

# CANADIAN FIRE UNDERWRITERS' ASSOCIATION

## MONTREAL COMMITTEE.

Met at 10.30 a.m.

MONTREAL, April 21st., 1897.

*Present:* F. W. EVANS, in the Chair.

ÆTNA .....	F. W. EVANS.	NORTH BRIT & MERCANTILE.....	Not Represented.
ALLIANCE .....	Not Represented.	NORTHERN.....	R. W. TYRE.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA .....	C. R. G. JOHNSON.	NORTH AMERICA .....	Not Represented.
CALEDONIAN.....	LANSING LEWIS.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	JAS MCGREGOR.	PHENIX OF BROOKLYN.....	J. C. SINTON.
CONNECTICUT.....	Not Represented.	PHENIX OF HARTFORD .....	Not Represented.
GUARDIAN .....	G. A. ROBERTS.	PHENIX OF LONDON.....	R. McD. PATERSON.
HARTFORD .....	J. W. MOLSON.	QUEBEC .....	J. H. ROUTH.
IMPERIAL .....	G. R. KEARLEY.	QUEEN .....	} J. H. LABELLE.
LANCASHIRE .....	Not Represented.	ROYAL .....	
LIVERPOOL & LONDON & GLOBE.	Not Represented.	SUN.....	Not Represented.
LONDON & LANCASHIRE.....	F. W. EVANS.	SCOTTISH UN. & NAT. ....	Not Represented.
LONDON ASSURANCE.....	Not Represented.	UNION .....	T. L. MORRISEY.
MANCHESTER.....	J. W. MOLSON.	WESTERN.....	J. H. ROUTH.

The Meeting was specially called to receive and consider the subjoined reports from the Committees appointed at last Meeting *re* Montreal Commission Rules and *re* Cold Storage:—

**26.—Montreal Commission Rules.**—The Committee on this subject, appointed at Meeting of 7th inst., beg to report that they had two protracted meetings at which the matter was fully discussed; some propositions to amend were made and are submitted herewith for consideration of members, but the Committee being unable to come to any decision upon any of them, it was decided to recommend that the present rules be continued.

Suggestion 1.—That the present rules be at once abrogated, and in lieu thereof, new rules be enacted on the basis that no greater commission be paid than 10 per cent., and such commission be paid only to regularly licensed brokers or agents according to such rules and regulations as it may be found desirable to arrange for later.

Suggestion 2.—That the maximum commission be limited to 15 p.c., and that Companies now actually having arrangements with their own Special Agents in excess of said commission, shall be allowed to commute for the same at a fixed salary, based on the present premium income secured through such Special Agent, but that they shall be pledged to restrict commission on business in excess of the present premium income, to 15 p.c.

Suggestion 3.—That the amendment to the rules adopted in 1891, permitting the Special Agent of one Company to act as the Special Agent of another Company upon a fee of \$100.00 being paid for each such extra Company represented, be rescinded, and that in future no Special Agent or his partner or associate shall be permitted to represent other than one and the same Company.

Suggestion 4.—That the existing Montreal Commission Rules be abolished and a new rule adopted, simply limiting the maximum rate of commission to be paid on Montreal business to 15 p.c.

**27.—Cold Storage.**—Your Committee beg to recommend that the contents of Cold Storage or Refrigerating Warehouses (by ammonia process) of first-class construction be rated on the basis of 1 p.c. with the 80 p.c. co-insurance clause, with reductions not exceeding 10 cents, when duplicate Refrigerating Plants, each in separate first-class building, are provided, or when Refrigerating Plant is in fire proof building.

Further, provided the sub-joined clause be inserted in the policy, a reduction from the rates named may be made, sufficient to reduce same to 85c.

In consideration of a reduced rate of premium, it is hereby agreed by the Insured that this Company shall not be liable for damage caused by change of temperature resulting from the total or partial destruction or disablement of the Refrigerating Plant, or by fire in any contiguous building rendering inefficient the Refrigerating Plant contained in the building herein described.

If the above recommendations are adopted, the following will be the rates on the present Cold Storage Warehouses in Montreal:—

Montreal Cold Storage, 1 p.c., with clause, 85c.

Union Cold Storage Co., (having duplicate Refrigerating Plant,) 90c., with clause, 85c.

The reports were read and received, some explanations were given by members of the Committees but it was deemed inexpedient to deal with two such important subjects with several Companies unrepresented. The Meeting was therefore adjourned to 10.30 a.m. Monday, the 26th inst., when it is hoped that a full attendance will be secured.

The Meeting then adjourned.

ALF. W. HADRILL,

*Secretary.*

F. W. EVANS,

*Chairman.*