

policies based on the earlier Ontario Statute. There is, therefore, a field for progress in uniformity in this important branch of Provincial laws.

In 1886 the State of New York adopted a statutory form of fire policy. A very great deal of care and time were given to its preparation, and it was considered complete enough, so that companies were not allowed to make variations in the standard conditions. This form was adopted by other States of the American Union. Recently the United States National Convention of Insurance Commissioners has prepared a revised form, and this is to replace the earlier New York policy. The Insurance Commissioner at Albany has been good enough to furnish the Committee with a copy of it.

It is doubtful whether convenience is best served by placing in one Statute all matters relating to insurance. Some of the provinces have a general Statute, and separate Acts for fire, life, mutual and other branches of insurance. When analyzed in this way, it is found that British Columbia, Manitoba, Nova Scotia, and New Brunswick have separate Fire Policy Acts. In the other provinces all matters relating to fire insurance are placed in one general Statute. Ontario, Quebec, Saskatchewan and Alberta all have Omnibus Insurance Acts. It seems that the underwriters and some of the insurance departments favour a return to the separate Statutes. It is in deference to this expression of opinion that the Committee suggest a model Fire Insurance Policy Act to be complete in itself, except as to general matters which affect all companies and which will be found in a separate Act.

When the original Ontario conditions were prepared, provision was made for changes or additions or omissions, subject to the approval of the Courts. The companies took advantage of this and many alterations were made and passed upon by the Courts. The Revised Ontario Conditions now in force, and which have been copied by Manitoba, Saskatchewan and Alberta, are considered fair enough by many of the companies, and accordingly they now print their policies without any additions. Having in view the history of the New York policy and this action of Canadian Companies, your Committee suggest that Canadian conditions should now be made the last word. The Model Act appended is, therefore, drafted on the basis that no addition or variations will be allowed.

In preparing the Model Act submitted, your Committee has endeavoured to make the wording simple and clear, to place in one clause all matters relating to the same or similar subject, also to place in the conditions certain matters relating to procedure after a loss instead of leaving them as sections in the Act, and as far as possible to arrange the whole in a logical order. So that the draft may be properly understood, the fol-