

CANADIAN
FIRE UNDERWRITERS' ASSOCIATION
MINUTES OF PROCEEDINGS

NOVEMBER 4TH, 1899, TO SEPTEMBER 20TH, 1900.

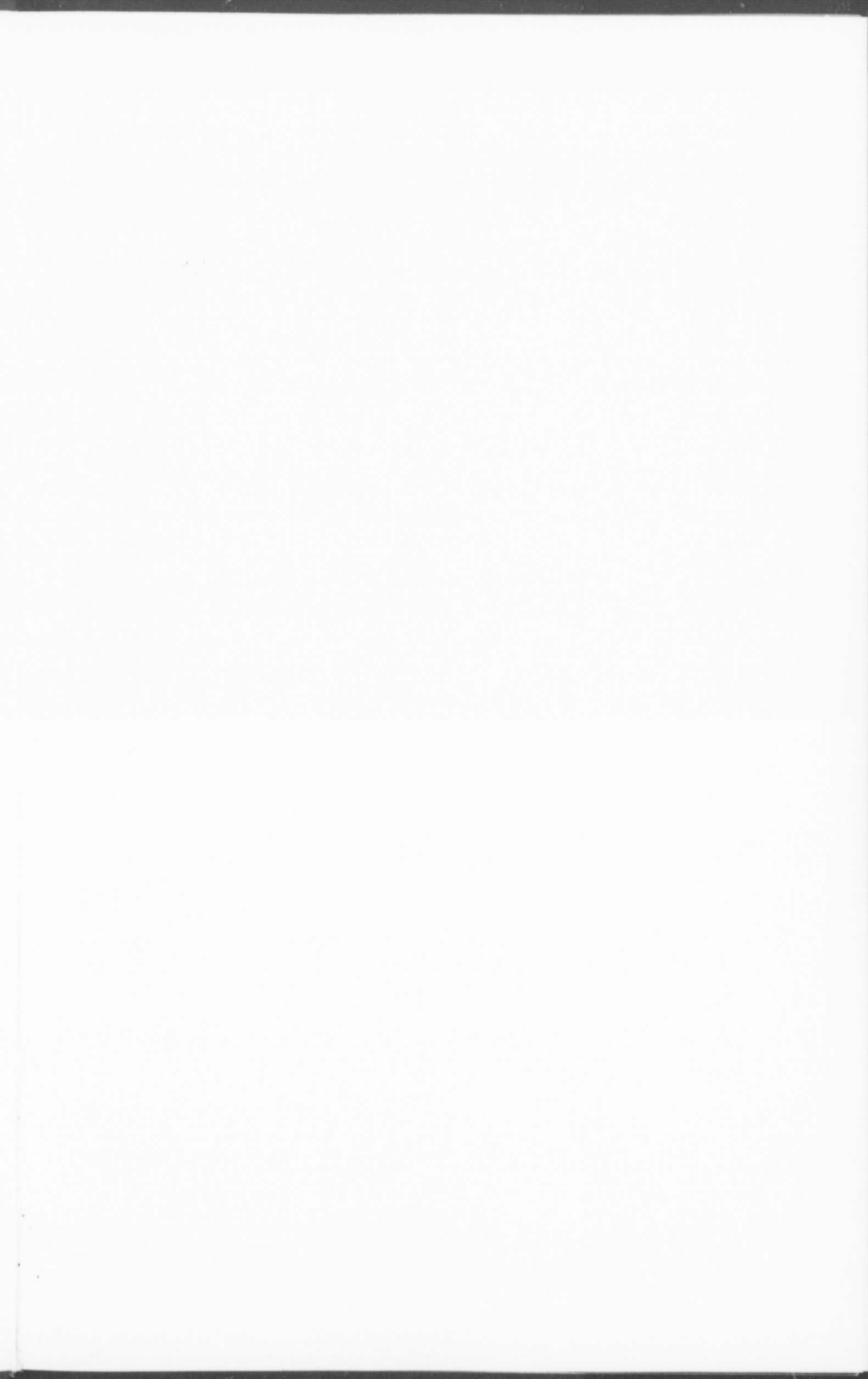
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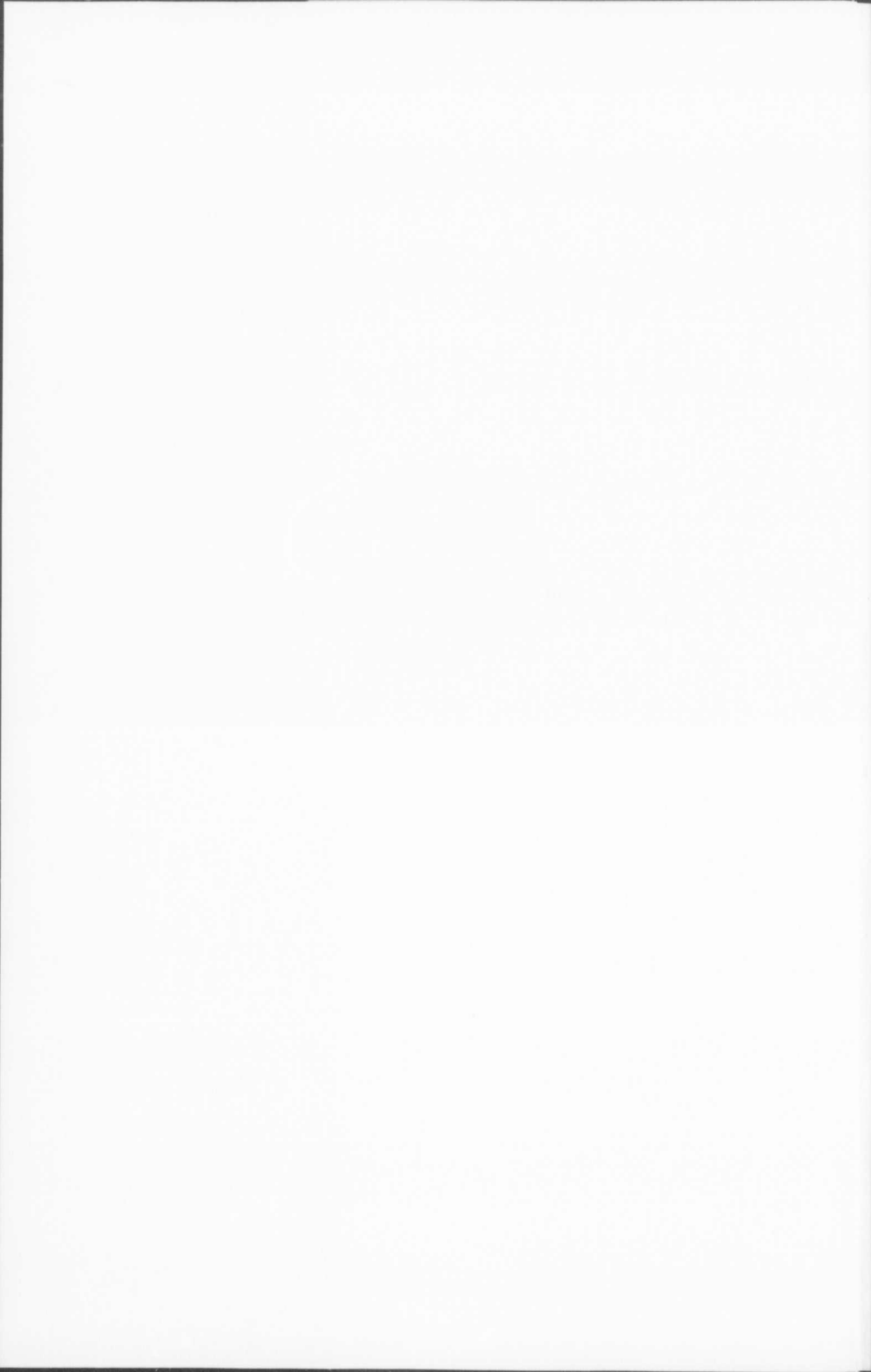
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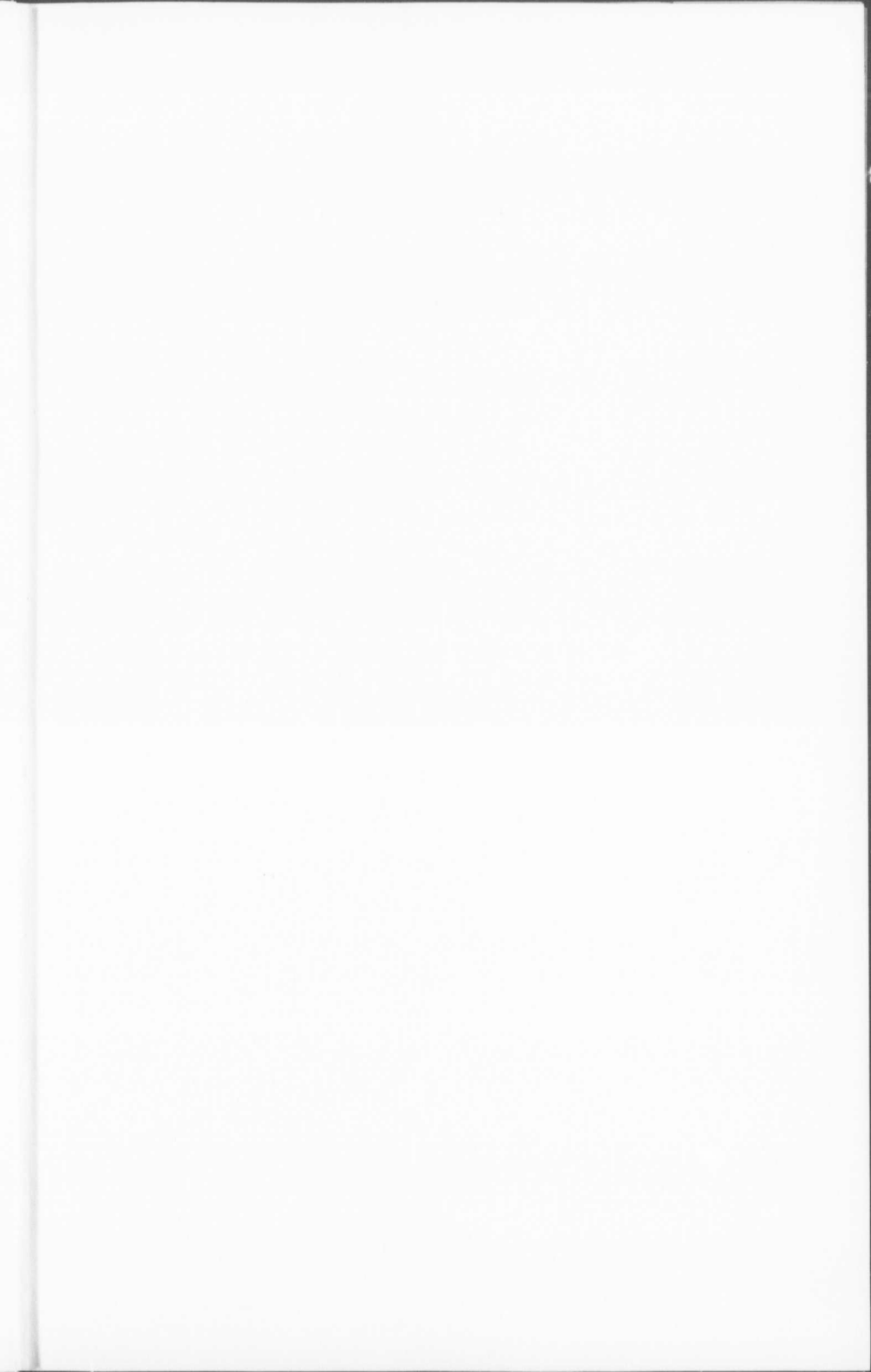


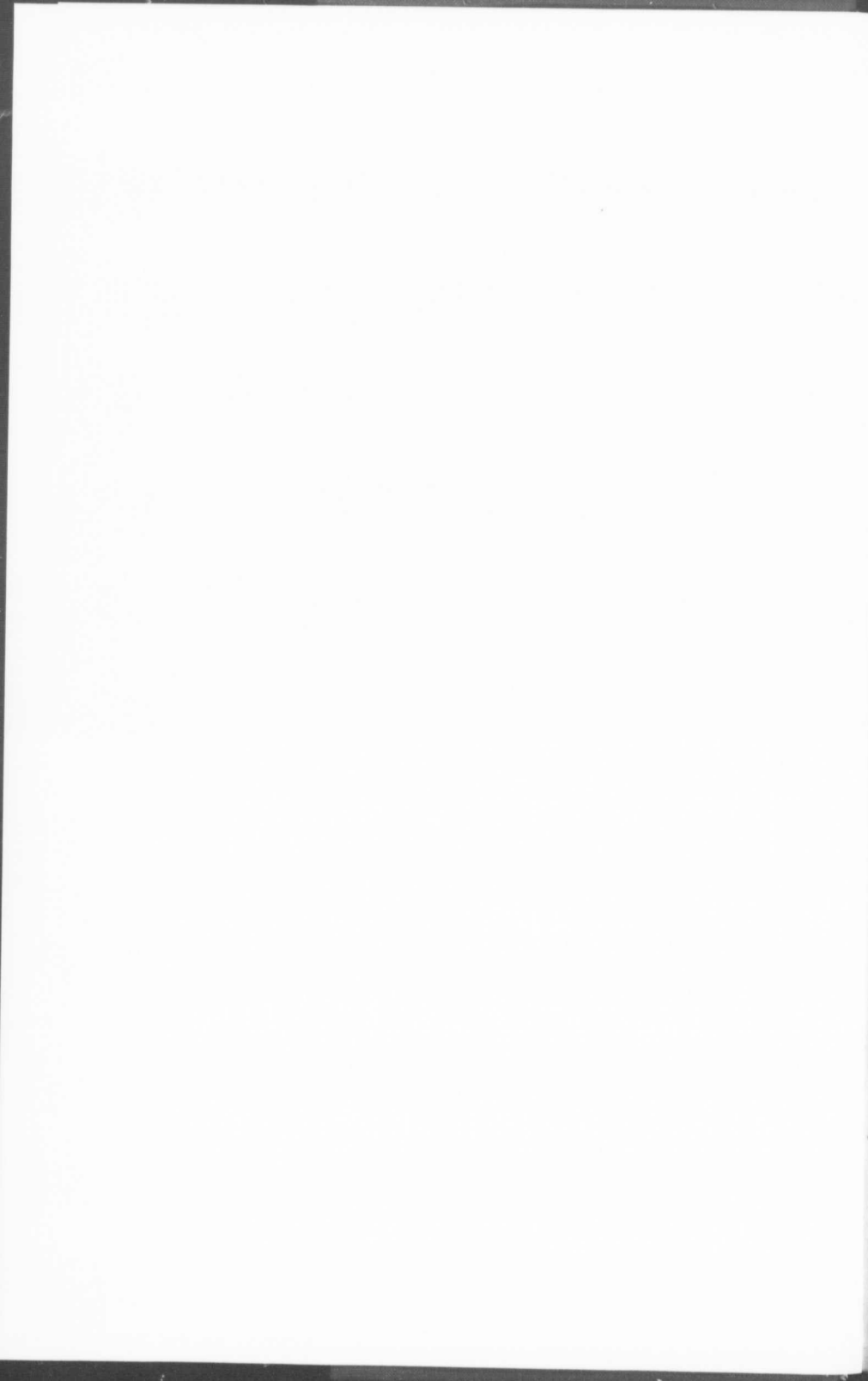
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MINUTES OF PROCEEDINGS

OF THE

Canadian Fire Underwriters' Association

IN MONTREAL AND TORONTO

FROM

4th OCTOBER, 1899,

TO

20th SEPTEMBER, 1900,

INCLUDING MINUTES OF SIXTEENTH ANNUAL MEETING

AT HAMILTON.

Officers :

President :

E. A. LILLY, (London Assurance), Montreal.

Vice-Presidents :

H. M. BLACKBURN, (Sun), Toronto.

JAS. MCGREGOR, (Commercial Union), Montreal.

Secretaries :

ALF. W. HADRILL,

Office, Board of Trade Building.

MONTREAL.

WM. ROBINS,

Office, Lancashire Building,

TORONTO.

INDEX.
FOR
MINUTES OF ASSOCIATION MEETINGS.

Appeal Alliance Assurance Co., 13.
Annual Norwich Union Insurance Society, 25, 28, 46.
Annual Meeting, 39, 42.

Barrie, Ont., Tariff Matters, 15, 23.
Breweries, Rate, 25.
Bark, Rate, 31.
Brandon, Appliances and Rates, 47.

Co-Insurance Clause, Concurrence, 5.
Classification of Places and Fire Appliances, Committee, 5, 47.
Complains as to infraction of Non-intercourse Rule, 14, 15.
Calcium Carbide, Limit allowed in Mercantile Risks, 18.
Chemical Fire Extinguishers, 18.
Calder, J., Inspector, 18.
Cord Wood, Rate, 31.
Cancellation of Special Ratings, 49.

Dwelling Rates, 5.
Druggists' Stores, Rate, 17.
Dwelling Rates in Hamilton, 17.
Distribution Clause, 18, 31.
Dominion Control, 29.
Declaration by Agents, 29, 34, 39.
Distant Point Rates, 49.
Dynamo Clause, 17.

Exhibition Buildings, Rate, 5.
Electric Light and Power Houses, Rates, 6, 17, 25.
Eldy Co. Risk, Hull, Rate, 17.
Endorsement Fees, 18, 25.
Elevators, Steel Tank, Rate, 31.
Elevators (Grain), Rates, 42, 49.
Entertainments in Schools, Colleges, etc., 49.
Electrical Inspector's Report, 53.
Electrical Hazard, Inspection of, 53.
Election of Officers, 53.

Fire Appliance Committee, 5, 29.
Fire Extinguishers, 18.
Finances, 26.
Financial Statement, 44.
Fire Appliance Inspector's Report, 50.

Grain Business in Manitoba, 1, 2, 4.
Grain Transfers, 6, 25, 39.
Gasoline Stoves, Extra, 18.
Gasoline Vapor Lamps, Extra for, 18, 30.
Grain Elevators, Steel Tank, 31.
Grain Elevators, Rates, 42, 49.

Hamilton Board Minutes, 4, 13, 23, 28, 47.
" " Members representing Non-Tariff Companies, 4, 13
Hamilton Stamping System, 6.
Hamilton Dwelling Rates, 17.
Hay Barns, Rate, 31.
Hull, Increase of Rates, 41.

Incendiarism Committee, 5, 47.
Infractions, List of, 7, 29, 21, 26, 32.
Infraction of Non-Intercourse Rule, 14, 15.
Insurance Legislation, 8, 9, 19, 15, 19, 28, 47.
Infraction of Tariff Committee, 16, 23, 28, 29, 47.
Inspection Reports in Duplicate, 18.
Inspector's Salary, 18.
Increase of Rates, 39, 31, 40, 48.
Incendiarism in Winnipeg, 47.
Inspectors' Annual Reports, 49, 50, 51, 52, 53.

Legislation, 8, 9, 10, 15, 19, 28, 47.
Lake Megantic, Specific Rating, 17.
Lumber Tariff, 18, 31, 42, 49.
Lake of the Woods Milling Co., Keewatin, 16, 23, 28, 39, 31, 33, 34, 38.
Lighting Clause, 17.

Large Area Stores, Rate, 42.
Linotype (Type-setting Machines), extra for, 49.

Manitoba Grain Tariff, 1, 2, 4.
Minutes of Local Boards, 4, 12, 13, 23, 28, 46.
Manitoba Commission Rules, 4, 47.
Manitoba Board Minutes, 4, 13, 23, 28, 29, 47.
Municipal Control of Electric Wires and Installations, 5, 18.
Meat Packing Houses, Rate, 25, 29.
Montreal Specific Rating, 31, 46.
Multiple Occupancies, Rate, 42.
Montreal City Inspector's Report, 52.

Non-Intercourse Rule, 6, 13, 14, 15, 19, 23, 24, 39, 53.
Non-Tariff Competition, 15, 19.

Calgive Milling Company, Schedule, 6, 24.
Oil Well Pumping Rigs, Rates, 17.
Ottawa Lower Town Tariff, 25, 29.
Ottawa, Increase of Rates, 41.
Ontario Province, Increase of Rates, 41.

Permits to Protect Business, 14, 15.
Provincial Control, 29.
Plurality of Voting, 6, 15, 25, 29, 53.
Pulp Wood, Cord Wood and Bark, Rate, 31.
Prince Edward Island Board, 43.

Quebec City Fire Appliances, 5, 17.
Quebec City, Application of Co-Insurance, 31.
Quebec City, Increase of Rates, 49, 48.
Quebec Province, Increase of Rates, 41.

Revision of Tariff, 15, 19, 29, 25, 29, 49, 41, 42.
Re-Insurances, By-Law, 15, 29.
Revision of Tariff Committee, 19, 20, 34.
Reconsideration of Vote, 39, 31.
Rathbun & Co., Deseronto, 28, 34.
Roofing Material, 49.
Rebatable Grain Policies, 49.

Sarnia, Classification, 6.
Specific Rating, 6, 16, 17, 42, 47.
Summer Dwellings, Rate, 7, 17.
School and Religious Institutions, Rate, 17.
Short Period Insurances, 23.
Sprinklered Risks, Rates, 25.
Saw Mills under Construction, Extra, 31.
Steel Tank Elevators, Rate, 31.
Special Meeting, 1, 8, 33, 38, 39.
Saw Mills, Georgian Bay, Rate, 49.
Special or Schedule Ratings, 49, 49.
Specific Rating in Montreal, 31, 46.
Stamping System in Montreal, 46.
Shingles on Asbestos Felt, 49.
Schools, Colleges, etc., Extra for Entertainments, 49.
Sprinklered and Special Risks, Inspector's Report, 50.
Schedule Rating, Inspector's Reports, 51, 52.
Saw Mills, Inspection of, 53.
Standing and Special Committees, 54.

Toronto Board Minutes, 4, 13, 23, 28, 46.
Tariff Agencies Representing Non-Tariff Offices, 6.
Tariff Revision, 15, 19, 29, 25, 29, 49, 41, 42.
Tobacco Barns, Rate, 31.
Term Business, Increase of Rates, 42, 48.

