

following remarks are offered, taking the sections of the Act and the appended conditions in the order in which they appear. For the purpose of reference and comparison, the number of the corresponding Ontario condition is given.

M. H. LUDWIG,
Chairman.

REMARKS ON SECTIONS OF THE ACT.

Sec. 1. The words "Fire Insurance Policy Act" appear in several of the Provincial Statutes, and make a concise title for this Act.

Sec. 2. The wording of this section appears in several Provincial Statutes and outlines briefly in general terms the subject matter of fire insurance. Loss by lightning and explosion are here mentioned, but reference has to be made to new condition No. 2 for the exact hazard covered. *Ontario, sec. 191 (1).*

Sec. 3. It has become a custom in the business of fire insurance to allow fire insurance companies to cover the hazard which is caused by defective sprinklers, and this section gives authority for this practice. *Ontario, sec. 191 (1).*

Sec. 4. Here is repeated the provision found in several of the Provincial Statutes with regard to the term of the contract, and to the renewal of a policy by renewal receipt. It will probably be a matter of satisfaction to all concerned if provision can be made that no fire policy shall be for a longer term than three years, even in the case of mutual companies, where in the past four and five years policies have been written. *Ontario, sec. 192.*

Sec. 5. This was a new section drafted by the Ontario revisors in 1912, and since copied into Manitoba, Saskatchewan and Alberta. It specifies the wording which is to appear on the face of the policy, provides for a co-insurance clause and for other necessary stipulations or terms of the contract with the proviso that these are not to have any force or effect if held by a Court to be unreasonable.

Sec. 6. This is the section which provides for statutory conditions and is the wording of the Ontario section with the necessary changes. The new provision is that the conditions are not to be varied. Companies will still be allowed to pay claims which are wholly or in part void by reason of some technicality in the conditions. This seems a reasonable option. Provision is made that the conditions must be printed in type of a reasonable size. *Ontario, secs. 194 and 198.*

Sec. 7. This section is founded on the provision enacted in Ontario in 1874 when the Legislature appointed a commission