



VOL. IV.

No. 9.

OFFICE: }
102 St. Francois Xavier St.

MONTREAL, SEPTEMBER, 1884.

SUBSCRIPTION:
\$1.50 per ANNUM

"INSURANCE SOCIETY"

PUBLISHED MONTHLY,

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Editor and Proprietor,

OFFICE: 102 ST. FRANCOIS XAVIER ST., MONTREAL

Annual Subscription (in advance) - \$1.50
Single Copies (in numbers less than 100) - 0,15
Per Hundred Copies - - - - 12,50
Prices for Advertisements on application.

A general meeting of the Canadian Fire Underwriters Association will be held in this city on next Wednesday morning, 24th inst, and will probably continue during the remainder of the week. It is the first general meeting since Quebec fell into line. Matters of more than ordinary interest are presented in the Agenda for discussion. We will specially note the following:

1st. **Rates on Frame Blocks**, the proposition being to charge 25 cents extra for stores when three in number, 50 cents when the number exceeds three. Frame ranges or blocks are notoriously unprofitable risks in towns where an abundance of water is not immediately obtainable. The most conservative and prosperous companies in the United States decline to write on them at any figure. While we do not approve of this course, as we hold that every risk is insurable at a rate, yet we know that money is not made upon this class of risk at the current rates. Frame ranges in towns where water-works exist should, we consider, be rated some what lower than those where steamers only are employed, and that a considerable advance ought to be made in towns where but inferior or insufficient appliances, if any, exist. It is in towns of the latter description that fire offices have mostly lost money, and frame ranges have invariably been the cause.

2nd. **The Average Clause**.—We have discussed this vital subject at some length in another column of this issue.

3rd. **Underground Insurance**.—This evil is largely on the increase. We lately called attention to a most glaring infraction of the rules of the Association in this direction. A committee has, we are informed, been appointed to inquire into this matter, and, judging by its personnel, we may rest

assured that this most important subject will be thoroughly sifted, and that no favor will be shown to the offender. We shall have more to say on this matter later on, and we hope to be able to give the names of the companies who carry this underground insurance, as well as the result of the investigation. Too much importance cannot be attached to this matter now, for, if permitted to grow, the Association will discover that it will be too late by-and-by, to deal with it.

4th. **Payment of Losses**. No more important subject is to be submitted than that of the payment of losses. The resolution proposed is an excellent one,—it is in common use in the United States among the best companies, and is highly commendable in a moral point of view. We hope to see it adopted here.

5th. **The Mortgage Clause** is also to be touched upon. An important amendment is proposed of the form now in use, to the end that other insurances effected by the owner shall contribute with that of the mortgagee. This is but right and proper, and should be adopted so as to prevent double insurance, which has been so common in the past.

6th. **The New Incendiary Electric Light** is to receive attention. This, we have urged for some time, should not be permitted without an Electrician's inspection report. One should be appointed by the companies to report upon all cases, the fee to be fixed and paid by the Electric company.

A large number of other most important subjects are on the programme. We hope that time, patience and careful digestion will be given to each, and that all the members will act in the common interest, bearing in mind that whatever is for the general interest of the Association will also eventually result in good to each individual company. Let personal objections be sacrificed for the general good.

COMPETITION IN THE FIRE BUSINESS.

All earnest-thinking, fair-minded fire underwriters of the Dominion are seeking for some effectual means of putting an end to and controlling the demoralization now rampant in their business. The question with them is: What steps can be taken that will bring about this desirable end, to the benefit of all concerned? Many plans have been suggested, but from lack of unanimity, or because each party is seek-