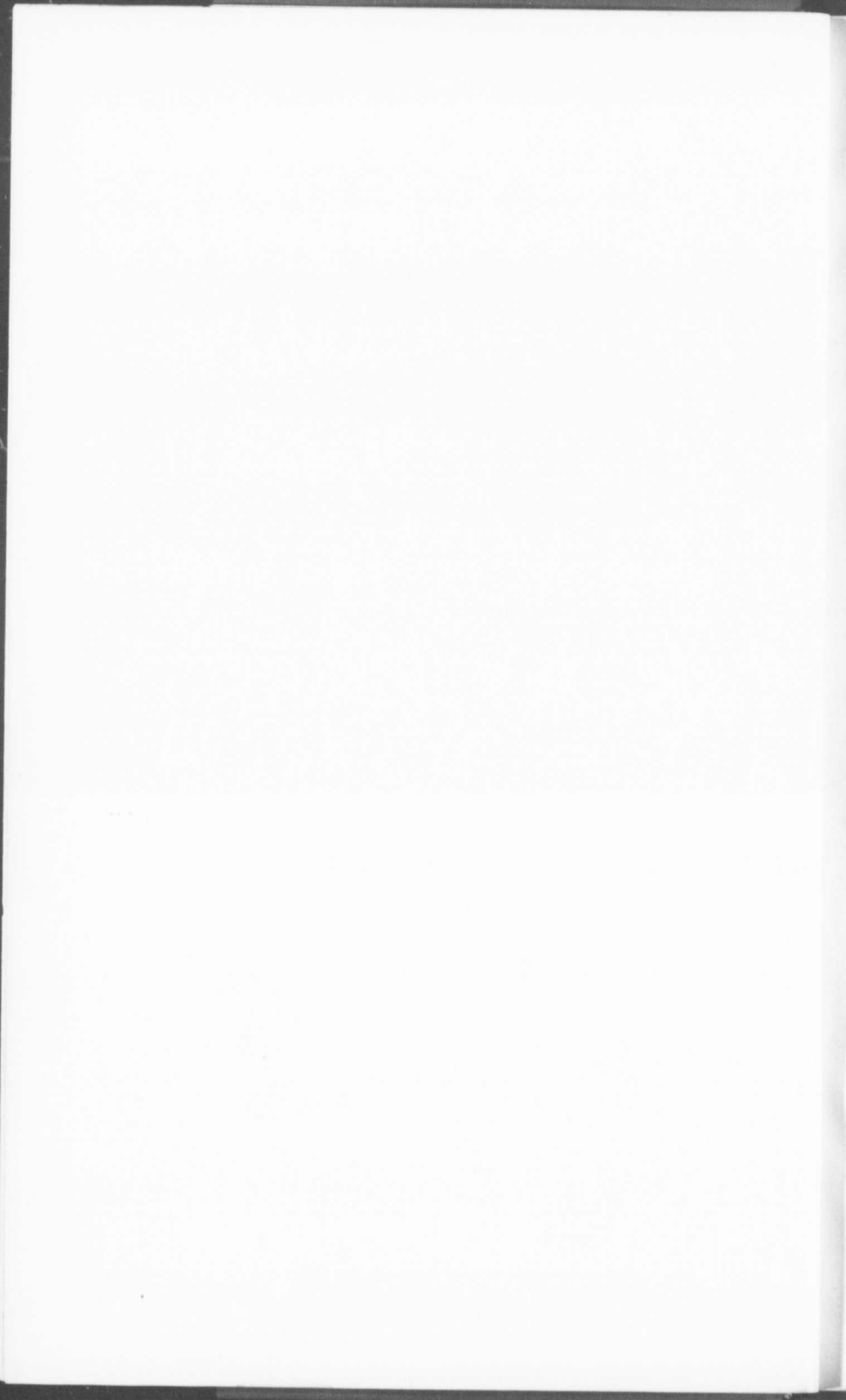
Uniform Policy Conditions, 5, 8, 9, 10.

Voting of Plural Offices or Agencies, 6, 15, 25, 29, 53.

Waterous Engine Works, 16, 23.

INDEX.
FOR
MONTREAL COMMITTEE MEETINGS.

- American Fire Insurance Company, 101.
Allowance for Office Rent, 103, 107.
- Commission to Clerks in Companies Offices, 112.
- Endorsement Fees, 105, 107.
- Fortification Lane, Protection, 112.
- Infractions of Tariff, List, 105, 114, 116.
Infractions Committee Report, 110, 112, 115, 117.
- Lancashire Insurance Company, Representative, 114.
- Montreal Commission Rules, 101, 102, 103, 104, 106, 108, 111, 113, 114, 115 and 117.
- Montreal Commission Rules, Infractions, 110, 112, 115, 117.
Montreal Specific Rating, 117.
Montreal Stamping System, 117.
- Refrigerator Storehouses, 107, 109.
Routh, J. H., deceased, 111.
- Special Agents, 104, 106, 107, 108, 109, 111, 112, 113, 115, 117.
Suburban Agents, Appointment and Fee, 104, 106, 107, 108, 109, 111, 112, 113, 115, 117.
- Sprinklered Risks, Rates Thereon, 109, 110.
Specific Rating of Montreal, 117.
Stamping System in Montreal, 117.
- Theatre Royal, Rate, 112.
- Western Assurance Company, Representative, 116.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

—AT—

SPECIAL MEETING,

Held in MONTREAL,

4th OCTOBER, 1899.

Met this day at 10.30 a.m.

MONTREAL, Wednesday, 4th October, 1899.

Present :—E. A. LILLY, President, in the Chair.

ÆTNA.....	C. R. G. Johnson, Montreal.	MERCANTILE.....	Not represented.
ALLIANCE.....	P. M. Wickham, Montreal.	NATIONAL.....	M. C. Hinshaw, Montreal.
AMERICAN.....	Not represented.	NORTH AMERICA.....	Not represented.
ATLAS.....	M. C. Hinshaw, Montreal.	N. BRIT. & MER.....	Randall Davidson, Montreal.
BRITISH AMERICA.....	Not represented.	NORTHERN.....	R. W. Tyre, Montreal.
CALEDONIAN.....	Lansing Lewis, Montreal.	NORWICH UNION.....	Not represented.
COMM. UNION.....	Jas. McGregor, Montreal.	PHEN. OF BR'KL'N.....	Not represented.
CONNECTICUT.....	Not represented.	PHEN. OF HA'FD'N.....	E. V. Chaplin, Montreal.
GUARDIAN.....	Not represented.	PHEN. OF LONDON.....	Not represented.
HARTFORD.....	Not represented.	QUEBEC.....	Not represented.
IMPERIAL.....	G. R. Kearley, Montreal.	QUEEN.....	} Geo. Simpson, Montreal.
KEYSTONE.....	Not represented.	ROYAL.....	
LANCASHIRE.....	Not represented.	SCOT. UN. & NAT.....	Not represented.
LAW UN. & CROWN.....	J. E. E. Dickson, Montreal.	SUN.....	Not represented.
LIV. & L. & GLOBE.....	G. F. C. Smith, Montreal.	UNION.....	T. L. Morrisey, Montreal.
LON. & LANCASH.....	Not represented.	WATERLOO.....	Not represented.
LONDON ASSURANCE.....	E. A. Lilly, Montreal.	WESTERN.....	Not represented.
MANCHESTER.....	Not represented.		

NOTICE OF MEETING.

MONTREAL, September 30th, 1899.

A Special Meeting of the Association will be held in the Association Rooms, Montreal, at 10.30 a.m., Wednesday, the 4th October

Re Grain Business in Manitoba.

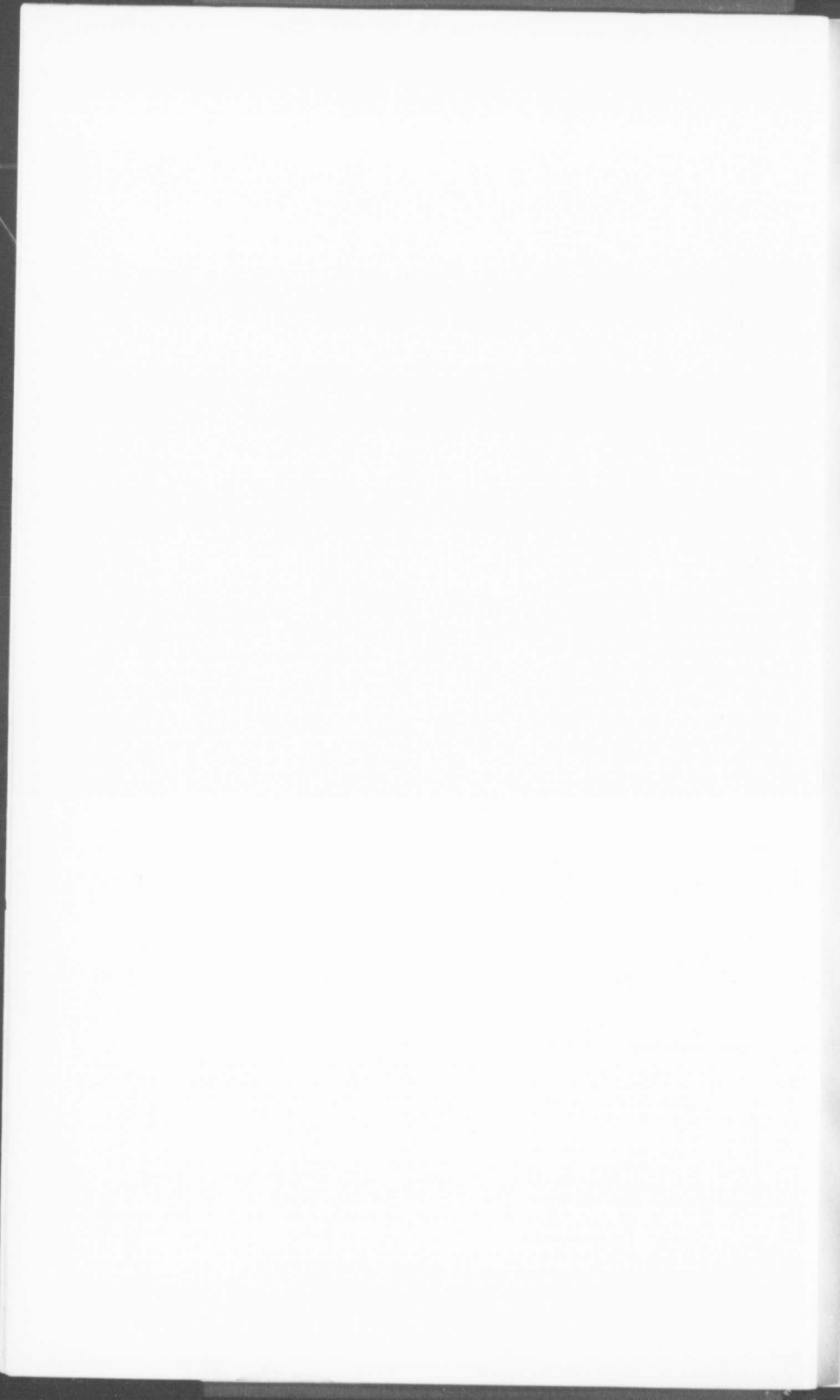
ALF. W. HADRILL,
Secretary.

E. A. LILLY,
President.

After the Secretary had read the notice calling the Meeting, the President briefly outlined the circumstances which gave rise to it and which are as follows :—

The Managing Director of the Western Assurance Company had some days previously addressed a letter to the North British & Mercantile stating that evidence had been submitted to him and which had also been seen by two or three other Managers in regard to methods adopted during the past twelve months by the representatives of certain Companies in Winnipeg (whose names, however, were withheld as he was not at liberty to disclose) in connection with the grain business, and it had so impressed him that he had instructed the Winnipeg agents of the Western to take immediate action with a view of having all grain rates and rules of the Manitoba Board immediately abrogated for this season. He had also requested the North British & Mercantile to lay the contents of his letter before other members in Montreal.

The North British at once called a Meeting of Montreal Head Offices, which was held on the 27th ult. and submitted the letter. A resolution was then adopted deprecating the proposed action, and every office present having disclaimed any knowledge of wrong doing, agreed to instruct their Winnipeg agents to vigorously oppose the adoption of a motion looking to action in the direction indicated.



By telegraphic advices received by individual members it was learnt that a Meeting of the Manitoba Board had been held on 29th ult., when a motion to abrogate grain rates was made but ruled out of order, it being held that 30 day's notice was required under the Constitution for a motion of that character, and that the ruling being appealed from was supported by an almost unanimous vote; the representatives of the Company in question and of two other Companies in same agency had given notice that they would forthwith cease to be bound by grain rates.

At another Meeting of the Montreal Head Offices, held on 30th ult., some members who had put themselves in telegraphic communication with the Head Offices of the representatives who gave the notice of immediate withdrawal from grain rates, had received replies from them that such action on part of their Winnipeg representatives was unauthorized and they had since been instructed to withdraw same and to continue to adhere to Tariff rates and rules. The situation, however, appearing critical and it being considered advisable that the Association should be in a position to promptly meet any developments, the present Special Meeting was convened by request of the Montreal Head Offices.

Members present gave explanation confirming the foregoing and the President also explained that he had been in telegraphic communication with the Toronto Vice-President with regard to the attendance at this meeting of Head Offices from that city, but he understood from him that the feeling with them was that as there had been no further developments and no charges had been made the present situation did not call for any special action requiring their attendance. The Secretary stated he anticipated having a letter from Mr. Kenny, Managing Director of the Western, but had only received a telegram the previous evening that he—Mr. Kenny—could not be in Montreal this week.

[NOTE.—A letter was written by Mr. Kenny fully explaining his position and instructions to his agents to withhold any action under notice to withdraw from grain rates, and further stating that he will support any movement which will result in the full ventilation of the whole matter. The letter dated 4th inst. should have been received on the morning the Meeting was held, but through some postal irregularity, it was not delivered till the following one.]

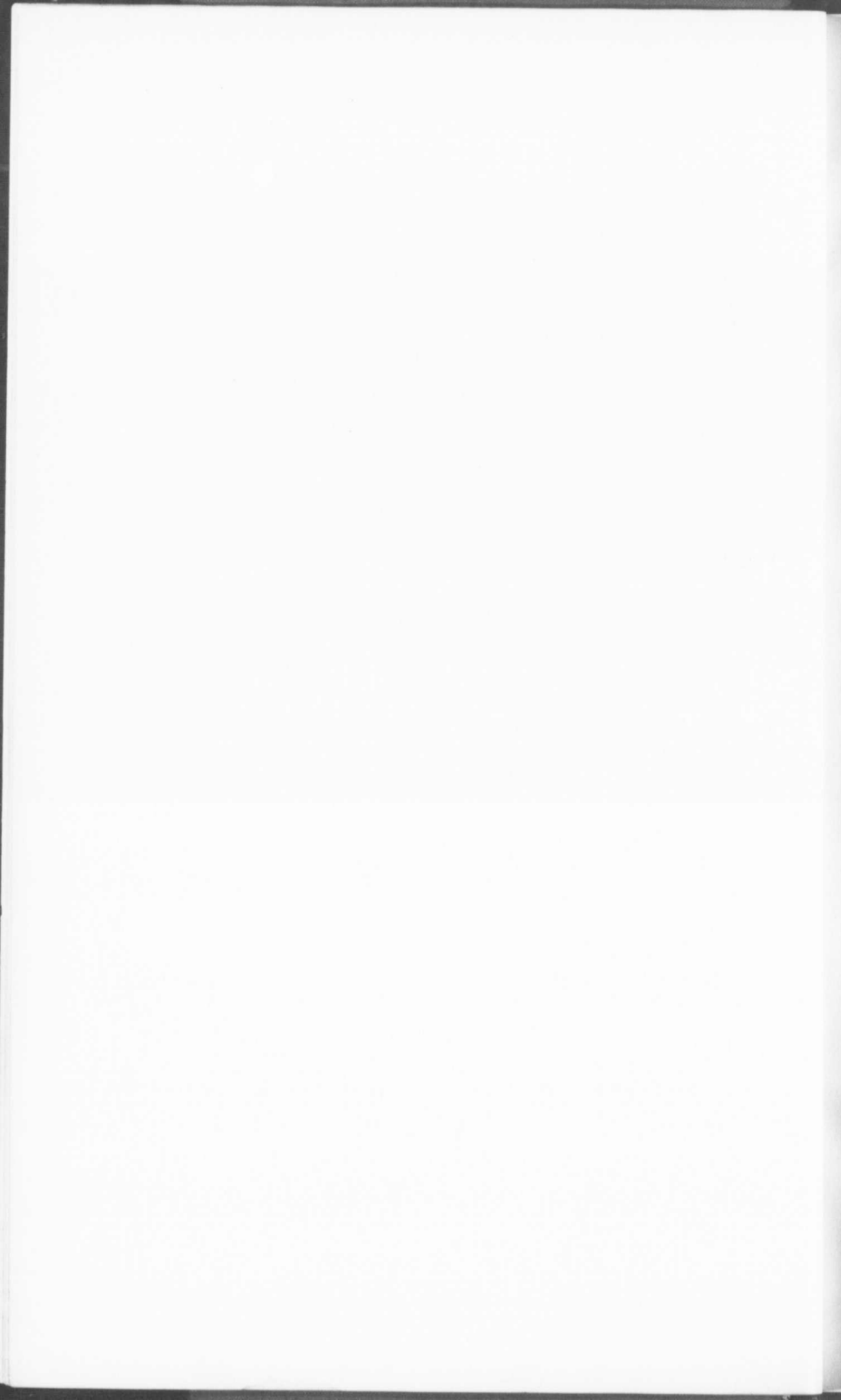
After various remarks on the situation, it was moved and carried :—

"Whereas, the action of the Western in giving notice to the Manitoba Board for the suspension of grain rates and rules is understood to have arisen out of alleged infractions of same,—that the Western be called upon to submit the evidence to this Association which induced their action; and further, that as the Western Assurance Company is not represented at this meeting, it do now adjourn to re-assemble at the call of the President."

The meeting thereupon adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
President.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

REGULAR QUARTERLY MEETING,

Held in TORONTO, Ont.,

8th and 9th NOVEMBER, 1899.

TORONTO, Wednesday, November 8th, 1899.

Met this day at 10.30 a.m.

Present:—E. A. LILLY, President, in the Chair.

ÆTNA.....	{ A. M. M. Kirkpatrick, Toronto.	MANCHESTER	Jas. Boomer, Toronto.
ALLIANCE.....	{ C. R. G. Johnson, Montreal.	MERCANTILE.....	T. A. Gale, Toronto.
AMERICAN.....	P. M. Wickham, Montreal.	NATIONAL	M. C. Hinshaw, Montreal.
ATLAS.....	Jas. Boomer, Toronto.	NORTH AMERICA...	W. A. Medland, Toronto.
BRITISH AMERICA...	M. C. Hinshaw, Montreal.	N. BRIT. & MER...	Thos. Davidson, Montreal.
CALEDONIAN.....	P. H. Sims, Toronto.	NORTHERN.....	R. W. Tyre, Montreal.
COMM. UNION.....	Lansing Lewis, Montreal.	NORWICH UNION..	J. B. Laidlaw, Toronto.
CONNECTICUT.....	Jas. McGregor, Montreal.	PHEN. OF BR'K'N...	A. M. M. Kirkpatrick, Toronto.
GUARDIAN.....	J. E. Clement, Montreal.	PHEN. OF HA'FD...	E. V. Chaplin, Montreal.
HARTFORD.....	E. P. Heaton, Montreal.	PHEN. OF LONDON...	R. McD. Paterson, Montreal.
IMPERIAL.....	P. A. McCallum, Toronto.	QUEBEC.....	G. J. Pyke, Toronto.
KEYSTONE.....	G. R. Kearley, Montreal.	QUEEN.....	} W. Mackay, Montreal.
LANCASHIRE.....	Malcolm Gibbs, Toronto.	ROYAL.....	
LAW UN. & CROWN...	J. G. Thompson, Toronto.	SCOT. UN. & NAT...	W. A. Medland, Toronto.
LIV. & L. & GLOBE...	J. E. Dickson, Montreal.	SUN.....	H. M. Blackburn, Toronto.
LON. & LANCASH...	G. F. C. Smith, Montreal.	UNION.....	T. L. Morrissey, Montreal.
LONDON ASSURANCE...	{ E. A. Biogg, Toronto.	WATERLOO.....	E. Haight, Waterloo.
	{ C. R. G. Johnson, Montreal.	WESTERN.....	C. C. Foster, Toronto.
	E. A. Lilly, Montreal.		

NOTICE OF MEETING.

MONTREAL, 4th November, 1899.

The Regular Quarterly Meeting will be convened on

Wednesday, the 8th inst., at 10.30 a.m.,

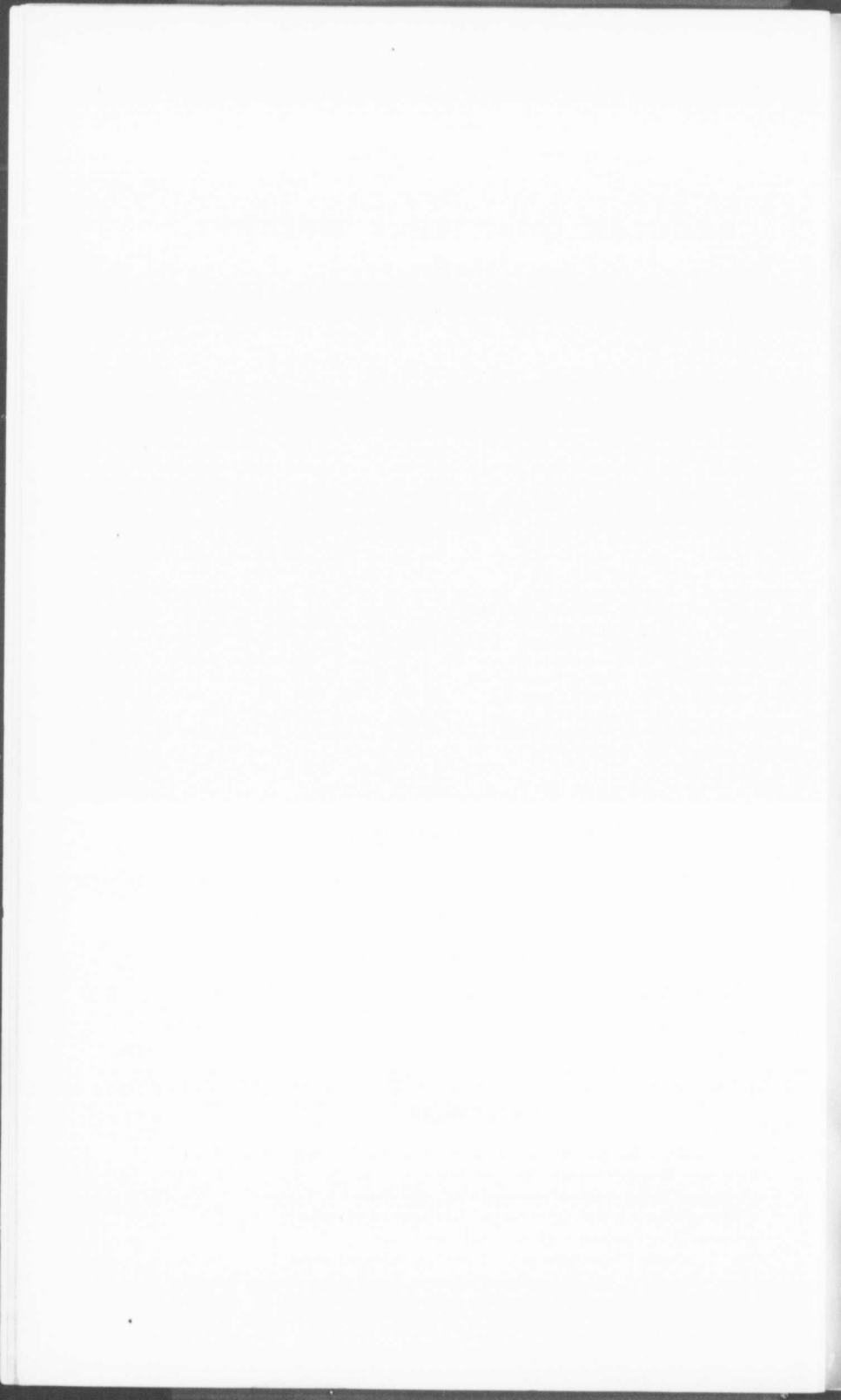
in the Association Rooms, Toronto, for transaction of business on the subjoined Agenda.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
President.

