square feet of floor area, the same to be in available position. Finishing rooms, or other places where paints, oils or varnishes are used, to receive favorable rating by underwriters should be protected by pails of sand and metal waste cans with self-closing lids.

The standard requirement in using stoves for heating is that they shall stand on brick, concrete, or sheet metal extending under and three feet around the stoves on all sides. A risk had the stoves on an unprotected wooden floor and had besides a stove-pipe passing through a wooden wall and in contact with the wood.

Exactly the same dangerous practices with like materials were found to exist in a candle factory in New Jersey and a cane factory in New York City. Burlap bagging that was hung upon steam coils in one case to modify the heat for drying the canes, was so scorched dry as to fall to pieces. Scorched burlap was found in the other in a warming closet. Fibrous material, such as jute bagging, should never be in contact with steam pipes nor close to them.