AGENDA

- 1.—Confirmation of Minutes of Meetings 14th and 15th June, 19th and 20th September, 4th October.
- 2.—Minutes of Montreal Committee 4th and 18th October.
- 3.—Minutes of Toronto Board 25th September, 9th and 23rd October.
- 4.—Minutes of Hamilton Board 25th September, 9th, 17th, 24th and 30th October.
- 5.—Minutes of Manitoba Board 29th September and 4th October.
- 6.—*Special.*—Commission Agreement (Par. 162, Minutes 4th October.)
- 7.— " Grain Tariff, (Minutes 29th September), and (Par. 161, Minutes 4th October.)



8.—Dwelling Rates.—Report from Rates Committee as to discriminating in favor of such risks in water-works towns, and between building and contents. *Referred to Committee at Annual Meeting (vide Minutes Par. 56.)*

9.—Exhibition Buildings.—Report from Committee as to increasing rates on these risks. *Referred to Committee at Annual Meeting (vide Minutes Par. 64.)*

10.—Co-Insurance Clause.—Report from Legislation Committee as to amending clause so as to provide that further insurance shall be concurrent. *Referred to Committee at Annual Meeting (vide Minutes Par. 67.)*

11.—Municipal Regulation of Electrical Installations.—Report from Classification of Places Committee as to same being made a requirement of higher grade classifications. *Referred to Committee at Annual Meeting (vide Minutes Par. 33.)*

12.—Standing and Special Committees.—Reception of any reports therefrom.

13.—Tariff Agencies Representing Non-Tariff Offices.—Report from Secretary covering replies from Companies as to their having enforced the non-intercourse rule adopted at last Annual Meeting.

14.—Voting of Plural Offices or Agencies.—The adopting of a By-law governing same. *Action deferred from Annual Meeting (vide Minutes Par. 63.)*

15.—Grain Transfers.—To consider the following notice of motion given at Annual Meeting (vide Minutes par. 69.) :—

(a) No policy or certificate of insurance covering in any elevator or storage warehouse, private or public, shall be transferred to any other elevator or storage warehouse ;

(b) No policy or certificate of insurance covering in any elevator or storage warehouse, private or public, shall be assigned except to cover the merchandise described in the policy, and in the same location.

16.—Extension of Non-Intercourse Rule.—To consider the desirability of extending the By-law prohibiting the holding of certain non-tariff agencies to all non-tariff agencies.

17.—Ogilvie Milling Coy.'s Property.—To specially rate schedule of same.

18.—Summer Dwellings.—To provide a rate for same.

PROCEEDINGS.

CONFIRMATION OF MINUTES.—The Minutes of Meetings of 14th and 15th June, 19th and 20th September and 4th October were submitted and confirmed.

19.—LOCAL BOARD MINUTES—Montreal Committee.—The Minutes of this Committee of 4th and 18th October were submitted and ordered to be filed.

Toronto Board—The Minutes of this Board of 25th September, 9th and 23rd October, were submitted and ordered to be filed. By consent a report of a Committee approved at Meeting of 31st ult. was submitted, recommending that the Board remove to certain premises where more suitable accommodation for the Board and the C. F. U. A. could be obtained at a small increase of expense.

The report of the Committee was approved.

Hamilton Board.—The Minutes of this Board of 25th Sept., 9th, 17th, 24th and 30th Oct., were submitted and ordered to be filed.

Manitoba Board.—The Minutes of this Board of 29th September and 4th October were submitted and ordered to be filed, action being taken on certain items, as follows :—

COMMISSION AGREEMENT.—On motion it was

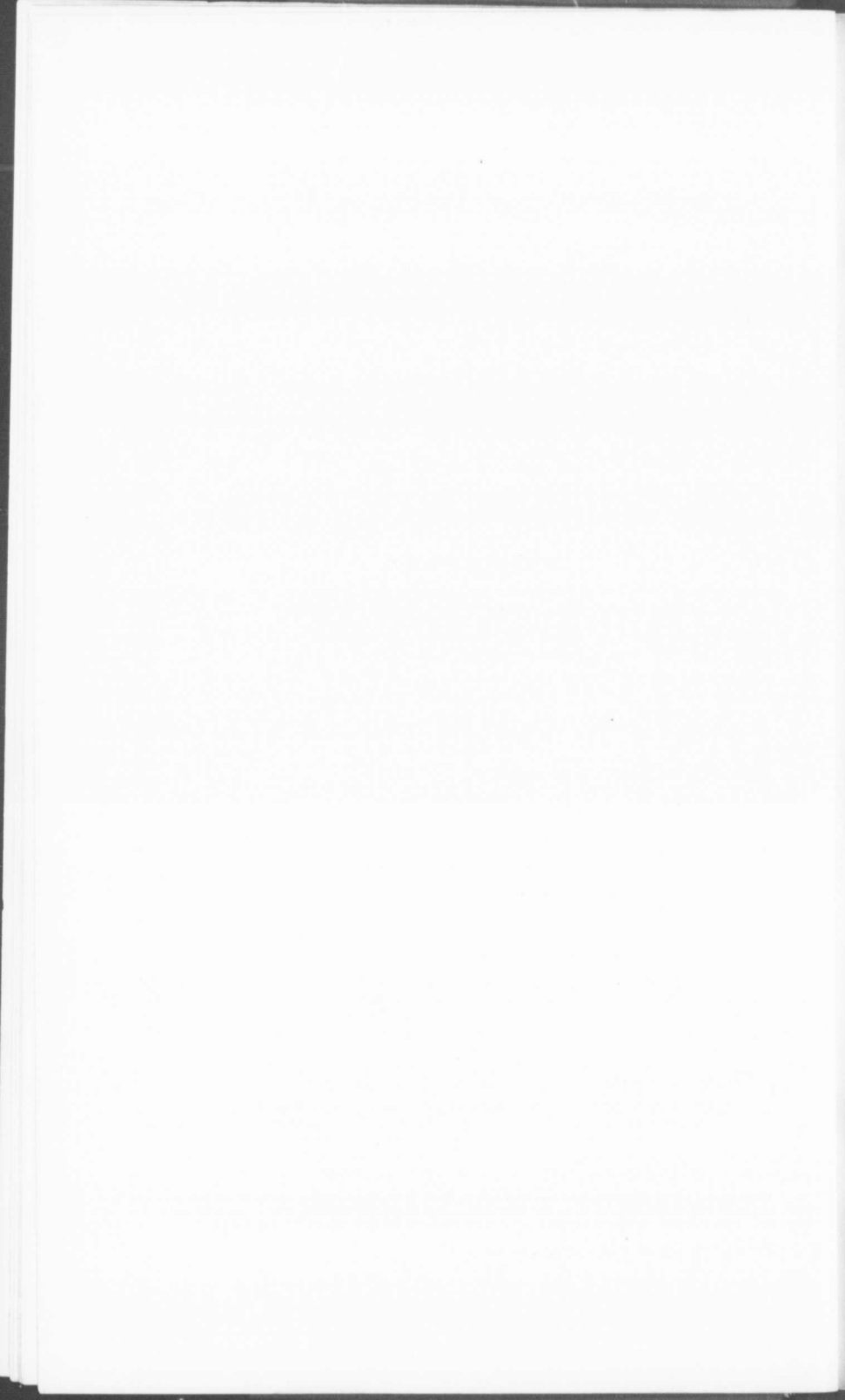
Resolved—That the proposition contained in the resolution of the Manitoba Board of 4th inst. to permit a Commission of 20 p.c. to be paid on Schools, Churches and Farm property is inadmissible, and that this Association reaffirm its previous decisions on this subject as expressed in its Resolutions of 21st Sept., '98, 4th Feb., '99 and 14th June, '99, and requests that the Manitoba Board proceed accordingly.

GRAIN RATES.—With regard to the letters recorded in Minutes of 29th September and 4th October from the Local Representatives of certain Companies giving notice of withdrawal from Grain Tariff, the decision of the Chairman of the Manitoba Board that such notices were out of order, and that a Company could not withdraw from one portion of the Tariff without withdrawing from the Board on the usual notice, was fully approved. It was also pointed out that Article 4 of the Constitution of the C. F. U. A. declares that its members shall *ipso facto* be members of any Local Board under the jurisdiction of the Association.

20.—HAMILTON BOARD—Members Representing Non-Tariff Companies.—A deputation appointed at meeting of 31st ult. of the Hamilton Board to represent the desirability of extending the recent non-intercourse rule, so as to also apply to Mutual Offices, being in attendance, it was, on motion, admitted and heard. The deputation addressed the meeting, in support of the views of the Board, after its withdrawal it was moved and carried :

*That having heard the deputation from the Hamilton Board in favor of excluding all Non-Tariff Companies, mutual or stock, from Board Agencies in the City of Hamilton, this Association cordially supports the proposal, and requests that the necessary legislation be introduced into the Hamilton Board to enact a By-Law thereon.

The Meeting adjourned at 1.30 p.m. to 3.00 p.m.



TORONTO, November 8th, 1899.

Met pursuant to adjournment at 3.00 p.m.

Present—E. A. Lilly, *President*, A. M. M. Kirkpatrick, C. R. G. Johnson, P. M. Wickham, F. Bryers, M. C. Hinshaw, P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, E. A. Blogg, Jas. Boomer, T. A. Gale, W. A. Medland, R. W. Tyre, J. B. Laidlaw, E. V. Chaplin, R. McD, Paterson, Geo. J. Pyke, W. Mackay, H. M. Blackburn, T. L. Morrissy, F. Haight, C. C. Foster.

21.—DWELLING RATES.—The Rate Committees, to which was referred at last meeting the question of discriminating in favor of such risks in waterworks towns, and between building and contents, presented reports, the Eastern in favor, and the Western not prepared to recommend any change. The report of the latter Committee was adopted.

22.—EXHIBITION BUILDINGS.—On report of the Joint Rates Committee, to which the question was referred at last meeting, the following increased rates were adopted:—

Exhibition, Fair and Agricultural Society Buildings and their Contents:
1st Class—\$1 00. 2nd Class—\$1 25. 3rd Class—\$1 50. 4th Class—\$1 75.

Annual Rates Three Year Policies not permitted, except at three Annual Rates. Tax extra in the Province of Quebec to be added.

22—UNIFORM POLICY CONDITIONS.—The Joint Committee on this subject, reported that as instructed at the Annual Meeting they had continued their efforts in the direction indicated in their report then adopted, and now submitted details of proposed action involving certain expenditure. The proposal of the Committee was, after full discussion, endorsed and the Eastern section of the Committee empowered to carry out same.

24—CO-INSURANCE CLAUSE.—After explanation from members of the Legislation Committee to which the question of amending the Clause so as to provide for concurrency of other insurance, was referred at last meeting, it was moved and carried

That all Co-Insurance Clauses required by tariff rates be amended so as to provide for concurrency of other insurance.

25—MUNICIPAL CONTROL OF ELECTRIC WIRES AND INSTALLATIONS.—The question of making such control a requirement for the classification of higher grade towns as suggested in the Eastern Electric Committee report presented at last meeting, and then referred to the Fire Appliance Committees, the Eastern Committee presented the following report thereon:

Your Committee beg to report that considering the general regulation of Electrical Installations is a matter which should be properly within the control of Municipal Authorities as affecting the safety of life and property, they would recommend that the adoption of efficient regulations and the necessary means to enforce same by inspection be made a requirement of the standard for classifications of "A" and "B" places, and further, that the Fire Appliance Inspector do note in his reports as a defect the absence of such provision. Your Committee, while making this recommendation, does not intend that it should disturb existing classifications, though representations should be made to places already thus classed of the desirability of adopting such regulations.

Action on Committee's report deferred.

26—INCENDIARISM.—The following report from the Eastern Committee on Incendiarism was received and the Committee instructed to proceed with the prosecutions:—

Your Committee begs to report that it has taken action, as follows:—

MONTREAL.—Several fires, believed to be of incendiary origin, having occurred in the north east suburbs, one of the Companies interested having secured sufficient evidence to procure the arrest of two parties believed to be implicated therein, the Committee had thereupon taken up the matter, and it appearing probable that there was some connection between the various fires are endeavoring to secure evidence in this direction, for the purpose of obtaining the conviction of the incendiaries.

LACHUTE.—Some small incendiary fires having happened in this district, alleged to be the act of some young men, one of whom was a year or two ago arrested on a similar charge, a detective was sent, with the result that after a few day's work the two young men were arrested, brought up for preliminary hearing before the Local Magistrate and committed to jail to stand their trial at the next Criminal Term of the Queen's Bench, which will take place in January or February. On representations made to the Corporation of the Town of Lachute, it had assumed the legal prosecution at the preliminary hearing. It is believed that the Crown Prosecutor can be relied upon to conduct the case before the Queen's Bench, though the evidence sufficient to obtain a committal for trial may not be enough to secure a conviction.

VALLEYFIELD.—Fires having been unduly numerous in this town and with rumours that they were of incendiary origin the municipal authorities were communicated with, asking that enquiries be instituted and offering to duplicate to the extent of \$200 any reward the town might offer for evidence that would secure the conviction of the offenders.

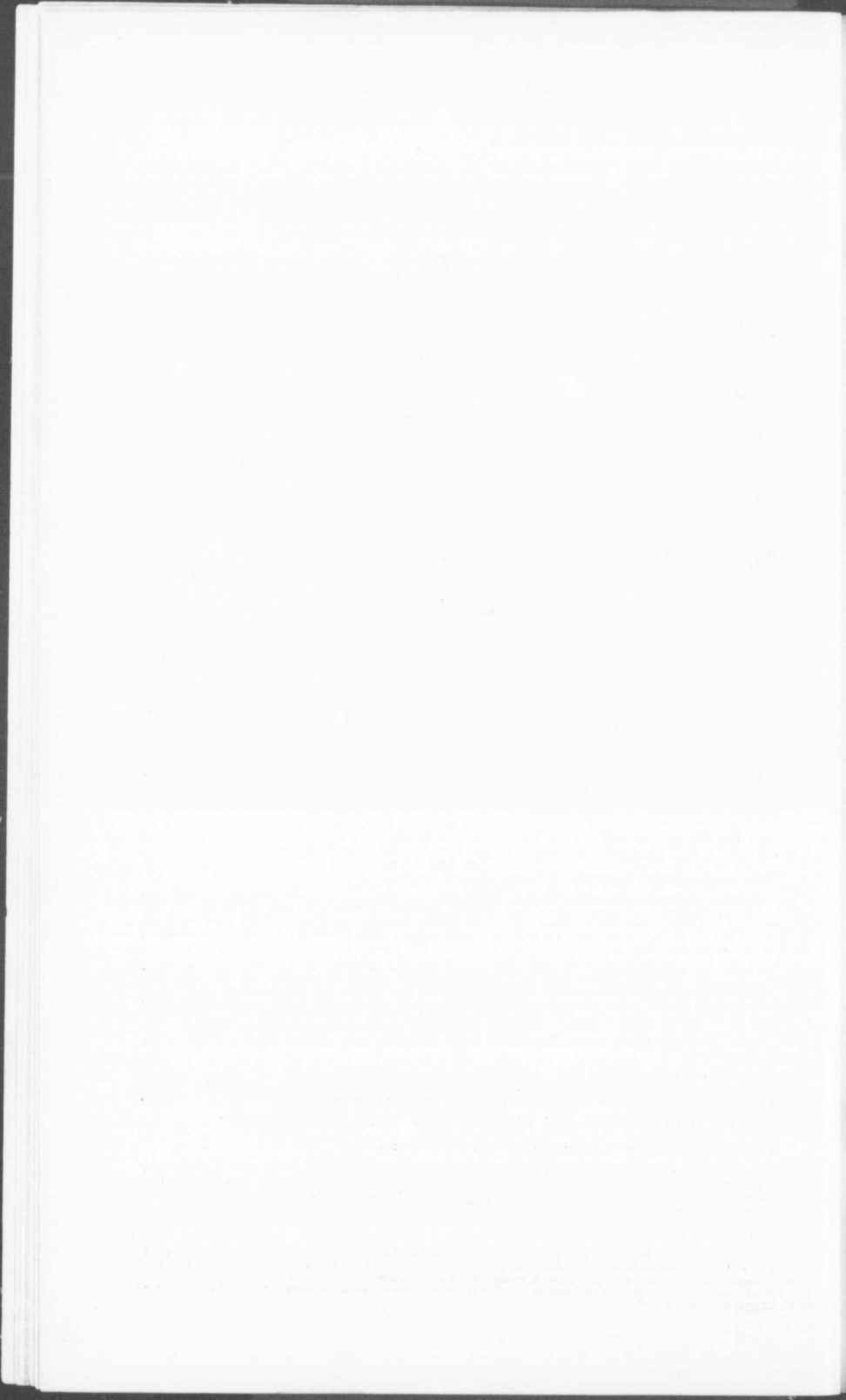
27.—CLASSIFICATION OF PLACES AND FIRE APPLIANCES:

Quebec.—The Eastern Committee reported as follows:—

Your Committee were unable to secure an interview with the Mayor at the time of last Annual Meeting in Quebec, as had been proposed, owing to his absence and indisposition on return. The Secretary has since been in correspondence with the City Clerk, but has not received any satisfactory reply. Your Committee would therefore ask for instructions on the matter.

On motion it was

Resolved.—That the Eastern Fire Appliance Committee do ask for a conference with the Mayor and Council of the City of Quebec, and do by a strong deputation attend same and present the views of this Association as to the urgent necessity of steps being promptly taken to remedy the serious deficiencies existing in the management of the Fire Brigade and its Appliances, and to improve the Water Supply and distribution, as recommended in Inspector Howe's report of 31st July last.



Sarnia.—The Western Committee reported as follows:—

A request for consideration of classification was received from this Town (Sarnia), together with a report of correction of the deficiency in regard to Chemical Fire Extinguishers, and while the standard is not strictly complied with, your Committee considered that the arrangements provided justified the placing of the Town in Class "B." It is pointed out that the deficiencies as per standard for Class "B" are—there is only one instead of five fully paid firemen, and horses are required to be in fire hall by day and night for all appliances. In lieu of these the hose wagon driver is fully paid—he and seven others sleep in the fire hall. This, taken with the fact that there are three men on night patrol, does, in your Committee's opinion, fully offset this deficiency. In regard to horses, there is a team permanently maintained for hose wagon, and a contract exists with neighboring livery stable for immediate supply of horses for hook and ladder truck.

The Committee would ask for confirmation of their action in granting a "B" classification.

On motion, the action of the Committee was approved.

28.—SPECIFIC RATING.—The following report from the Committee on this matter was presented and adopted:—

Your Committee would beg to point out that in the rating of towns in the distant points territory where satisfactory fire protection is provided the retention of the full distant points extra would appear to be unnecessary, and would ask for authority to modify this extra in such places.

29.—HAMILTON STAMPING COMMITTEE.—The following report was received:—

Your Committee beg to report in regard to the position of the Quebec Assurance Company in Hamilton, that in pursuance to the promise made by the Secretary of the Company at the last Annual Meeting, the balance of the Hamilton business accepted since June 30th, 1898, has been submitted for stamp. The Hamilton Stamping Officer reports that he has examined same and has substantiated nine infractions, correction of which has been promised by the Ontario representative of the Company.

30.—VOTING OF PLURAL OFFICES OR AGENCIES.—Consideration of this question was again deferred.

31.—GRAIN TRANSFERS.—Action on this item (Ag. 15) was deferred to next meeting.

32.—ELECTRIC LIGHT POWER HOUSES.—A notice of motion to increase the rates on these risks was received and referred to the Rates Committee for report.

The meeting then adjourned to 10.30 the next morning.

THURSDAY MORNING SESSION.

TORONTO, Nov. 9th, 1899.

Met, pursuant to adjournment, at 10.30 a.m.

Present:—E. A. LILLY, President; A. M. M. Kirkpatrick, P. M. Wickham, F. Bryers, M. C. Hinshaw, P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, E. A. Blogg, T. A. Gale, W. A. Medland, Thos. Davidson, R. W. Tyre, J. B. Laidlaw, E. V. Chaplin, R. McD. Paterson, G. J. Pyke, W. Mackay, H. M. Blackburn, T. L. Morrissey, F. Haigh, C. C. Foster, J. E. E. Dickson, C. R. G. Johnson, Jas. Boomer.

33.—TARIFF AGENCIES REPRESENTING NON-TARIFF OFFICES.—The Secretary reported that, as instructed at Annual Meeting, a circular had been drafted notifying Agents of the Rule then adopted, and the necessary quantities supplied to Companies along with the required forms of Agreement, to meet enquiries a circular note was also issued particularizing the application of the Rule to Non-Board Companies; later, another circular naming dates so as to secure combined action in multiple agencies, and finally a circular with an enquiry sheet calling for specific replies so that the fullest information as to the enforcement of the regulation might be presented to the present meeting.

The replies of each Company to the specific enquiries were read, and, after explanations from Companies with regard to the comparatively few Agencies which yet remained to be finally dealt with, it was moved and carried:

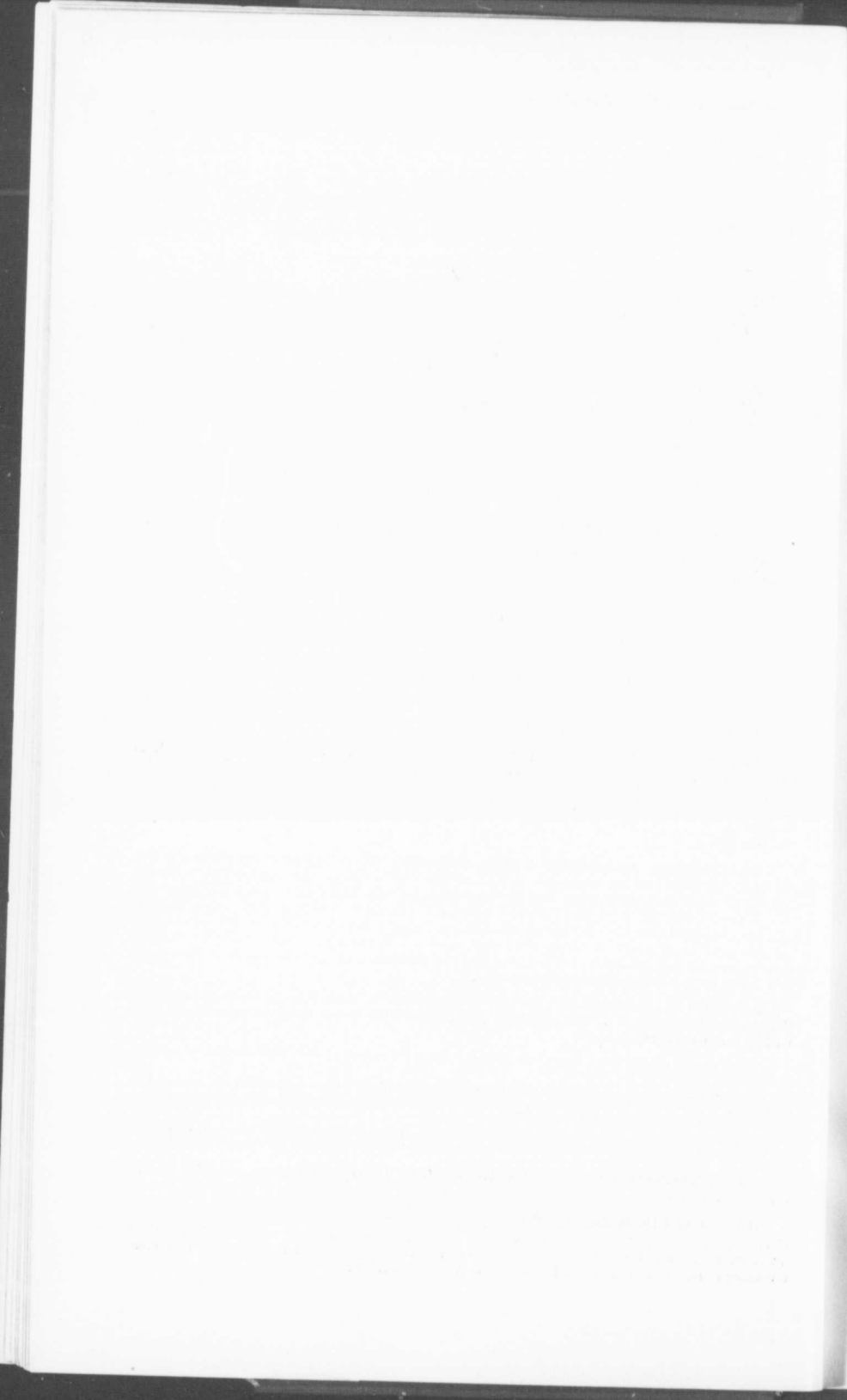
The replies of the Companies having been read, and having shown that the rule of the Association has been on the whole faithfully carried out, be it now

RESOLVED,—That the respective Infractions Committees be instructed to take cognizance of the answers of all Companies, hear, and adjudge all complaints, and report to the next meeting any matter arising therefrom, that it may be necessary to bring before the Association.

Further, that the Secretaries be instructed to call upon each Company to furnish a final statement, where same has not already been done, on or before November 20th, and report result of same to the Infractions Committees.

34.—EXTENSION OF NON-INTERCOURSE RULE.—The notice of motion on this matter was withdrawn.

35.—OGILVIE MILLING CO.—The question granting a special uniform rate on this Company's property, situate in the Provinces of Quebec, Ontario, Manitoba and the North-West Territories, which had been before the last meeting, was again introduced in a modified and more favorable form, and after explanations it was moved and carried:



That a rate of \$1.25 per annum be named on schedule of the Ogilvie property, as per particulars now filed with the Secretary, covering

- All Elevators in Manitoba and the North-West, *Steam Power and Terminal Elevators excepted.*
- Mill Property and Storehouses in Winnipeg, Seaforth, Goderich and Montreal.
- Balmoral Hotel, Stores, Dwellings and other property in Montreal.
- Grain in Elevators in Manitoba and the North-West to be written in accord with the Manitoba Board form.
- All Grain, wherever situate, to be subject to the full co-insurance clause.
- All other property, building and or contents, to be subject to the 75% co-insurance clause.

A complete schedule of the insurance to be submitted to the Secretary for his approval before rate is promulgated.

36.—SUMMER DWELLINGS.—The notice of motion to provide a rate for same was referred to the Rates Committee for report.

E. A. LILLY,
President.

ALF. W. HADRILL,
W. ROBINS,
Secretaries.

NOTE.—No change of any rate or rule is operative until duly promulgated by the Secretaries.

Infractions brought forward from previous Minutes.

(Infractions preceded by an asterisk have been rectified according to instructions.)

- * Caledonian.—Dwelling, Gananoque. Cancellation ordered (25-5-99.) Reported (26-8-99.)
- * Guardian.—Brush Factory, London. Cancellation ordered (6-6-99.) Reported (24-6-99.)
- London & Lancashire.—General Store, Sutton. Cancellation ordered (25-4-99.)
- * Manchester.—Hardware Store, Weston. Cancellation ordered (5-6-99.) Reported (23-6-99.)
- * Mercantile.—Dwelling, Glencoe. Cancellation ordered (22-5-99.) Reported (7-7-99.)
- Norwich Union.—Oil Well Pumping Rig, Emmiskillen Township. Cancellation ordered (7-2-99.)
- Norwich Union.—Oil Well Pumping Rig, Petrolia. Cancellation ordered (4-2-99.)
- Phoenix of Brooklyn.—Hardware Store, Brantford. Cancellation ordered (22-3-99.)
- * Quebec.—Departmental Store, London. Cancellation ordered (21-3-99.) Reported (2-9-99.)
- * Queen.—Hospital, Quebec. Cancellation ordered (30-5-99.) Reported (27-6-99.)

Infractions Substantiated since previous Minutes.

- * Aetna.—Electric Light Station, New Hamburg. Cancellation ordered (27-10-99.) Reported (31-10-99.)
- Aetna.—Dry Goods Store, Brantford. Collection ordered (2-11-99.)
- * Alliance.—Store, Mattawa. Cancellation ordered (29-8-99.) Reported (31-8-99.)
- Atlas.—Engine Works, Brantford. Cancellation ordered (23-8-99.)
- * Atlas.—Block of Stores, Brantford. Collection ordered (28-8-99.) Reported (14-9-99.)
- * Atlas.—Stock, Sherbrooke. Cancellation ordered (27-6-99.) Reported (13-7-99.)
- Commercial Union.—Engine Works, Brantford. Cancellation ordered (23-8-99.)
- * Caledonian.—Dwelling, East Templeton. Cancellation ordered (26-10-99.) Reported (27-10-99.)
- * Guardian.—Hardware Store, Guelph. Correction of Policy ordered (1-7-99.) Reported (11-7-99.)
- Guardian.—Hotel, Erno. Cancellation ordered (1-9-99.)
- * Guardian.—Hotel, Boncherville. Cancellation ordered (1-9-99.) Reported (20-10-99.)
- * Guardian.—Furniture, Thornhill. Cancellation ordered (30-8-99.) Reported (2-9-99.)
- Guardian.—General Store, Rat Portage. Cancellation ordered (27-10-99.)
- * Hartford.—Hardware Store, Guelph. Correction of Policy ordered (4-7-99.) Reported (1-8-99.)
- * Imperial.—General Store, Sandwich. Cancellation ordered (27-7-99.) Reported (26-8-99.)
- Imperial.—Hardware Store, Guelph. Correction of Policy ordered (4-7-99.) Reported (12-7-99.)
- * London & Lancashire.—Store, Gravenhurst. Cancellation ordered (2-6-99.) Reported (28-7-99.)
- * London & Lancashire.—Wire Works, London. Cancellation ordered (23-8-99.) Reported (6-9-99.)
- London & Lancashire.—Dry Goods Store, Brantford. Collection ordered (2-11-99.)
- * Manchester.—Hardware Store, Guelph. Correction of Policy ordered (4-7-99.) Reported (12-7-99.)
- * Manchester.—General Store, Rat Portage. Cancellation ordered (2-10-99.) Reported (27-10-99.)
- Mercantile.—Church, St. Catharines. Cancellation ordered (13-10-99.)
- North British & Mercantile.—Dry Goods Store, Brantford. Collection ordered (2-11-99.)
- * Northern.—Block of Stores, Brantford. Cancellation ordered (15-9-99.) Reported (20-10-99.)
- Northern.—Dry Goods Store, Brantford. Collection ordered (2-11-99.)
- Norwich Union.—Dwelling, Sandwich. Cancellation ordered (10-10-99.)
- * Norwich Union.—Dwelling, Quebec. Cancellation ordered (1-8-99.) Reported (11-8-99.)
- * Phoenix of Hartford.—Hotel, Aylmer. Cancellation ordered (11-9-99.) Policy expired.
- * Queen.—Block of Stores, London. Collection ordered (13-9-99.) Reported (9-11-99.)
- * Royal.—Store, Fort William. Cancellation ordered (23-8-99.) Reported (7-11-99.)
- * Royal.—General Store, Sunderland. Cancellation ordered (28-7-99.) Reported (15-9-99.)
- * Royal.—Grocery Store, Brantford. Cancellation ordered (31-7-99.) Reported (28-8-99.)
- * Royal.—Hardware Store, Guelph. Correction of Policy ordered (4-7-99.) Reported (12-7-99.)
- Royal.—Dry Goods Store, Brantford. Collection ordered (2-11-99.)
- * Royal.—Stock, Shawville. Collection ordered (24-10-99.) Reported (15-11-99.)
- * Sun.—General Store, Sunderland. Collection ordered (28-7-99.) Reported (25-10-99.)
- Waterloo.—General Store, Victoria. Cancellation ordered (14-10-99.)
- * Western.—Harness Shop, Thornhill. Cancellation requested (12-7-99.) Reported (12-8-99.)



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

—AT—

SPECIAL MEETING,

Held in MONTREAL,

1st DECEMBER, 1899.

MONTREAL, Wednesday, December 1st, 1899.

Met this day at 11.00 a.m.

Present:—E. A. LILLY, President, in the Chair.

ÆTNA.....	F. W. Evans, Montreal.	MERCANTILE.....	*F. W. Evans, Montreal.
ALLIANCE.....	P. M. Wickham, Montreal.	NATIONAL.....	Not represented.
AMERICAN.....	Jas. Boomer, Toronto.	NORTH AMERICA.....	Not represented.
ATLAS.....	Not represented.	N. BRIT. & MER.....	Randall Davidson, Montreal.
BRITISH AMERICA.....	Not represented.	NORTHERN.....	R. W. Tyre, Montreal.
CALEDONIAN.....	Lansing Lewis, Montreal.	NORWICH UNION.....	W. Kavanagh, Montreal.
COMM. UNION.....	Jas. McGregor, Montreal.	PHEN. OF BR'KL'N.....	Not represented.
CONNECTICUT.....	Not represented.	PHEN. OF HA'FD.....	J. W. Tatley, Montreal.
GUARDIAN.....	E. P. Heaton, Montreal.	PHEN. OF LONDON.....	R. McD. Paterson, Montreal.
HARTFORD.....	Not represented.	QUEBEC.....	Not represented.
IMPERIAL.....	G. R. Kearley, Montreal.	QUEEN.....	} W. Mackay, Montreal,
KEYSTONE.....	Not represented.	ROYAL.....	
LANCASHIRE.....	*J. A. Frigon, Montreal.	SCOT. UN. & NAT.....	W. Kavanagh, Montreal.
LAW UN. & CROWN.....	Not represented.	SUN.....	*J. P. Bamford, Montreal.
LIV. & L. & GLOBE.....	G. F. C. Smith, Montreal.	UNION.....	T. L. Morrissey, Montreal.
LON. & LANCASH.....	F. W. Evans, Montreal.	WATERLOO.....	Not represented.
LONDON ASSURANCE.....	E. A. Lilly, Montreal.	WESTERN.....	Not represented.
MANCHESTER.....	Jas. Boomer, Toronto.		

* By special Credentials.

NOTICE OF MEETING.

MONTREAL, 25th November, 1899.

In compliance with the subjoined requisition I hereby call a Special Meeting of the Association for

11 a.m. FRIDAY, the 1st DECEMBER next,

at the Association Rooms, Montreal.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
President.

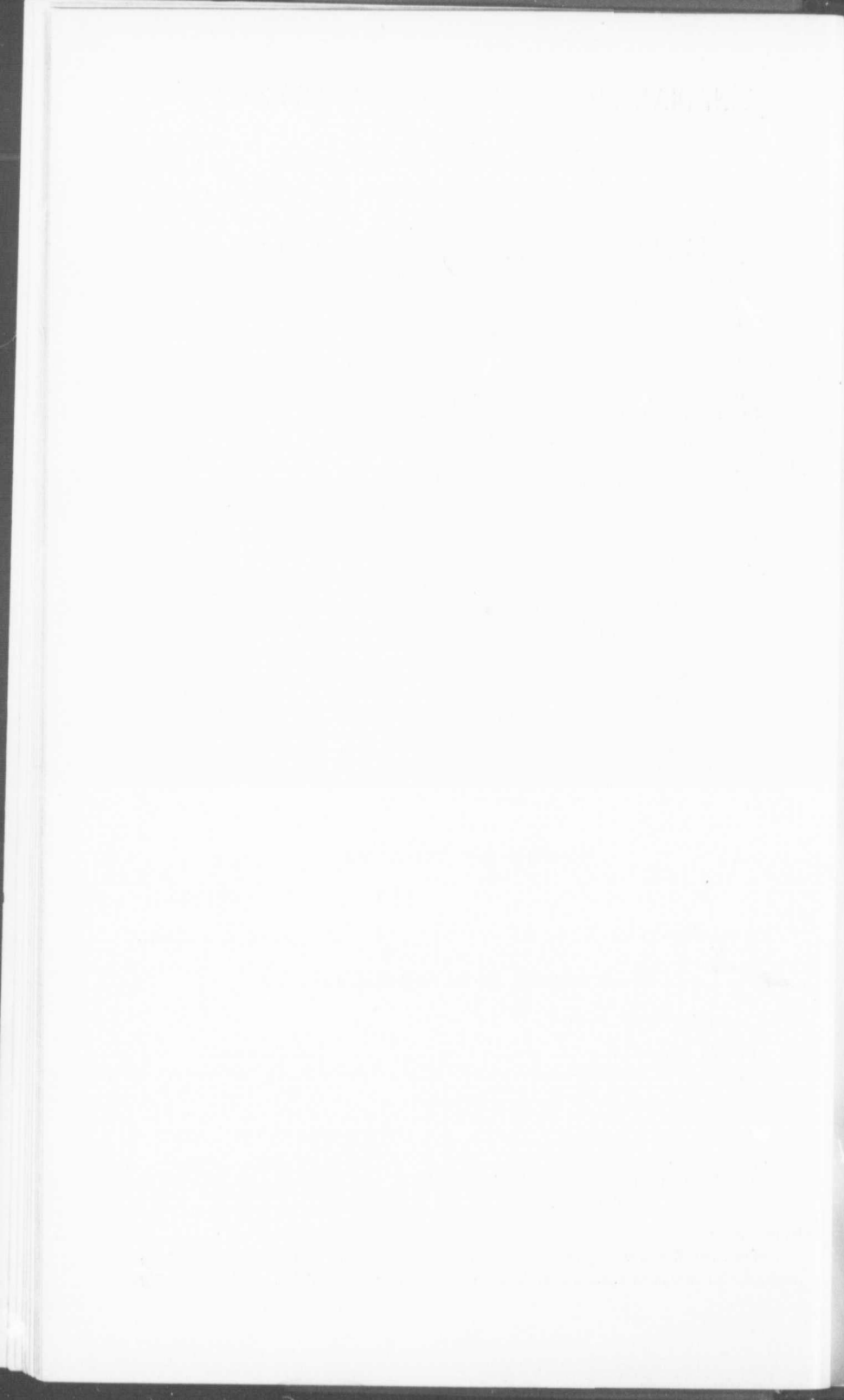
MONTREAL, 24th November, 1899.

E. A. LILLY, Esq.,

President Canadian Fire Underwriters' Association,
MONTREAL.

DEAR SIR:—

As certain Offices have expressed themselves in strong opposition to the expenditure of the Association's Funds in an attempt to get uniform conditions for the Dominion, we shall be glad if



you will kindly call a Meeting so that if any expense is to be incurred the various Offices may know their exact position.

Yours very truly,

GEO. SIMPSON, Royal and Queen Insurance Co.'s.
 P. M. WICKHAM, Alliance Assurance Co.
 T. L. MORRISEY, Union Assurance Society.
 ROBT. W. TYRE, Northern Assurance Co.
 EVANS & JOHNSON, Agents Ætna and London & Lancashire
 Insurance Co.'s.
 J. W. TATLEY, Phoenix of Hartford Insurance Co.
 ROBERT HAMPSON & SON, North America, Phenix of Brooklyn
 and Connecticut Insurance Co.'s.
 WALTER KAVANAGH, Chief Agent Scottish Union & National
 Insurance Co.; General Agent Norwich
 Union Fire Insurance Co.
 THOS. DAVIDSON, North British & Mercantile Insurance Co.

The Secretary read the Notice calling the Meeting, also letters received prior to the requisition from the Royal and Queen, in which these two Companies took objection to, and declined to contribute towards the expenditure authorized at last Quarterly Meeting to be incurred in promoting certain amendments to the Insurance Act and the adoption of Uniform Policy Conditions by the Dominion Government.

For the purpose of bringing the matter fully before the Meeting, the President summarized the previous action of the Association as follows:—

At Quarterly Meeting of 14th April, 1898, a Committee was appointed on the general question of Mutual and other Competition (Item 64)

At a Meeting in June 1898 (Item 69) the Committee reported recommending that a strong Committee be appointed to consider, particularly the question of competition of Unlicensed Companies, with a view of securing such legislation at the next Session of Parliament as will meet the necessities of the case. A Committee, with the Guardian as Convener, was accordingly appointed.

At the Annual Meeting in September 1898 (Par. 64) the Committee presented the following Report:—

“That a Special Committee be appointed for the purpose of watching legislation in the coming Session of Parliament and of pressing upon the Government the necessity of amending the Insurance Act by imposing upon the Office of the Superintendent of Insurance the duty of prosecuting for infringements of the law.

“That to the same Special Committee be also referred the duty of endeavoring to secure the adoption by the Dominion Government of uniform statutory policy conditions.

“That the Committee be instructed to take prompt action in both matters and report fully thereon to the next meeting of the Association but should they find it necessary, owing to an early Session of Parliament or otherwise, to call a special meeting, the same shall be held in Montreal, and the provisions of the constitution in regard to the calling of Special Meetings may be, in the special circumstances, dispensed with.”

The former Committee was continued for this purpose.

At the Meeting in February 1899 (Par. 29) the Chairman of the Eastern Committee read a statement embodying the views of Insurance Companies with regard to the Ontario Statutory Policy Conditions and the adoption of uniform Policy Conditions, which was approved.

At the Annual Meeting in September, 1899 (Par. 47) the Committee presented a Report which included an extract of a letter from the Solicitor General outlining a proposition that a Commission be appointed to obtain the necessary information upon which he could base a Bill enacting Uniform Statutory Policy Conditions, the expense of such Commission to be paid by the Companies. The Meeting reappointed the Committee and asked it to continue the work.

At the last Quarterly Meeting on November 8th, 1899 (Par. 22) the Committee with lengthy explanations presented the following Report:—

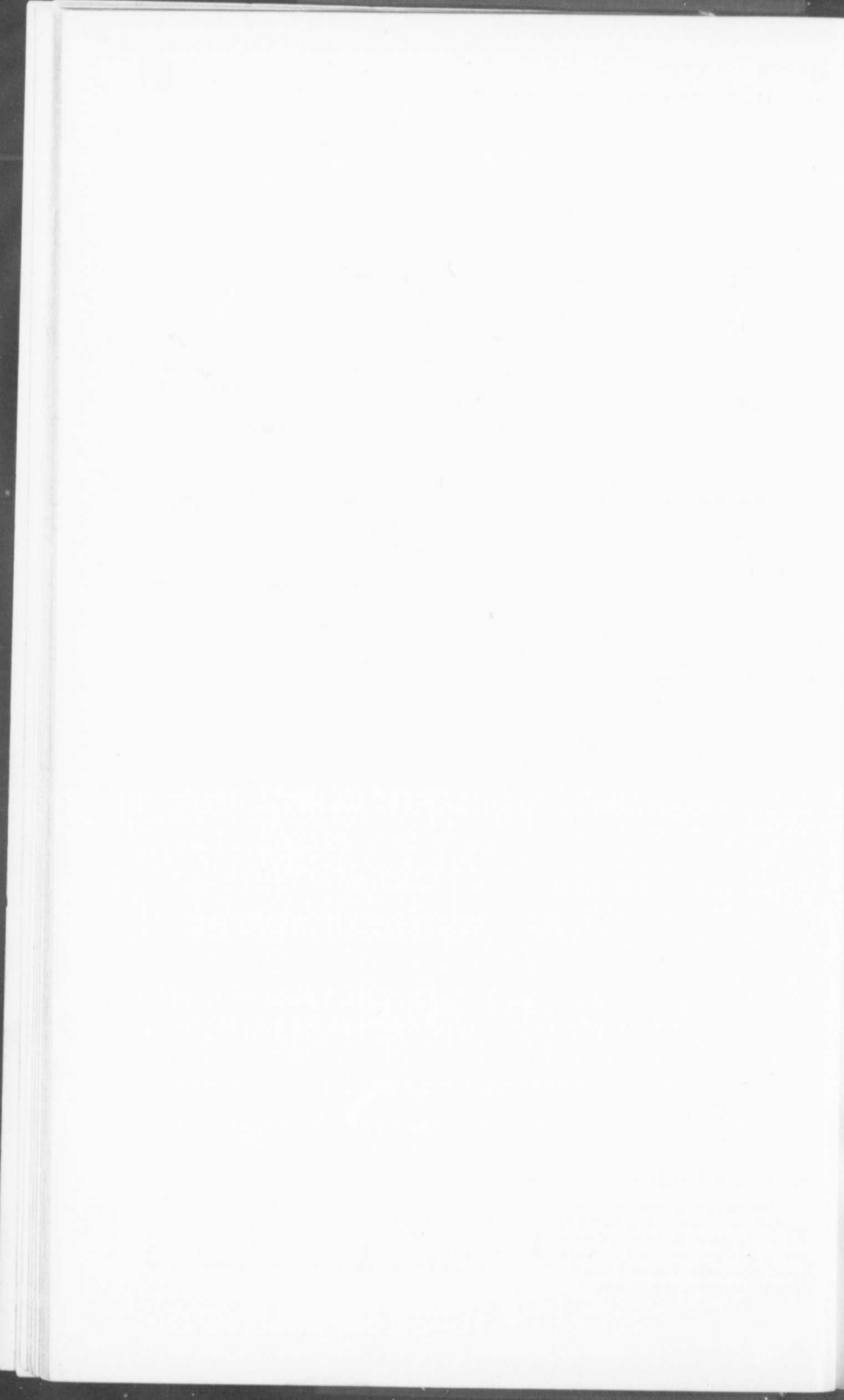
“That this Committee recommend to the Association that they be empowered to incur an expenditure of not exceeding four thousand dollars towards the expenses of a Commission to enquire into the desirability of amending the Insurance Act and the adoption of Uniform Policy Conditions for the Dominion.”

The proposal of the Committee was, after full discussion, endorsed and the Eastern section of the Committee empowered to carry it out.

In order to re-open the question for discussion, it was moved and carried

“That the action taken at last Quarterly Meeting of 8th ult., and recorded in the Minutes, paragraph 23 “authorizing certain expenditure re insurance legislation, be now reconsidered.”

The Royal and Queen explained their views and reiterated their objections to the proposed expenditure, in which they were supported by the Scottish Union, Norwich Union and Sun; the Royal and Queen, however, subsequently stated that in deference to the views of the majority, they were prepared to acquiesce in the proposed action, if the intended expenditure were met by an equal contribution from each Company instead of its being assessed, with the other expenses of the Association, pro rata to income.



A number of members admitted that, as the benefit hoped to be derived from the expenditure did not attach to the present year, but will accrue to future years, some other division of the expenditure than pro rata to income might be more equitable, but as the system of pro rata contribution to income was that laid down in the Constitution, it would not be in order for the present Meeting to deal with the question, though some other apportionment could, no doubt, be agreed upon at a future Meeting, on a proper notice of motion being given.

It was moved and seconded

"That the action of the Association, as recorded in paragraph 23 of Minutes of November 8th, 1899, instructing the Committee to continue its efforts to obtain Uniform Policy Conditions and other legislative improvements, and authorizing it to incur certain expenditure therefor be, and is hereby confirmed."

The motion was declared to be carried on a show of hands 12 to 5.

The following protests were handed in and ordered to be recorded :—

THE SCOTTISH UNION AND NORWICH UNION cannot agree in procedure proposed; they desire to have their protest recorded and cannot consent to contribute anything towards the movement in the way it is at present proposed to proceed.

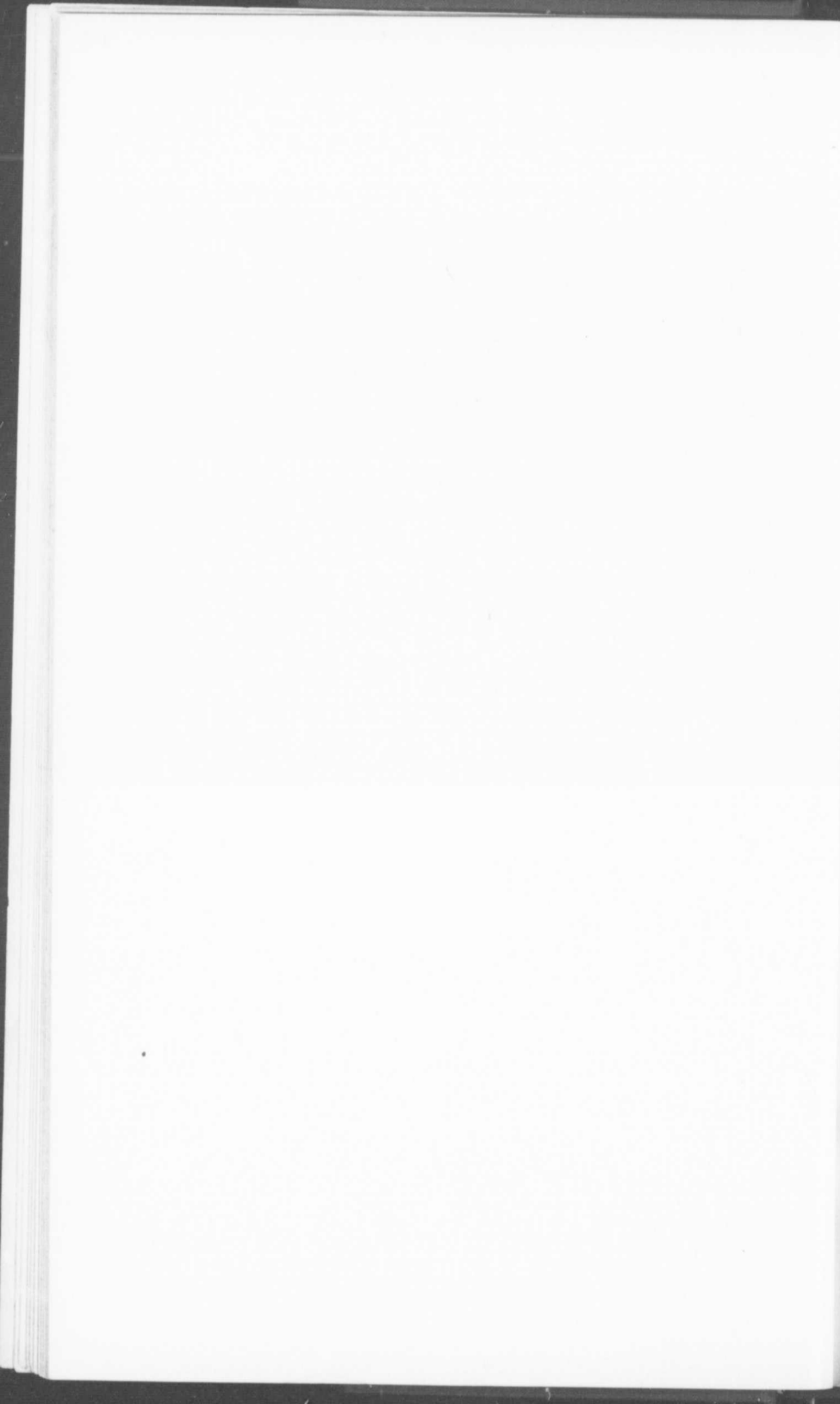
PROTEST FROM THE QUEEN AND ROYAL INSURANCE COMPANIES—That the proposal of the Committee to expend \$4000 on the obtaining of information without any guarantee that the Government will take action on the information obtained is extravagant and injudicious;

THAT it is beyond the jurisdiction of the Canadian Fire Underwriters' Association as such to expend money by authority of a majority vote for the purpose of promoting legislation for the entire Dominion of Canada, and that the Queen and Royal Insurance Companies hereby protest that they do not consider themselves bound to pay all or any portion of the proportion of expenditure for this purpose which may be charged against them in the Association's expenses, it being the opinion of the protesting Companies that such expenditure can only be authorized by a voluntary Meeting of Companies and on a basis to be agreed upon.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
President.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

REGULAR QUARTERLY MEETING,

Held in MONTREAL, QUE.,

14th and 15th FEBRUARY, 1900,

AND OF ADJOURNED MEETING HELD IN TORONTO,

21st and 22nd FEBRUARY, 1900.

MONTREAL, Wednesday, February 14th, 1900.

Met this day at 10.30 a.m.

Present :—E. A. LILLY, President, in the Chair.

ÆTNA..... C. R. G. Johnson, Montreal.
 ALLIANCE..... P. M. Wickham, Toronto.
 AMERICAN..... Jas. Boomer, Toronto.
 ATLAS..... M. C. Hinshaw, Montreal.
 BRITISH AMERICA... P. H. Sims, Toronto.
 CALEDONIAN..... Lansing Lewis, Montreal.
 COMM. UNION..... Jas. McGregor, Montreal.
 CONNECTICUT..... Harold Hampson, Montreal.
 GUARDIAN..... E. P. Heaton, Montreal.
 HARTFORD..... P. A. McCallum, Toronto.
 IMPERIAL..... G. R. Kearley, Montreal.
 KEYSTONE..... Not represented.
 LANCASHIRE..... J. G. Thompson, Toronto.
 LAW UN. & CROWN.. Not represented.
 LIV. & L. & GLOBE.. G. F. C. Smith, Montreal,
 LON. & LANCASH. { A. Wright, Toronto.
 { C. R. G. Johnson, Montreal.
 LONDON ASSURANCE.. E. A. Lilly, Montreal.

MANCHESTER..... Jas. Boomer, Toronto.
 MERCANTILE..... A. Wright, Toronto.
 NATIONAL..... M. C. Hinshaw, Montreal.
 NORTH AMERICA... Harold Hampson, Montreal.
 N. BRIT. & MER... Randal Davidson, Montreal.
 NORTHERN..... R. W. Tyre, Montreal.
 NORWICH UNION.. Not represented.
 PHEN. OF BR'KN... Harold Hampson, Montreal.
 PHEN. OF HA'FD... J. W. Tatley, Montreal.
 PHEN. OF LONDON... R. McD. Paterson, Montreal.
 QUEBEC..... C. H. Routh, Montreal.
 QUEEN..... } G. Simpson, Montreal.
 ROYAL..... }
 SCOT. UN. & NAT... Not represented.
 SUN..... H. M. Blackburn, Toronto.
 UNION..... T. L. Morrissey, Montreal.
 WATERLOO..... Not represented.
 WESTERN..... C. H. Routh, Montreal.

Gentlemen with * opposite their names were not present at opening session.

NOTICE OF MEETING.

MONTREAL, 10th February, 1900.

The Regular Quarterly Meeting will be convened on

Wednesday, the 14th inst., at 10.30 a.m.,

in the Association Rooms, Montreal, for transaction of business on the subjoined Agenda.

ALF. W. HADRILL,
Secretary,

E. A. LILLY,
President.

AGENDA.

1—Confirmation of Minutes of Meetings 8th and 9th November and 1st December.

2—Minutes of Montreal Committee 22nd November, 20th and 22nd December and 10th January.

3—*Special*.—Appeal by Alliance from ruling of Montreal Committee *re* Special Agency Appointment, vide Minutes 10th January, par. 143.

4—*Special*.—Appeal by Alliance from ruling of Montreal Committee *re* consolidating the insurance of a risk so as to expire at one date, without charging short period rates for periods of less than one year, vide Minutes 20th December, par. 139, Shelden Co'y.



5 Minutes of Toronto Board 6th, 20th and 27th November, 4th and 18th December, 8th, 22nd January, and 5th February.

6—Special.—Appeal by Norwich Union against fine imposed by Toronto Board for violation of Commission Rules, vide Minutes 18th December, par 122, and 8th January, par. 129.

7—Special.—To reconsider action of C. F. U. A. at last meeting on recommendation of Toronto Board *re* Board premises, vide Toronto Board Minutes 6th November, par. 104.

8—Minutes of Hamilton Board 6th, 13th, 20th, 27th November, 20th December, 9th, 15th, 22nd January, and 5th February.

9—Special.—*Re* Non-intercourse Rule, vide Minutes 15th January.

10—Minutes of Manitoba Board 2nd and 8th November, 14th December, 4th January and 1st February.

11—Standing and Special Committee's Reports.—Reception of any, on matters not specifically named below.

12—Insurance Legislation.—Protests from some Companies against the action of Association in authorizing certain expenditures and holding that the proposed expenditure must be unanimously assented to or else made the subject of individual agreement.

13—Non-Intercourse Rule.—Report from Infraction Committee thereon.

14—Non-Intercourse Rule.—That certain cash mutuals be included in its operations.

15—Non-Intercourse Rule.—That Companies require all agents appointed since the date of the adoption of the Non-intercourse rule or who may hereafter be appointed, to sign the non-intercourse agreement.

16—Non Intercourse Rule.—That when an agent hitherto holding Board and Non-Board Companies elects to give up the Non-board Companies, he shall be allowed to place in his Tariff Company the business he actually had in Non-Board Companies at the rates he had received in his Non-Board Company.

17—Non-Tariff Competition.—“To provide for suspension of tariff in such cases as may be deemed expedient to meet the competition of non-tariff and unlicensed companies”

18—Barrie.—To consider the present apparently unsatisfactory state of tariff matters at this point.

19—Revision of Tariff.—To consider the advisability of undertaking the revision of the present minimum tariffs, or special rating such risks as are now included therein, with a view to re-adjusting rates, and in such manner as to assist the Companies and their Agents to meet existing conditions.

20—Reinsurances.—To adopt a rule providing that no company, member of the Association, shall effect or accept any reinsurance with or from any fire insurance company licensed to do business in the territory under the jurisdiction of this Association unless such company be a member of this Association.
And to provide a suitable penalty for infraction of this rule.

21—Voting of Plural Agencies or Offices.—To provide for same—(from previous meeting, par. 36.)

22—Electric Light Stations.—Report from Rates Committee as to increasing rates.

23—Summer Dwellings.—Report from Rates Committee as to specially rating these risks.

24—Oil Well Pumping Rigs.—Report from Rates Committee revising rates on these risks.

25—Schools and Religious Institutions.—To increase rates on these risks.

26—Druggists Stores.—To provide a differential rate on “other contents” in Drug Stores.

27—Dwelling Rates.—To consider the rates on dwelling houses, particularly in regard to Hamilton.

28—Eddy Company, Hull.—To consider a proposition to grant a blanket policy without a co-insurance clause on the whole of this Company's works at Hull and stock elsewhere in Canada.

29—Specific Rating.—That the Village of Lake Megantic be specifically rated.

30—Quebec.—Report of Eastern Fire Appliance Committee.

31—Municipal Control of Electric Wires and Installations.—Report—in minutes of 8th Nov.

32—Gasoline Stoves.—That the extra chargeable for the use of gasoline stoves be abolished.

33—Gasoline Vapor Lamps.—Report from Factory Improvement Committee as to conditions of their use.

34—Calcium Carbide.—Report from Factory Improvement Committee limiting storage of same.

35—Chemical Fire Extinguishers.—Report from Factory Improvement Committee as to accepting same in lieu of casks and pails.

36—Inspection Reports.—That instruction be given to the Secretaries of the Montreal and Toronto Branches to carry out the resolution already passed that each Branch should be furnished with copies of the Reports of Inspections in the other Branch.

37—Separation of Amounts.—That Sec. 4 of Instructions to Agents *re* Separation of Amounts be more clearly defined.

38—Lumber.—That the application of the “Distribution Clause” to Lumber be defined.

39—Endorsement Fee.—Application from Associated Agents to be permitted to retain half the fee.

40.—CONFIRMATION OF MINUTES.—The Minutes of Meetings of 8th and 9th November and 1st December were submitted and confirmed.

41.—LOCAL BOARD MINUTES—Montreal Committee.—The Minutes of this Committee of 22nd November, 20th and 22nd December and 10th January, were submitted and ordered to be filed, action being taken as immediately hereafter recorded on appeals from rulings contained in par. 143 and 139.



Appeal by "Alliance," re Special Agency Appointment, vide par. 143. Minutes 10th January.
After explanations, it was moved and carried :—

That upon hearing the explanation offered by the "Alliance" that the agreement with its Agent, Mr. Robillard, was of such a nature that there is a doubt as to the ability of the Company to avoid same, and inasmuch as it appears that the arrangement with the said Agent, a commission below that permitted by the Rules and a salary, is not of necessity prejudicial to other members of the Association: *Resolved*, that the "Alliance" be given to 1st August, 1901, to bring its arrangements into conformity with the Montreal Commission Rules.

Appeal by "Alliance" against ruling of the Montreal Committee that the consolidation of the insurance on a risk so as to expire at one date, without charging short term rates for periods of less than one year is contrary to rules, vide Minutes 20th December, par. 139.

It was moved :—

That inasmuch as the action of the "Alliance" in this subject is admittedly on a basis occasionally adopted in the past by many offices, it would be invidious to compel that Company to cancel its policies.

The Association, however, regards the practice as contrary to the best interests of Companies, and do request that the Infraction of Tariff Committee formulate a clear and explicit rule on the subject, and submit same to next meeting

It was moved in amendment and carried :—

That the ruling of the Montreal Committee be sustained.

42.—TORONTO BOARD.—The minutes of this Board of 6th, 20th and 27th November, 4th and 18th December, 8th and 22nd January, and 5th February, were submitted and ordered to be filed. Action on the appeal of the "Norwich Union" vide minutes 18th December, par. 122, and 8th January, par. 129, was postponed to next meeting at the request of that Company, its Ontario representatives being unable to attend the present meeting.

With regard to the notice of motion to reconsider the action of the C. F. U. A. *re* new Board premises in Toronto, it was decided that as the lease had been signed and considerable progress had been made in the adaptation of the premises to the Board's requirements, it was too late to re-open the question.

43.—HAMILTON BOARD.—The minutes of this Board of 6th, 13th, 20th and 27th November, 20th December, 9th, 15th and 22nd January, and 5th February, were submitted and ordered to be filed.

Re Extension of Non-Intercourse Rule.—With regard to the failure of the Hamilton Board to extend the operation of the non-intercourse rule to Mutual Companies which the Association had requested upon representations from a deputation of that Board, it was moved :—

That this meeting deprecate the action of Companies failing to instruct their Hamilton representatives to vote for the amendment to the By-law prohibiting the representation of all non tariff Companies as per resolution of the C. F. U. A. at meeting of November last.

The motion was lost. It being asked what was the position of Hamilton in relation to the rule as adopted by the Association, *i.e.*, prohibiting intercourse with non-board stock companies, the President stated that as the rule was a by-law of the Association, and no exceptions being provided, it unquestionably applied to Hamilton the same as all other places under the jurisdiction of the Association.

The Meeting adjourned at 1 p.m to 2.30 p.m.

WEDNESDAY AFTERNOON SESSION.

MONTREAL, 14th February, 1900.

Met, pursuant to adjournment, at 2.30 p.m.

Present :—E. A. LILLY, President ; C. R. G. Johnson, P. M. Wickham, M. C. Hinshaw, P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, Jas. Boomer, H. Hampson, R. Davidson, R. McD. Paterson, G. Simpson, H. M. Blackburn, T. L. Morrissey.

44.—MANITOBA BOARD.—The minutes of this Board of 2nd and 8th November, 14th December, 4th January and 1st February were submitted and ordered to be filed after the Secretary had been instructed to call the attention of the Board to the absence of any subsequent action to that recorded under par. 181, min. 14th December, *re* commission agreement.

45.—NON-INTERCOURSE RULE.—The Infraction Committees presented the following joint report :—

The Joint Committee on Infractions of Tariff, to which the execution of the Non-Intercourse Rule was referred, begs to report that the Agencies, which were reported at last meeting as not having then signed the Non-Intercourse Agreement, have nearly all been brought into line; those now remaining, with one or two exceptions, being unimportant Agencies, from which Companies have been unable to get replies. The Companies and Agencies, are as follows :—

North America.....	Hamilton.
Phoenix of Hartford.....	L'Islet, Berlin, New Market, Picton, St. Thomas.
Royal.....	Clinton and Brantford.
Waterloo.....	Woodbridge.



By far the most important of the foregoing Agencies is that of the North America in the City of Hamilton. This Agency still continues to represent Non-Board Companies. Two Board Companies, who were also in the Agency, have withdrawn, but the North America decline to take action, on the ground that the Hamilton Board has not complied with the instructions of the Association by extending the Rule to include Mutual Companies. Your Committee would observe that the Non-Intercourse Rule, in relation to Non-Board Stock Companies, was adopted last September; that the North America was represented at that meeting; that no protest or objection was made by any Company against the adoption of the Rule, and the obligation to observe the Rule is in no way affected by the subsequent action of the Association in instructing the Hamilton Board, on representations of a deputation therefrom, to extend the rule to include Mutual Companies. The failure of individual Companies to instruct their representatives on the Hamilton Board to support legislation, which appeared to be almost unanimously approved by the Companies in Meeting of the Association, is to be regretted, and the position in that respect will doubtless be considered at the present Meeting, but whatever action may then be taken, your Committee is strongly of opinion that a loyal compliance must be required from all Companies with the Rule as passed at the Association Meeting in September last.

Your Committee would remark upon two Agencies, viz., Messrs. Rathbun & Co., of Deseronto, and Walker & Son, of Walkerville. Neither of these Agencies have signed the agreement form, but they have given letters to the effect that they do not hold any Non-Board Agency, neither is it their intention to do so. There is a very large number of Companies in these Agencies, and many of them reported their position at the last Quarterly Meeting. While no formal expression of opinion was then given, as to whether the letters from these parties should be accepted in lieu of the regular agreement, it is claimed by some members that it was tacitly allowed. As some members of the Committee take objection to any exceptions to the strict letter of the Rule being made, the point is now referred to the Association.

Permits to Protect Business.—The Secretary reports that with the authority of the President, permits have been issued as follows to Companies who have withdrawn their Agencies from parties who, holding Non-Tarif Companies, declined to resign same:—

Caledonian.....	Listowel.
Commercial Union ..	Listowel & Galt.
Lancashire.....	Welland, Listowel and Hamilton.
London & Lancashire..	Walkerton.
London Assurance....	Chatham.
Mercantile	Chesley and Carleton Place.
Northern.....	Trenton & St. Thomas.
Norwich Union.....	Stonerville.
Western.....	Harriston and Stratford.

It is gratifying to note but that a very limited number of permits have been applied for and granted, due no doubt to a recognition that any general use of the privilege would tend to the demoralization of rates. From the returns made by Companies of the number of risks for which it has been found necessary or wise to cut rates in order to protect business under the permits granted, it would appear that the privilege has been seldom exercised.

Complaints as to Infractions of the Rule.—Your Committee has had before it cases of alleged infractions or evasions of the Rule; some your Committee has been able to investigate and deal with, but your Committee will take the opportunity of the present Meeting to bring some cases before the Association for discussion and instructions.

Your Committee would remark there is a special difficulty in dealing with complaint of evasions of the Rule by an Agent representing several Companies. The obligation of meeting the complaint cannot be placed upon any individual Company, and consequently, enquiries have to be addressed to all, and as none of the Companies are individually implicated in the complaint, there is a natural indisposition to assume the onus of transmitting the complaint to the Agent.

On motion, the Committees report was received and dealt with, item by item, as follows:—

Delinquent Agencies.—The Phoenix of Hartford, Royal and Waterloo, were requested to report compliance by 1st March. In *re* the position of the North America at Hamilton:—The North America maintained its objection to enforcing the rule at its Hamilton agency. A protracted discussion ensued, during which it was stated that the "Union" had recently entered the same agency, and that Company contending that its appointment was in accord with rules, resulted in the disclosure that the North America had lately received the necessary signed agreement from its Hamilton agent.

Owing to the irritation aroused at the retention of this information, the earlier announcement of which would have rendered any discussion on this item of the Committee's report unnecessary, the meeting broke up in disorder at 4.15. The President announcing that it would reassemble at 10.30 the next morning.

THURSDAY MORNING SESSION.

MONTREAL, Feb. 15th, 1900.

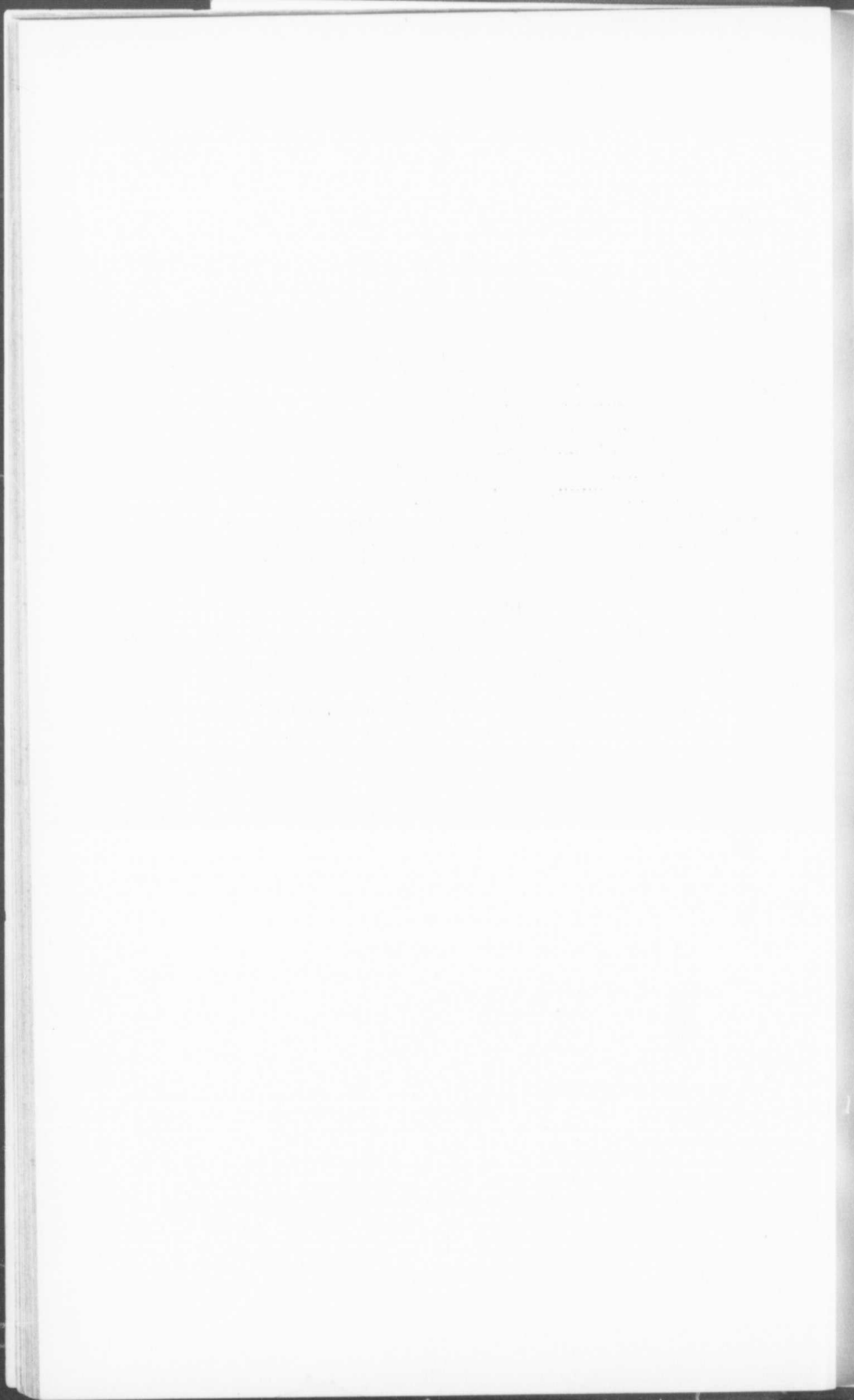
Met, pursuant to call of President, at 10.30 a.m.

Present:—E. A. LILLY, President; C. R. G. Johnson, P. M. Wickham, M. C. Hinshaw, P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, H. Hampson, R. Davidson, R. W. Tyre, J. W. Tatley, R. McD. Paterson, G. Simpson, H. M. Blackburn, T. L. Morrissey, C. H. Routh.

46. —NON-INTERCOURSE RULE.—The consideration of the report of the Infractions Committee thereon was resumed. The North America having reported that its Hamilton agency was now in conformity with the rule, the question of the Deseronto and Walkerville agencies was taken up. It was moved:

That the letters and explanations of Messrs. Rathbun & Co. and Messrs. Walker & Sons be accepted as a satisfactory compliance with the non intercourse rule.

A vote by companies being demanded, it was taken and the motion was declared carried by 24 ayes to 2 nays.



Permits to Protect Business.—It was agreed that a permit to protect business became invalid if the agent against whom it was granted subsequently conformed to the rule for other board companies in his agency.

Infractions of the Rule.—Explanations were given by the Western Branch of the Committee as to difficulties which had arisen, and it was laid down as a principle to govern their decisions that it is an infraction of the rule for a Board Agency to occupy the same office as a Non-Board Agency.

47.—INSURANCE LEGISLATION.—(Ag. No. 12.)—In the matter of protests from several Companies as to the action of the Association in authorizing certain large expenditure (vide Minutes Special Meeting December 1st, 1899), the Chairman of the Special Committee on the subject reported that no expenditure had yet been incurred, nor would be without the question being again brought before the whole Association.

48.—NON-INTERCOURSE RULE.—(Ag. No. 14.)—The question of extending its application to certain Companies in the Province of Quebec was left in the hands of the President and the Secretary.

49.—NON-INTERCOURSE RULE.—(Ag. No. 15.)—On a vote of 17 to 3 it was decided that for the due enforcement of this By-Law, it be a requirement that all Agents which have been appointed since its adoption and who may hereafter be appointed, shall sign the non-intercourse agreement.

50.—NON-INTERCOURSE RULE.—(Ag. No. 16.)—The notice of motion to afford certain privileges to Agents resigning non-board Companies was, after some discussion, withdrawn.

51.—NON-TARIFF COMPETITION.—(Ag. No. 17.)—It was moved:—

That where it is shown to his satisfaction through the acceptance of a risk at less than the tariff rate that no Board Company is prejudiced, the Secretary may and shall legitimate such acceptance.

Discussion ensued until adjournment at 1 p. m. to 2.30 p. m.

THURSDAY AFTERNOON SESSION.

MONTREAL, February 15th, 1900.

Met, pursuant to adjournment, at 2.30 p. m.

Present:—E. A. LILLY, President: P. M. Wickham, M. C. Hinshaw, P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, H. Hampson, R. Davidson, J. W. Fatley, G. Simpson, H. M. Blackburn, T. L. Morrisey.

52.—NON-TARIFF COMPETITION.—(Agenda No. 17.)—To which was added

53.—REVISION OF TARIFF.—(Ag. No. 19.)—Consideration of these questions was resumed on motion submitted at morning's session, and it was moved in amendment:—

That the subject of increasing competition is one of such importance that it is desirable that an adjourned session of this meeting be held in Toronto on 21st inst., to consider it, and that with a view of expediting proceedings at such meeting a Special Committee of both Branches be now named to consider the subject and to prepare a report to forward the interests of the Companies comprising this Association.

The amendment was carried and the President named the present Committee on the matter enlarged as follows:—

Eastern.—Phoenix of London, Liverpool and London and Globe, Guardian, Queen, Union, North British and Mercantile, Northern and Ætna.

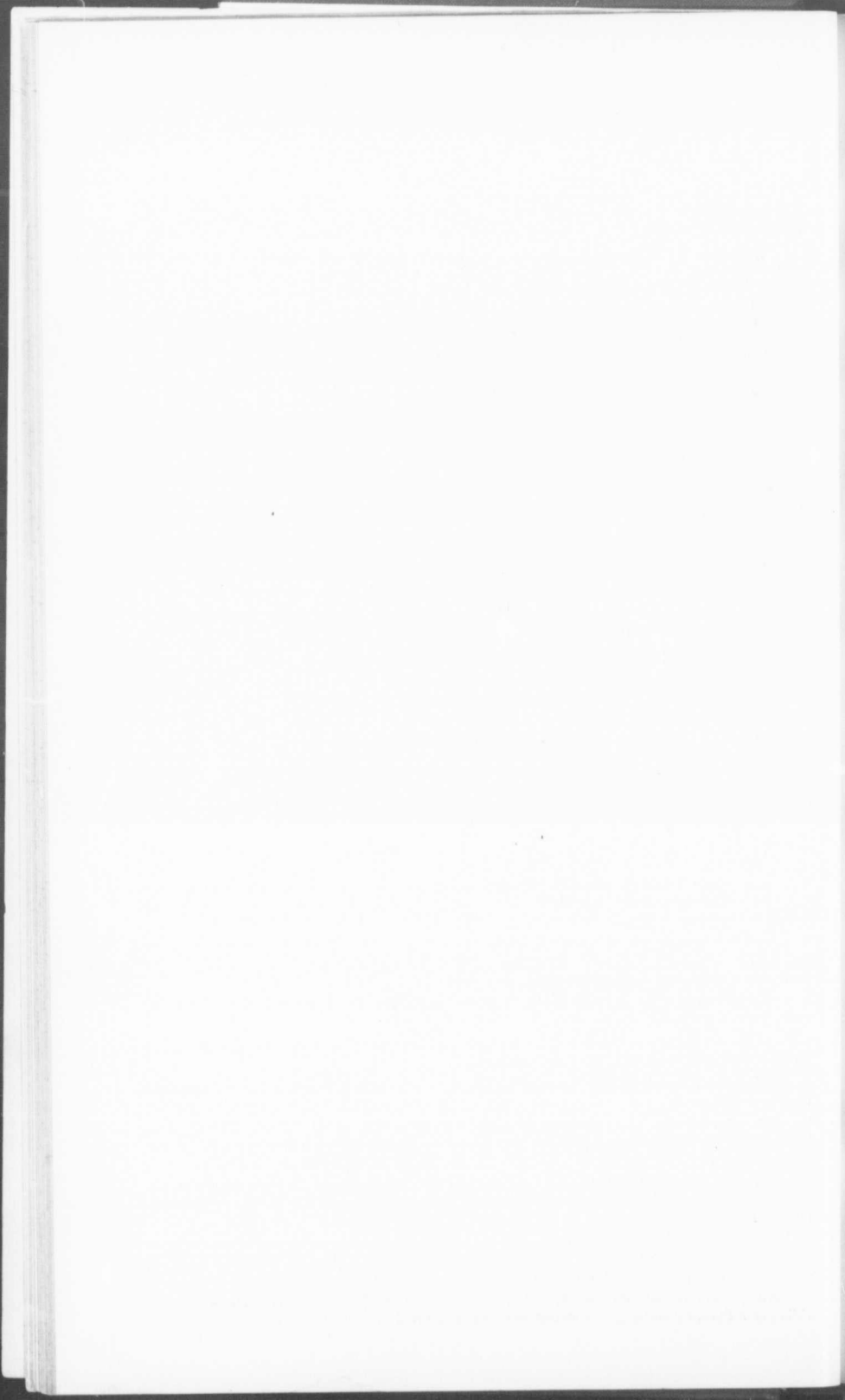
Western.—Norwich Union, Western, Lancashire, Sun, British America, London and Lancashire, and Waterloo.

54.—BARRIE.—The unsatisfactory state of Tariff matters in this place—(Ag. No. 18)—The member introducing this subject cited the result of certain enquiries, which appeared to particularly implicate a certain agency. The matter was referred to the Infraction Committee.

55.—RE-INSURANCES.—(Ag. No. 20.)—On the notice of motion on this subject it was ordered that the following be recorded as a notice of new By-law for consideration at next quarterly meeting:—

No Company a member of this Association shall effect or accept any re-insurance with or from any Insurance Company licensed to transact business in the territory under the jurisdiction of this Association, unless such Company be a member of this Association, and in the event of any Company infringing this rule, it shall be required to cancel the said re-insurance, and if such is effected the whole line of insurance shall also be cancelled.

56.—VOTING OF PLURAL AGENCIES OR OFFICES.—(Ag. No. 21.)—The providing of a By-law governing this matter was further deferred to next meeting.



57.—INFRACTION OF TARIFF.—Report of Western Committee:—

Your Committee beg to report as follows:—

Re Infractions recorded in last Minutes.—All infractions recorded have been corrected, with the exception of those registered against the Atlas and Commercial Union on Engine Works, Brantford, and the Phenix of Brooklyn on Hardware Store, Brantford. The first two mentioned Companies have declined to take action on the strength of the statement made to them by the assured, that other Companies on the risk were not obtaining full tariff rate, the other Companies interested have furnished declarations from their agents to the effect that full tariff has been paid. The Phenix of Brooklyn policy has been ordered cancelled, but report of same has not yet been received.

Re Lake of the Woods Milling Co.—In view of the rule adopted by the Association in November 1897, the Committee ruled that Companies, who had rebated unearned premium, or allowed unearned premium of last year on current policies, should be required to collect same or cancel new policy. This the Companies interested have declined to do.

With regard to the first paragraph, it was ordered that the defaulting companies must comply with the rules and cancel, but that in view of the statements made by these companies as to the Brantford risk, the Secretary do visit the agencies concerned and personally investigate. Concerning the question involving Lake of the Woods Milling Co.'s insurance, the companies interested made explanations, contending that their action was not a violation of the short period rate rule.

After a motion to refer the question to a Committee had been negatived, the report of the Committee requiring the rebate allowed to be collected or the new policy to be cancelled was carried.

58.—SPECIFIC RATING.—Report of Western Committee:—

Your Committee beg to report that, under authority granted them at last meeting, they have revised the Tariffs of Sault Ste. Marie, Rat Portage, Sudbury and Fort William. Reconsideration of the Gore Bay, Manitowaning, Little Current and Thessalon Tariffs has been given and revised Tariffs published to Companies. A request for revision of the Mattawa Tariff was considered, but in view of the basis of rating having been fixed by the Joint Committee no action was taken.

Your Committee would also beg to report that information is being obtained for the specific rating of Sturgeon Falls and Sundridge, which will be taken up as soon as Inspector's report is received.

Re Cancellations.—The matter of permitting pro-rata cancellations in cases where rates had been reduced for improved protection, was considered, but in view of the existing rules your Committee did not feel justified in dealing with same, and refer to the Association for consideration.

The report was received and the Committee instructed to revise the Mattawa rates giving favorable consideration to any improved conditions. In relation to "Cancellations," it was decided that, as owing to distance it had not been possible for the Inspector to visit the following places until some time after the improved fire protection had been provided, cancellation of existing policies at pro rata rates be permitted in Sault Ste. Marie, Rat Portage, Fort William and Sudbury.

The Meeting then adjourned to meet in Toronto at 10 a.m. on Wednesday the 21st inst., to specially consider the question of Non-tariff Competition, and thereafter the balance of the Agenda.

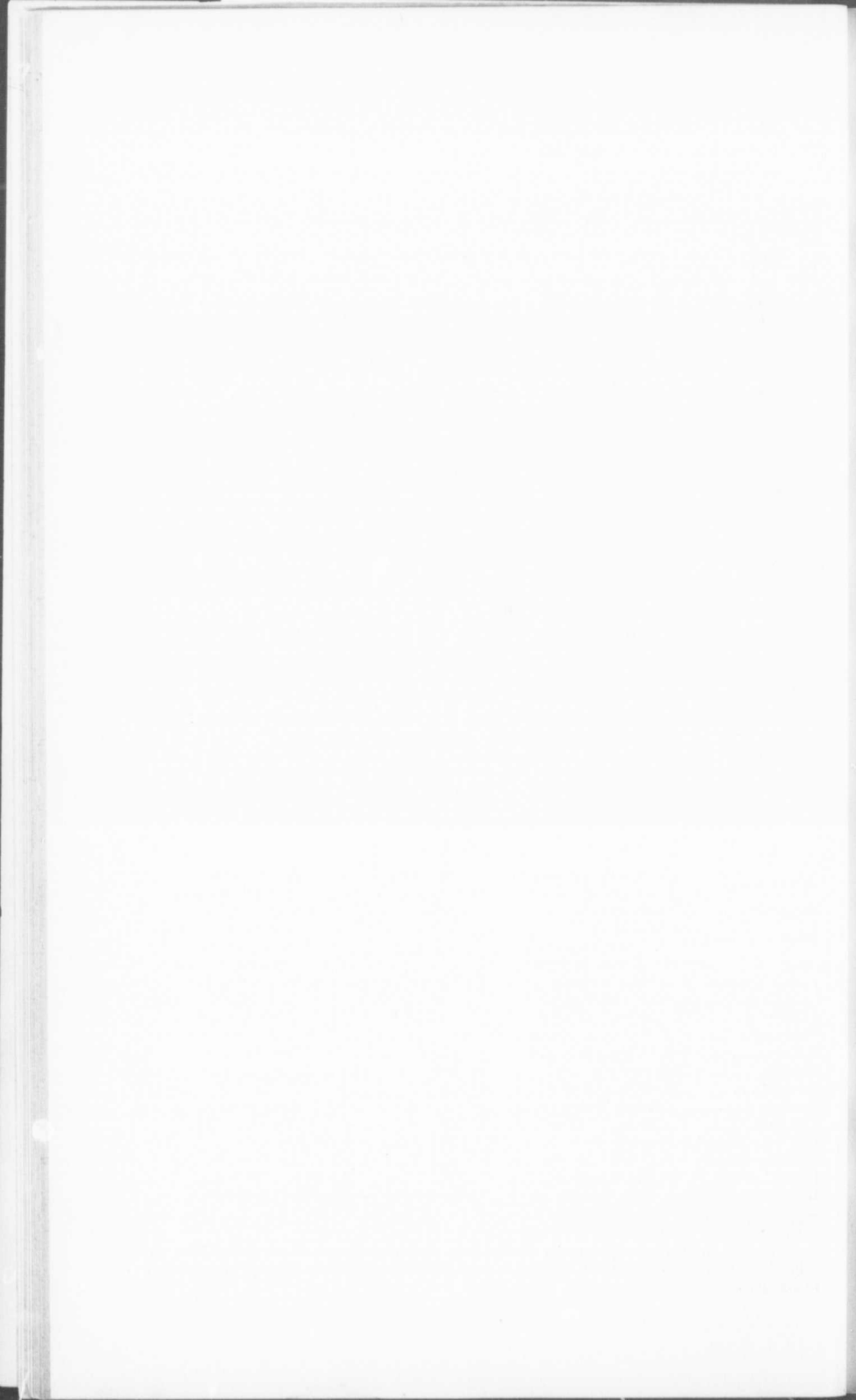
TORONTO, Wednesday, 21st February, 1900.

Met at 10.30 a.m., pursuant to adjournment of 15th inst.

Present:—E. A. LILLY, President, in the Chair.

ÆTNA	{ A. M. M. Kirkpatrick, Toronto. J. B. Hughes, Waterloo.	MERCANTILE	A. Wright, Toronto.
ALLIANCE	P. M. Wickham, Montreal.	NATIONAL	*M. C. Hinshaw, Montreal.
AMERICAN	{ *Jas. Boomer, Toronto. *R. H. Templeton, Toronto.	NORTH AMERICA	*A. F. Jones, Toronto.
ATLAS	*M. C. Hinshaw, Montreal.	N. BRIT. & MER.....	Randall Davidson, Montreal.
BRITISH AMERICA	P. H. Sims, Toronto.	NORTHERN	{ R. W. Tyre, Montreal. *G. E. Moberley, Montreal.
CALEDONIAN	Lansing Lewis, Montreal.	NORWICH UNION	J. B. Laidlaw, Toronto.
COMM. UNION	Jas. McGregor, Montreal.	PHEN. OF BRO'LYN	A. M. M. Kirkpatrick, Toronto.
CONNECTICUT	C. B. McNaught, Toronto.	PHEN. OF HA'YD	J. W. Tatly, Montreal.
GUARDIAN	*E. P. Heaton, Montreal.	PHEN. OF LONDON	R. McD Paterson, Montreal.
HARTFORD	Not represented.	QUEBEC	*G. J. Pyke, Toronto.
IMPERIAL	G. R. Kearley, Montreal.	QUEEN	{ W. Mackay, Montreal. ROYAL
KEYSTONE	J. J. Kenny, Toronto.	SCOT. UN. & NAT.	*A. F. Jones, Toronto.
LANCASHIRE	J. G. Thompson, Toronto.	SUN	H. M. Blackburn, Toronto.
LAW UN. & CROWN	Not represented.	UNION	Not represented
LIV & LON. & GLOBE	G. F. C. Smith, Montreal.	WATERLOO	{ F. Haight, Waterloo. J. Killer, Waterloo.
LON. & LANCASH	A. Wright, Toronto.	WESTERN	J. J. Kenny, Toronto.
LONDON ASSURANCE	E. A. Lilly, Montreal.		
MANCHESTER	{ *Jas Boomer, Toronto. *R. H. Templeton, Toronto.		

In order to afford an opportunity for the Joint Committees on Non-tariff Competition, appointed at the previous Sessions in Montreal to confer, the Meeting of the Association adjourned to 3.30 p.m.



TORONTO, February 21st, 1900.

Met at 3.30 p.m.

Present:—E. A. LILLY, President; A. M. M. Kirkpatrick, P. M. Wickham, P. H. Sims, Lansing Lewis, J. McGregor, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, R. H. Templeton, R. Davidson, R. W. Tyre, J. B. Laidlaw, J. W. Tatley, R. McD. Paterson, W. Mackay, A. F. Jones, H. M. Blackburn, F. Haight, J. Killer and J. J. Kenney.

The meeting not being a very full one, it was ordered that the consideration of the report of the Joint Committees on Non-Tariff competition be deferred to the following morning, and that the meeting proceed to deal with the unfinished business on the Agenda.

59—ELECTRIC LIGHT AND POWER STATIONS.—(Ag. No. 22.)—The following report from the Rates Committee was presented, and, after some discussion, referred to next meeting:—

Electric Light and Power Stations.—The Joint Committees to which the matter was referred at last meeting are unable to agree as to the advisability of increasing rates on these risks, but the following is submitted:—That the schedule at present in force be amended in the following particulars:—The charge for floors other than cement, brick or stone, be increased to 1 per cent., that the basis rate be increased to building and ordinary contents 90c., electrical machinery \$1.15, and a reduction of 15 per cent. for the 75 per cent. Co insurance Clause to apply to buildings of brick or stone construction. The Joint Committees agree recommending that the standard Lightning Clause and the Dynamo as used in the United States be embodied in the policy form for these risks. Clauses read as follows:—

Lightning Clause.—"It is understood and agreed that this Policy shall cover loss or damage by Lightning to the building hereby insured, whether fire ensues or not; but not to include loss or damage caused by lightning to the contents hereby insured in said building, unless fire ensues, and then to include the loss or damage caused by fire only. Provided, that if there is other insurance upon the property damaged, this Company shall be liable for only such proportion of the loss or damage as the amount hereby insured bears to the whole amount insured thereon, whether such other insurance contains a similar clause or not."

Dynamo Clause.—"This insurance excludes any loss or damage to dynamos, exciters, lamps, switches, motors, or other electrical appliances or devices such as may be caused by electrical currents, artificial or natural, and will be liable only for such loss or damage to them as may occur in consequence of fire originating outside of the machines themselves."

60.—SUMMER DWELLINGS—(Ag. No. 23.)—After some discussion on the reports of the Rates Committees to which the question of rating these risks had been referred at last meeting, the following rates were decided upon:—

Rates on Summer Dwellings.—When the aggregate Insurance on building and contents is for \$2,000 or less

Solid Brick or Stone . . .	\$1.50	} per \$100 for three years.
Not Solid Brick or Stone \$2.00		

Half these rates for annual policies—add 10 cents for Provincial Tax on risks in the Province of Quebec.

When the policy on a Summer Dwelling is over \$2,000 or further concurrent insurance to make total in excess of that amount is warranted, the risk may be written at ordinary Dwelling Rates.

61.—OIL WELL PUMPING RIGS.—(Ag. No. 24.)—The following report from the Joint Rates Committees was received and adopted:—

The Committee considered a request for re-consideration of the rates and schedule applying to Oil Well Pumping Rigs, and would beg to recommend as follows:—

When boiler and engine house and pump house are separate first-class buildings.	\$1.50
Brick building with boiler and engine and pump inside.	2.00
Frame pump house with brick boiler and engine house, no communication.	2.00
Boiler and engine house and pump house frame, detached forty feet.	2.00
Frame boiler and engine house same as above, not detached forty feet, but over ten feet.	2.50
Frame boiler and engine house same as above, detached less than ten feet, or with boiler, engine and pump in same building.	3.00

62.—SCHOOLS AND RELIGIOUS INSTITUTIONS.—(Ag. No. 25.)—

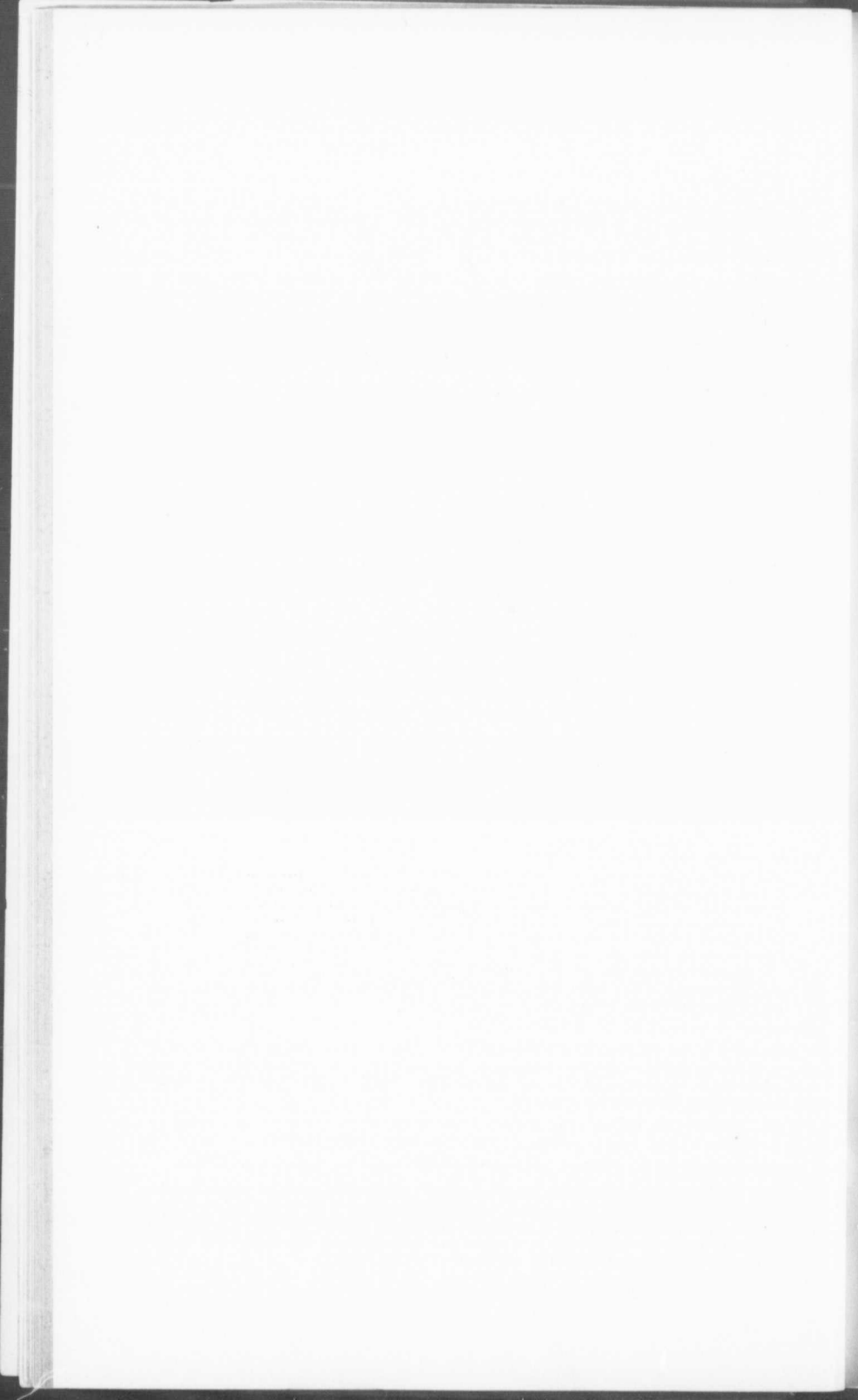
62a.—DRUGGISTS' STORES.—(Ag. No. 27.)— } These items } were left over as covered by par. No. 53.—Revision of Tariff.

63.—DWELLING RATES IN HAMILTON.—(Ag. No. 27.)—The member introducing this item explained certain anomalies detrimentally increasing the rates on buildings of first-class construction when not divided by brick walls through roof. The Secretary was directed to draw the attention of the Hamilton Board thereto.

64.—EDDY CO, HULL.—(Ag. No. 28.)—The request of the Eddy Co. for a rating on their property on a Blanket policy without a co-insurance clause was not entertained.

65.—SPECIFIC RATING, LAKE MEGANTIC.—(Ag. No. 29.)—Action deferred.

66.—QUEBEC—(Ag. No. 30.)—The Eastern Fire Appliance Committee presented a lengthy report of a conference between a deputation from the Committee and the Mayor and Fire Committee of the City of Quebec, which had been held in accordance with instructions of the Association at last quarterly meeting, showing what action had been taken on the suggestions in Mr. Howe's report of 31st July last, in brief as follows:—



* Suppression of waste; the laying of 4-inch mains discontinued; some connections to increase flow ordered; about 100 new hydrants have been put in; scouring valve will be placed on the 26 inch supply main, also relief valves where considered necessary; the necessity of providing Chemical engines receiving consideration; have now two turn-table extension ladder trucks; old Chemical fire extinguishers are being replaced and controlling nozzles will be obtained; the recommended pumping stands for engine at river bank have been made and orders given for engine to respond with fires lit to all first alarms in places and under circumstances detailed in Mr. Howe's report; 1,000 feet of new hose has been purchased; in matters of organization little or no change is to be expected and in respect to the recommendations involving considerable expenditure the Committee concludes its report as follows:—

"We gathered from the general tenor of the remarks from the Mayor and Councillors that they were impressed that Mr. Howe's report went beyond the pressing necessities of the city as to maintaining the Water Works and Fire Appliances in compliance with the rating extended them by the Association. Their procurement would necessitate an unusually large outlay in extending and enlarging the mains and procuring an additional or supplementary reservoir as suggested in item 12 of Mr. Howe's report. We were given to understand that whilst these improvements might possibly be undertaken, the work would only be carried out on the understanding that a reduction in the tariff of rates generally would ensue.

This of course was not the object of our visit, nor had we any authority to discuss matters on the basis suggested."

On motion, the Report of the Committee was received.

67.—MUNICIPAL CONTROL OF ELECTRIC WIRES AND INSTALLATIONS.—(Ag. No. 31.)—The Report of the Fire Appliance Committee presented at Meeting of 8th November, was received.

68.—GASOLINE STOVES.—(Ag. No. 32.)—The proposition that the extra for the use of these stoves be abolished was negatived.

69.—GASOLINE VAPOUR LAMPS.—(Ag. No. 33.)—The Factory Improvement Committee presented the following report:—

That the extra for the use of gasoline lamps be 25c. per cent, and if more than two lamps are used 10c. per cent for each additional lamp, the customary regulations in regard to the use of gasoline to be made a condition of permit and lamps permitted to be of types approved by Underwriters' Bureau of Fire Protection Engineering.

The Report was adopted after an amendment to limit the extra to 25 cents flat had been negatived.

70.—CALCIUM CARBIDE.—(Ag. No. 34.)—On recommendation of the Factory Improvement Committee the following was made a tariff rule:—

Calcium Carbide.—The storage of 500 pounds when in metal cans and bulk not broken permitted in mercantile risks without extra charge; above that quantity, risk to be specially rated.

71.—CHEMICAL FIRE EXTINGUISHERS.—(Ag. No. 35.)—A suggestion from the Western Factory Improvement Committee to recognize approved chemical fire extinguishers in lieu of casks and pails was not approved.

72.—INSPECTION REPORTS.—(Ag. No. 36.)—On motion, it was ordered:—

"That the Schedule Rating Inspectors of both Branches make their reports in duplicate, one to be forwarded to the Secretary of each Branch, who shall keep them on file, in order that such reports may be immediately available to the members of both Branches. With regard to those risks, original reports of which have already been filed, the Inspectors shall furnish a duplicate report of each upon their next visit of inspection, and shall subsequently make in duplicate all re-inspection slips."

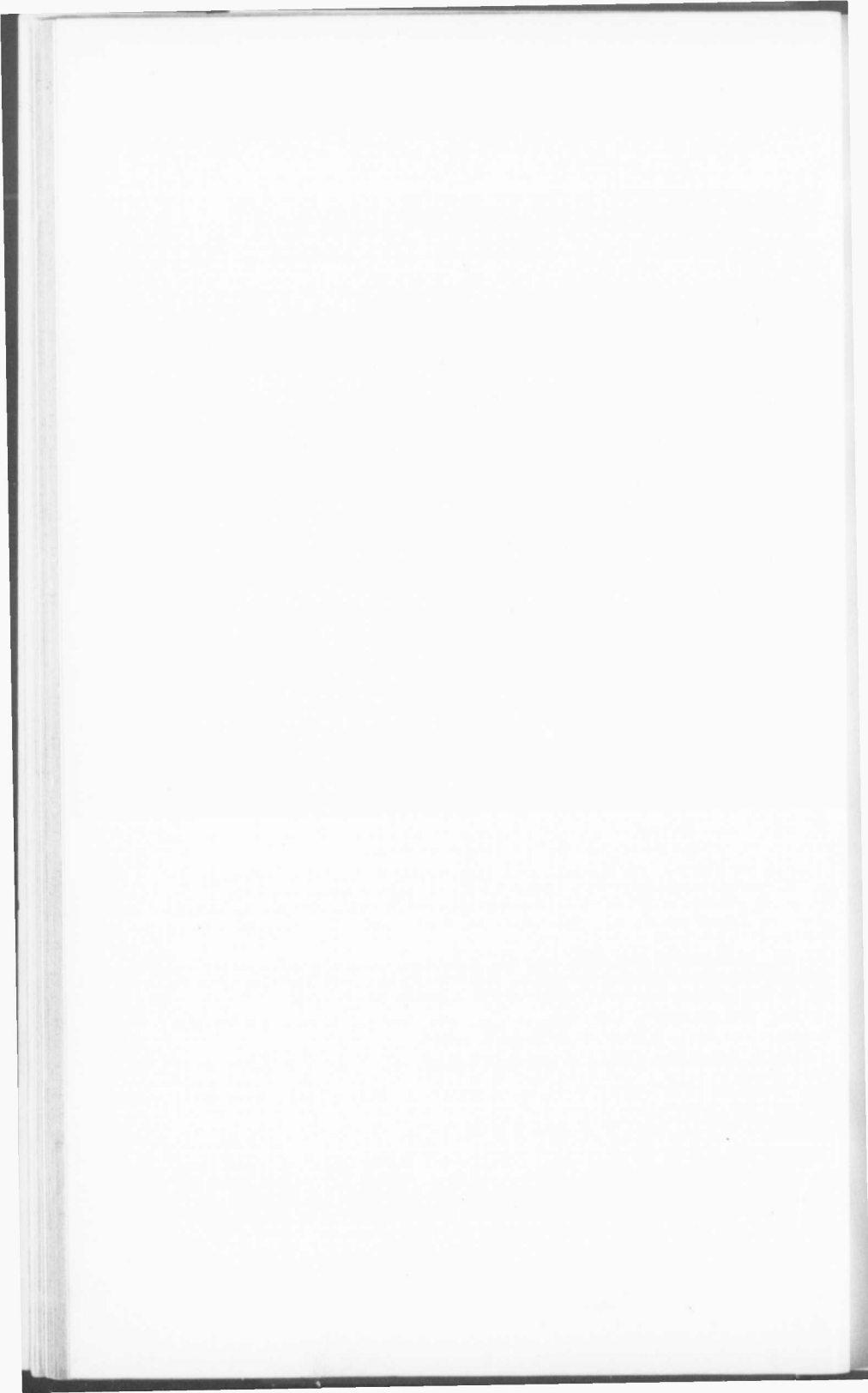
73.—DISTRIBUTION CLAUSE.—(Ag. No. 37.)—A ruling was asked whether this clause could be applied to contents of buildings not adjoining. It was decided that the clause only applied to buildings adjoining; separate amounts or the full average clause being required when contents of non-adjoint buildings are covered under one sum.

74.—LUMBER.—(Ag. No. 38.)—The Company placing this item in the Agenda pointed out that the present wording of the Lumber Tariff, with regard to separation of amounts, permitted the insurance of distinct yards, no matter how widely separated, under one sum, with the use of the "distribution clause." The matter was left for a notice of motion, providing an amendment.

75.—ENDORSEMENT FEE.—(Ag. No. 39.)—The question of permitting Agents to retain half this fee was revived on an application from a local Association of Agents to this effect, and it was ordered that the question be placed on the Agenda for next meeting.

76.—INSPECTOR'S SALARY.—An application from the Western Schedule Risk Inspector for an increase in salary was not favorably received.

Meeting adjourned at 5.30 p.m. to 10.30 a.m. Thursday.



THURSDAY MORNING SESSION.

TORONTO, Feb. 22nd, 1900.

Met, pursuant to adjournment, at 10.30 a.m.

Present.—E. A. LILLY, President; A. M. M. Kirkpatrick, J. B. Hughes, P. M. Wickham, M. C. Hinshaw, P. H. Sims, Lansing Lewis, J. McGregor, C. B. McNaught, E. P. Heaton, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, Jas. Boomer, R. Davidson, R. W. Tyre, G. E. Moberley, J. B. Laidlaw, J. W. Tatley, R. McD. Paterson, G. J. Pyke, W. Mackay, A. F. Jones, H. M. Blackburn, F. Haight, J. J. Kenny.

77.—INSURANCE LEGISLATION.—The local Companies asked the co-operation of the Association in again representing to the Provincial Government the desirability of making the question of "materiality" in the conditions of a risk, one for the decision of a judge, instead of as at present for a jury. The Western Legislation Committee were instructed to support the change on behalf of the Association.

78.—NON-BOARD COMPETITION.—The Joint Committee appointed at the Montreal Session, presented the following report:—

Your Committee beg to report as follows in regard to the matters referred to them by the last session of this meeting dealing with Non-tariff Competition:—

Extension of Non-intercourse Rule.—It was decided by a large majority of the Committee that the extension of the present Non-intercourse Rule would, under the existing circumstances, be inadvisable.

Three Year Rate.—In regard to the Three Year Tariff for Eastern and Western Ontario, your Committee would submit that it is inadvisable to at present make any change in the existing Tariff of Rates, with the exception of those on Dwellings, barns, granaries, private greenhouses, private stables, outbuildings and their contents, on which the following tariff is submitted to apply throughout Ontario, the rates in distant points territory to continue to be subject to the present advance of 50 per cent. on these rates.

Classification of Places.	1st Class.		2nd Class.		3rd Class.		4th Class.	
	Bldg.	Con.	Bldg.	Con.	Bldg.	Con.	Bldg.	Con.
"A" .....	.45	.55	.50	.60	.70	.80		.90
"B" .....	.50	.60	.55	.65	.75	.85		.90
"C" .....	.55	.60	.60	.70	.80	.85		.90
"D" .....	.60	.60		.70		.85		1.00
"E" .....	.70	.70		.80		1.00		1.15
"F" .....	.75	.75		.85		1.10		1.25

Risks in "E" and "F" detached forty feet may be taken at "D" rates.

Specialty and Schedule Rated Risks.—Your Committee would recommend that where the Secretaries are satisfied that the circumstances of the case warrant it, they have authority to reduce the rates on special and schedule rated risks by not more than 25 per cent.

The following propositions were before your Committee, but while containing valuable suggestions, your Committee are of opinion that it would be wiser to consider them in connection with a general revision of the Tariff, and for that purpose would recommend that a Committee of both branches to meet in joint session be appointed for this purpose to report fully at the next quarterly meeting:—

1.—Reduce the rates on the buildings of the following classes of risks to the same rate as buildings occupied by Grocers Retail or Dry Goods Retail, in all Tariffs A to F.

Item of Tariff No. 16.—"Billiard Rooms, no liquors."

Item of Tariff No. 102.—"Druggists and Grocers supplies, Essences, &c., no manufacturing."

Item of Tariff No. 105.—"Druggists and Apothecaries Retail."

Item of Tariff No. 155.—"Furriers and Hatters Retail."

(Note)—Present rate is for "Furriers and Hatters Store with or without manufacturing—no steam power used."

Reduce rate on building occupied as store only to minimum and insert a warranty that no manufacturing is done.

The rates in the Tariff on contents, opposite the above mentioned items to remain as printed, but other stocks or household furniture in same building shall rate same as provided in item No. 111 of Tariff, the said item reading "Other contents therein unless higher rated."

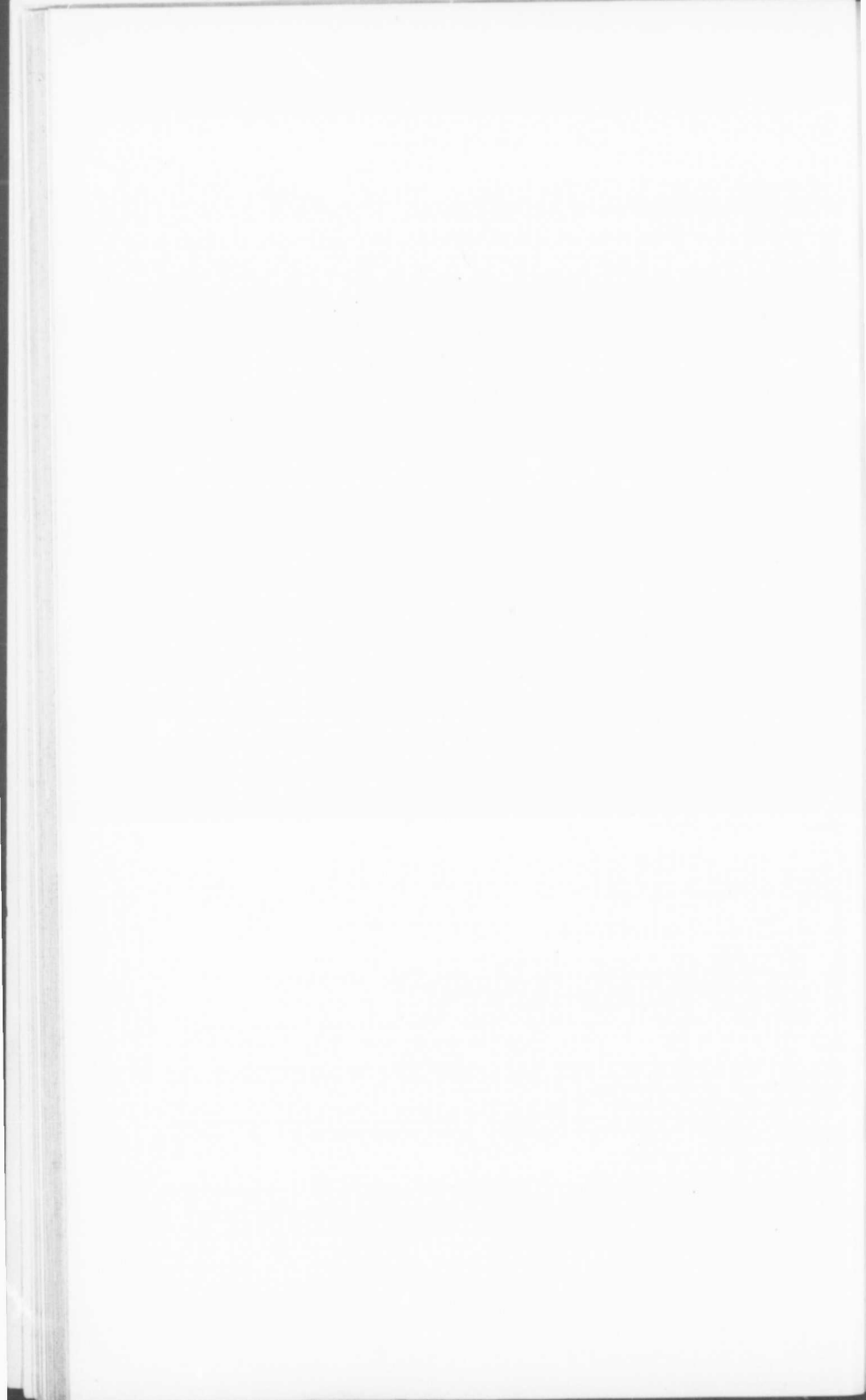
2.—*Mercantile Risks in Classes A, B, C and D*.—The rates on buildings occupied for Mercantile purposes rated under Tariff A, B, C and D shall be reduced by 10 per cent. off 1st and 2nd class buildings, and 5 per cent. off 3rd and 4th class buildings.

Allow no reduction on contents.

In Class E.—The rates on buildings occupied for Mercantile purposes rated under Tariff E shall be reduced by 5 per cent. on all classes of buildings, 1st, 2nd, 3rd and 4th.

Allow no reduction on contents.

In Class F.—Allow no reduction from rates in Tariff F.



3.—*Residential Stores.*—An allowance of 10 per cent. from the Tariff rate may be granted on buildings and on contents therein in the case of retail stores having only one tenant carrying on mercantile business situate in towns rated A, B, C, D and E, if occupied above the ground floor exclusively as dwellings by private families subject to the following warranty in policies:

"Warranted by the assured that the above (or within) described building is occupied by one store, tenant on ground floor, and exclusively as a private dwelling above."

In calculating reductions in rates when a risk is entitled to both the above percentage reductions, the percentages may be added together and the total percentage taken off by one calculation.

4.—*Large Area Stores.*—No reduction to be made in the rate of any store of large area already specially rated; and all stores of such class to continue to be rated in future under the schedule already approved.

5.—*Fluxed Tenancies.*—That the Secretaries be instructed to rate all mercantile buildings of 1st and 2nd class construction which are occupied by more than three tenants carrying on a mercantile business on the ground floor.

They shall also rate mercantile buildings of 1st and 2nd class construction adjoining one another and communicating without fire-proof floors on the openings when there are more than three tenants carrying on a mercantile business on the ground floors of both buildings.

On motion, the report was read and received for consideration, clause by clause.

The first item of the report against extension of the non-intercourse rule was carried by a large majority.

On commencing to discuss the next clause dealing with three-year risks, a motion to refer it, along with the balance of the report to the recommended Joint Committee, was negatived. Consideration of the clause in detail was proceeded with at some length, but the discussion widened into the policy of general reductions in rates.

With a view of eliciting an expression of opinion as to whether the situation was as yet such as to render it advisable to make such radical changes particularly as proposed in relation to dwellings. The question was put from the Chair, resulting in a negative vote. Reconsideration of the motion to refer to Committee was moved and carried, whereupon the following resolution was moved and carried by a large majority:—

"That the question of the revision of the Dwelling Tariff be referred to a Committee of both Branches to meet in joint session to report upon the other items in the Committee's report, at the next meeting of the Association and that the whole Mercantile Tariff be referred to the same Committee for report at the same time."

The President appointed the following Committee to be known as the Revision of Tariff Committee:—

In Montreal:—Alliance, Commercial Union, Liverpool & London & Globe, Guardian, Royal, North British & Mercantile.

In Toronto:—Hartford, Norwich Union, Lancashire, British America, Sun.

The meeting then adjourned.

ALF. W. HADRILL, }
W. ROBINS, } *Secretaries.*

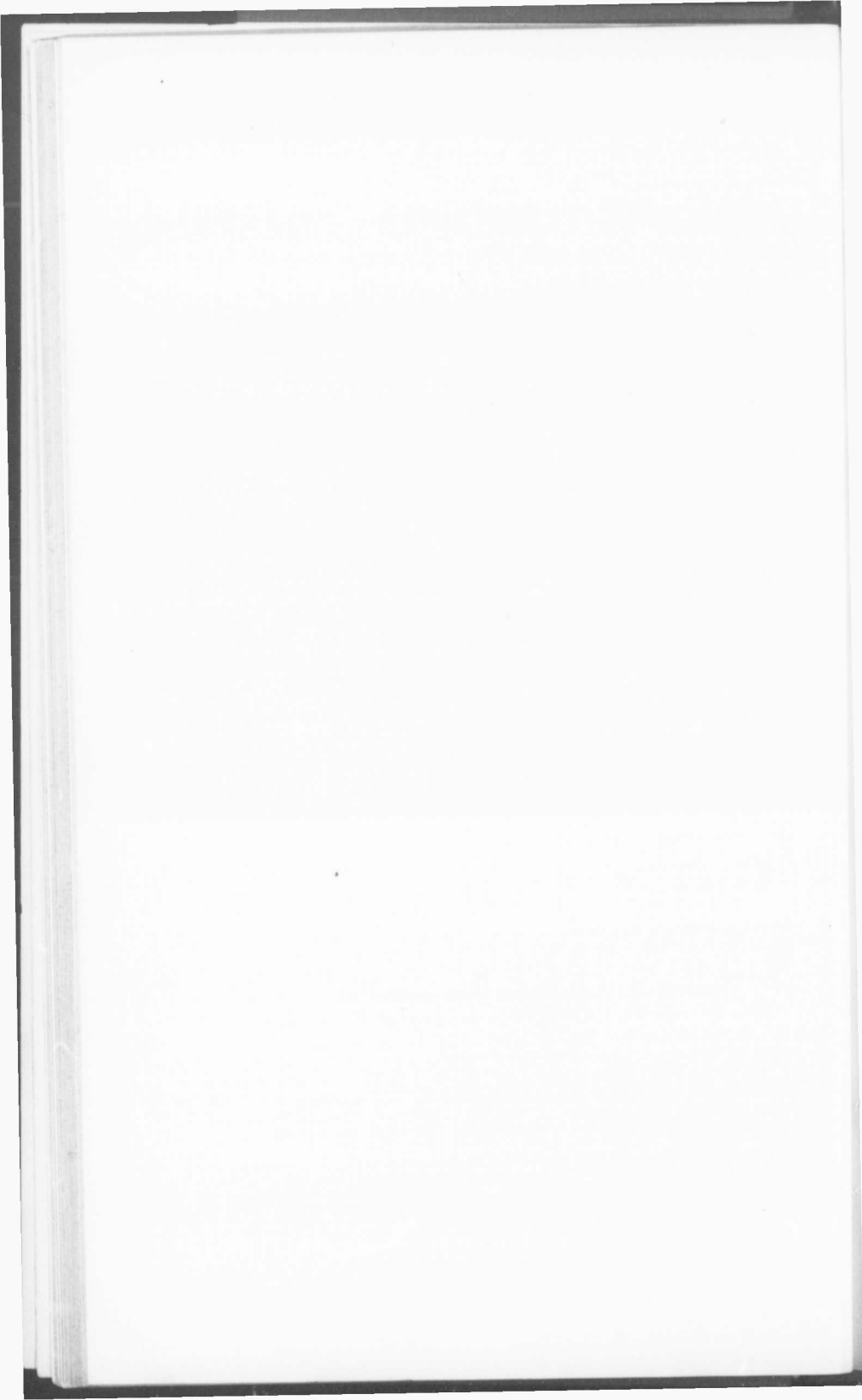
E. A. LILLY,
President.

NOTE.—New Tariff Rates or Rules or Changes therein do not become operative until promulgated by the Secretaries in the usual Tariff Amendment Slips.

Infractions brought forward from previous Minutes.

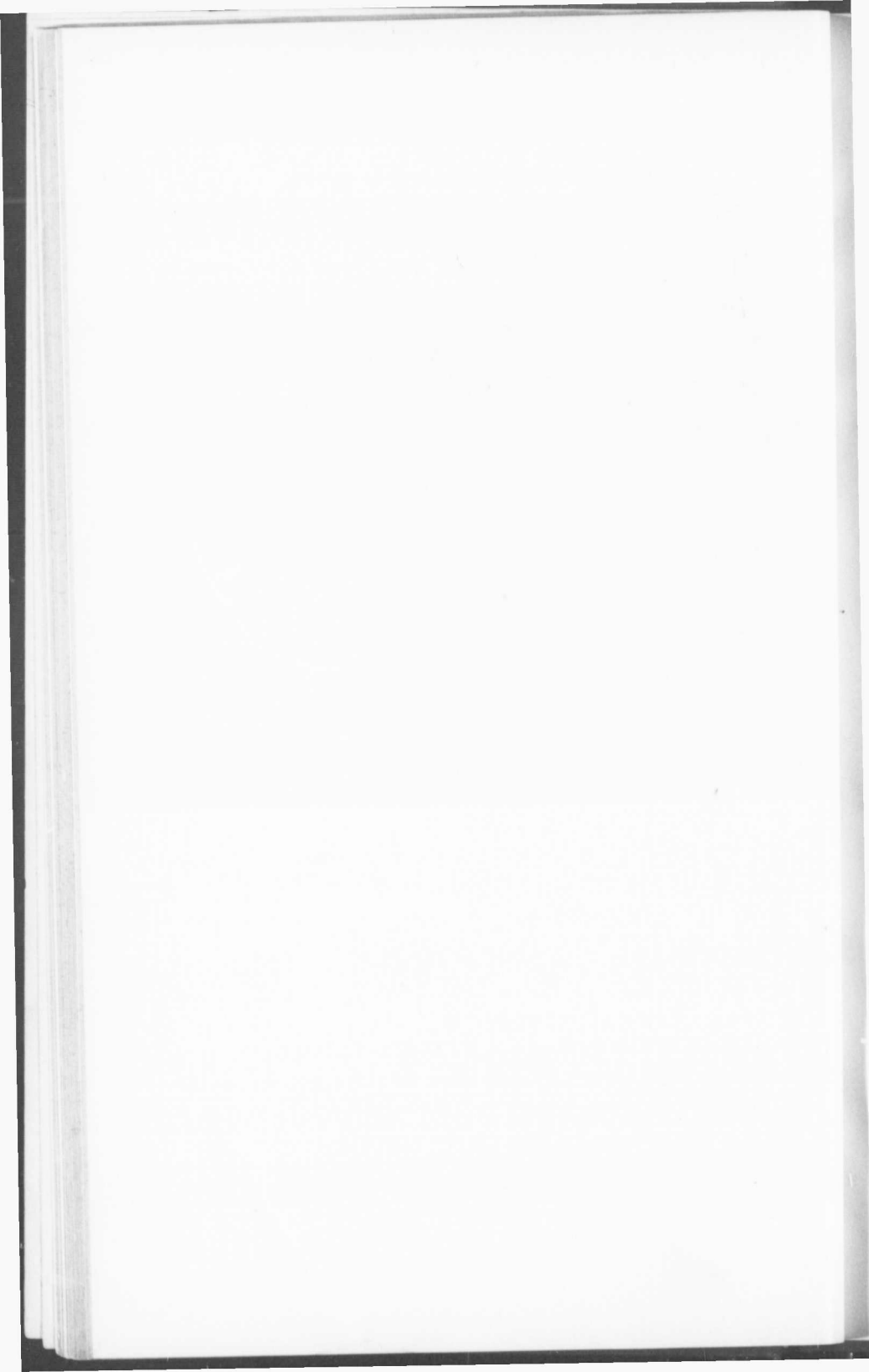
(Infractions preceded by an asterisk have been rectified according to instructions.)

- * *Aetna.*—Dry Goods Store, Brantford. Collection ordered (2-11-99.) Reported (15-11-99.)
- Atlas.*—Engine Works, Brantford. Cancellation ordered (23-8-99.)
- Commercial Union.*—Engine Works, Brantford. Cancellation ordered (23-8-99.)
- * *Guardian.*—Hotel, Euno. Cancellation ordered (1-9-99.) Reported (11-12-99.)
- * *Guardian.*—General Store, Rat Portage. Cancellation ordered (27-10-99.) Reported (11-12-99.)
- * *London & Lancashire.*—General Store, Sutton. Cancellation ordered (25-4-99.) Reported (18-11-99.)
- * *London & Lancashire.*—Dry Goods Store, Brantford. Collection ordered (2-11-99.) Reported (23-1-1901.)
- * *Mercantile.*—Church, Ste. Catharines. Cancellation ordered (13-10-99.) Reported (13-11-99.)
- * *North British & Mercantile.*—Dry Goods Store, Brantford. Collection ordered (2-11-99.) Reported (16-11-99.)
- * *Northern.*—Dry Goods Store, Brantford. Collection ordered (2-11-99.) Reported (23-1-1901.)
- * *Norwich Union.*—Pumping Rig, Enniskillen Township. Cancellation ordered (7-2-99.) Reported (20-11-99.)
- * *Norwich Union.*—Pumping Rig, Petrolia. Cancellation ordered (7-2-99.) Reported (20-11-99.)
- * *Norwich Union.*—Dwelling, Sandwich. Cancellation ordered (10-10-99.) Reported (21-11-99.)
- * *Phoenix of Brooklyn.*—Hardware Store, Brantford. Cancellation ordered (23-5-99.)
- * *Royal.*—Dry Goods Store, Brantford. Collection ordered (2-11-99.) Reported (14-12-99.)
- * *Waterloo.*—General Store, Victoria. Cancellation ordered (14-10-99.) Reported (13-12-99.)



Infractions Substantiated since previous Minutes.

- * **British America**—Hardware Store, Mount Albert. Collection ordered (25-1-19'.) Reported (12-2-19'.)
- * **Caledonian**—Stock, Sherbrooke. Cancellation ordered (15-11-99.)
- * **Caledonian**—General Store, Kellaloe. Cancellation ordered (2-1-19'.)
- * **Caledonian**—Hardware Store, St. Thomas. Cancellation ordered (13-1-19'.)
- * **Caledonian**—Elevator, Keewatin. Collection ordered (18-12-99.)
- * **Commercial Union**—Elevator, Keewatin. Collection ordered (18-12-99.)
- * **Guardian**—Stock, Laprairie. Collection ordered (25-1-19'.)
- * **Lancashire**—Hotel, Oshawa. Cancellation ordered (20-12-99.) Reported (27-1-19'.)
- * **Lancashire**—Grocery Stock, Barrie. Collection ordered (17-11-99.) Reported (18-12-99.)
- * **London & Lancashire**—Hardware Store, Picton. Cancellation ordered (8-12-99.) Reported (10-1-19'.)
- * **London & Lancashire**—Stationery Stock, Barrie. Cancellation ordered (17-11-99.) Reported (23-1-19'.)
- * **London & Lancashire**—Dwelling, Barrie. Cancellation ordered (17-11-99.) Reported (23-1-19'.)
- * **Liverpool & London & Globe**—Stock, Grassfield. Cancellation ordered (23-1-19'.) Reported (29-1-19'.)
- * **Liverpool & London & Globe**—Elevator, Keewatin. Collection ordered (18-12-99.)
- * **London Assurance**—Elevator, Keewatin. Collection ordered (18-12-99.)
- * **Manchester**—General Store, Rat Portage. Cancellation ordered (2-1-19'.)
- * **Manchester**—Factory, Quebec. Collection ordered (30-1-19'.)
- * **Mercantile**—Storehouse, Leamington. Cancellation ordered (17-11-99.) Reported (20-12-99.)
- * **Mercantile**—Grocery Stock, London. Cancellation ordered (21-10-99.) Reported (18-11-99.)
- * **National**—School, Hintonburg. Cancellation ordered (2-1-19'.)
- * **North America**—Block of Stores, London. Cancellation ordered (4-12-99.) Reported (13-12-99.)
- * **Norwich Union**—General Store, Burford. Cancellation ordered (4-12-99.) Reported (20-12-99.)
- * **Norwich Union**—Storehouse, Ottawa. Cancellation ordered (29-9-99.) Reported (20-11-99.)
- * **North British & Mercantile**—Factory, Quebec. Collection ordered (30-1-19'.)
- * **Northern**—Elevator, Keewatin. Collection ordered (18-12-99.)
- * **Phoenix of London**—Elevator, Keewatin. Collection ordered (18-12-99.)
- * **Quebec**—Factory, Quebec. Collection ordered (31-1-19'.)
- * **Royal**—Store, Burford. Cancellation ordered (4-12-99.) Reported (12-12-99.)
- * **Royal**—School, Barrie. Cancellation ordered (3-1-19'.)
- * **Royal**—School, Barrie. Cancellation ordered (3-1-19'.)
- * **Royal**—School, Barrie. Cancellation ordered (3-1-19'.)
- * **Royal**—Court House, Barrie. Cancellation ordered (3-1-19'.)
- * **Royal**—Grocery Stock, Barrie. Cancellation ordered (3-1-19'.)
- * **Royal**—Elevator, Keewatin. Collection ordered (18-12-99.)
- * **Royal**—Dwelling, Quebec. Cancellation ordered (10-12-99.) Reported policy expired (4-1-19'.)
- * **Scottish Union & National**—Tannery, Huntville. Cancellation ordered (3-11-99.) Reported (2-2-19'.)
- * **Scottish Union & National**—General Store, Rat Portage. Cancellation ordered (2-1-19'.)
- * **Union**—Elevator, Keewatin. Collection ordered (18-12-99.)
- * **Western**—Church, Port Lambton. Cancellation ordered (7-12-99.)
- * **Western**—Store, Ottawa. Cancellation ordered (21-12-99.) Reported (10-1-19'.)



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

REGULAR QUARTERLY MEETING,

Held in TORONTO, ONT.,

11th APRIL, 1900.

TORONTO, Wednesday, April 11th, 1900.

Met this day at 10.30 a.m.

Present:—E. A. LILLY, President, in the Chair.

ÆTNA.....	A. M. M. Kirkpatrick, Toronto.	MERCANTILE.....	E. A. Blogg, Toronto.
ALLIANCE.....	Not represented.	NATIONAL.....	Not represented.
AMERICAN.....	Jas. Boomer, Toronto.	NORTH AMERICA....	A. F. Jones, Toronto.
ATLAS.....	Not represented.	N. BRIT. & MER.....	Not represented.
BRITISH AMERICA...	P. H. Sims, Toronto.	NORTHERN.....	Not represented.
CALEDONIAN.....	Not represented.	NORWICH UNION..	J. B. Laidlaw, Toronto.
COMM. UNION.....	Jas. McGregor, Montreal.	PHEN. OF BR'K'L'N...	A. M. M. Kirkpatrick, Toronto.
CONNECTICUT.....	Not represented.	PHEN. OF HA'T'D...	J. W. Tatley, Montreal.
GUARDIAN.....	Not represented.	PHEN. OF LONDON...	J. B. Paterson, Montreal.
HARTFORD.....	P. A. McCallum, Toronto.	QUEBEC.....	Geo. J. Pyke, Toronto.
IMPERIAL.....	Not represented.	QUEEN.....	} G. Simpson, Montreal.
KEYSTONE.....	*J. J. Kenny.	ROYAL.....	
LANCASHIRE.....	J. G. Thompson, Toronto.	SCOT. UN. & NAT....	A. F. Jones, Toronto.
LAW UN. & CROWN..	Not represented.	SUN.....	H. M. Blackburn, Toronto.
LIV. & L. & GLOBE..	G. F. C. Smith, Montreal.	UNION.....	T. L. Morrissey, Montreal.
LON. & LANCASH....	E. A. Blogg, Toronto.	WATERLOO.....	F. Haight, Waterloo.
LONDON ASSURANCE..	E. A. Lilly, Montreal.	WESTERN.....	} *J. J. Kenny, Toronto. C. C. Foster, "
MANCHESTER.....	Jas. Boomer, Toronto.		

Gentlemen with * opposite their names were not present at opening session.

NOTICE OF MEETING.

MONTREAL, 7th April, 1900.

The Regular Quarterly Meeting will be convened on

Wednesday, the 11th inst., at 10.30 a.m.,

in the Association Rooms, Toronto, for transaction of business on the subjoined Agenda.

ALF. W. HADRILL.

Secretary.

E. A. LILLY.

President.

AGENDA.

1—Confirmation of Minutes of Meetings 14th, 15th, 21st and 22nd February.

2—Minutes of Toronto Board 19th February, 5th, 19th, 26th March and 2nd April.

3—*Special*.—Appeal by Norwich Union against fine imposed by Toronto Board for violation of Commission Rules, vide Minutes 18th December, par 122, and 8th January, par. 129.—*Hearing deferred from last Meeting.*

4—Minutes of Hamilton Board 20th, 26th February, 5th, 12th, 19th and 26th March.

5—Minutes of Manitoba Board 1st March.

6—*Special*.—Amendment to constitution.—Minutes 1st March, par 31.7—**Standing and Special Committee's Reports.**—Reception of any, on matters not specifically named below.



8—Tariff Revision.—Report of Committee appointed at Meeting 22nd February, par. 78.

9—Electric Light Power Stations.—Report of Committee to increase rates—*Vide Minutes 21st February, par. 50.*

10—Breweries.—To revise schedule for same.

11—Meat Packing Houses.—To provide a schedule for rating same.

12—Ottawa Lower Town Tariff.—To revise same.

13—Sprinklered Risks.—That Standard Sprinklered Risks be declared out of the Tariff.

14—Grain Transfers.—To provide a Rule prohibiting or limiting the transference of insurance on Grain and Merchandise in Elevators or Storage Warehouses.—*Vide Minutes 8th November, '99, par. 31.*

15—Voting of Plural Offices or Agencies.—To provide a by-law governing same.—Minutes 15th February, par. 56.

16—Endorsement Fee.—That in lieu of this fee being subject to 15 per cent. commission, Companies be permitted to allow Agents to retain an amount not exceeding one half of the fee.—Minutes 21st February, par. 75.

17—Finances.—Treasurer's Statement—Authorization of Assessment.

18—Re-Insurances.—New By Law as per Minutes 15th February, Par. 55.

19—CONFIRMATION OF MINUTES.—The Minutes of Meetings 14th, 15th, 21st and 22nd February were submitted and confirmed.

20—LOCAL BOARD MINUTES—Montreal Committee.—None.

21—Toronto Board.—Those of 19th February, 5th, 19th, 26th March and 2nd April were submitted and ordered to be filed.

The appeal of the Norwich Union was ordered to be taken up as the first business for the afternoon session.

22—Hamilton Board.—The Minutes of 20th, 26th February, 5th, 12th, 19th and 26th March were submitted and ordered to be filed.

23—Manitoba Board.—The Minutes of 1st March were submitted and ordered to be filed after the amendment to constitution changing date of meetings had been approved.

24—INFRACTIONS OF TARIFF—Western Committee Report.—The following report was received and dealt with as hereafter recorded:—

Your Committee begs to report as follows:—

BARRE.—From information placed before the Committee it was decided that no action other than the enforcement of the present tariff rules was necessary. Your Committee, however, regret to say that the Company against whom infractions were substantiated has not yet reported correction of same.

WATERLOO ENGINE WORKS CO., BRANTFORD.—In pursuance to instructions of last Quarterly Meeting, the Companies interested were advised that cancellation of policies was necessary before any investigation could be made. This, however, was objected to, and Secretary was instructed to investigate the matter, which was accordingly done. It was shown that all Companies, with the exception of the Atlas and Commercial Union, were interested at full tariff and under correct conditions, and that the policies in force in these Companies were renewals of old policies in force prior to the order of the Association for the collection of the additional premium, as per rating of 1897. Advice has been received from one Company that policy has been ordered cancelled and from the other that the policy expired on the 8th instant and has not been renewed.

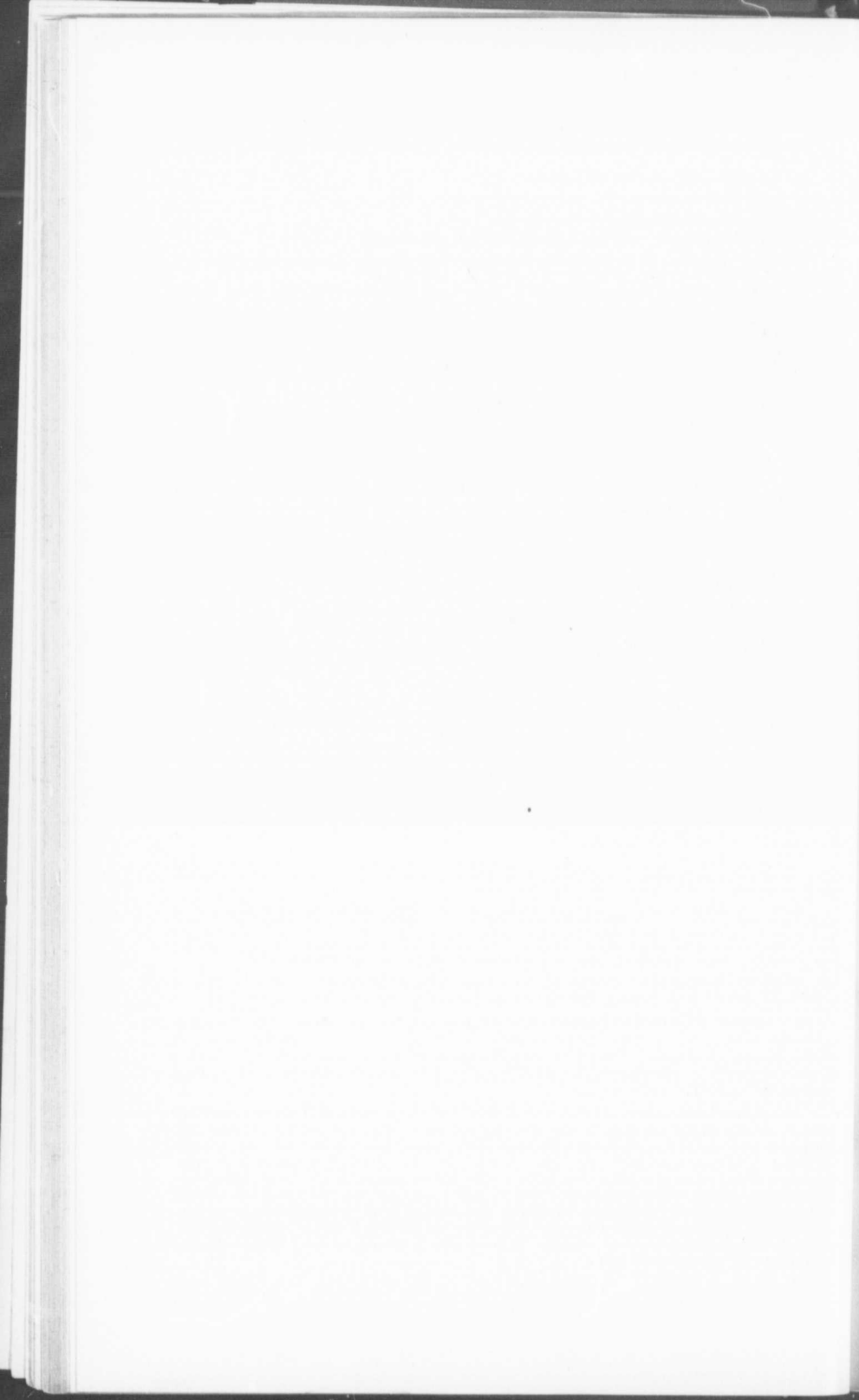
LAKE OF THE WOODS MILLING CO.—Companies on this risk were advised of decision of the Association in regard to the collection of rebate of premium, but so far have not reported compliance. One Company maintains position assumed prior to the last decision of the Association in the matter.

NON-INTERCOURSE RULE.—It has been brought to the attention of the Committee that Companies have accepted insurances through their agents, but placed by the representative of a non-tariff Company, and after full consideration it was decided that the acceptance of business from the representative of a non-tariff Stock Company with the payment of Commission or other remuneration therefor is an infraction of the recently adopted non-intercourse Rule, and your Committee would recommend the adoption of a rule calling for cancellation of any risk so accepted.

The first two paragraphs were received, the Fourth, ~~re~~ Non-Intercourse Rule, was referred as a notice of motion to the Annual Meeting, and the third dealt with as recorded in next item.

25—SHORT PERIOD INSURANCES.—With regard to the third item in the Infraction Committee report, under caption of "Lake of the Woods Milling Co.," the case referred to is that of nine companies having made rebates on Grain Elevator Policies for excess insurance during term thereof, based upon an adjustment of the fluctuating amount at risk, in contravention of the tariff rule, adopted 14th April, 1897.

One of the Companies interested—the Union—declines to comply with the decision of the Association given at last meeting, on the following ground: First, that the premium actually collected is in excess of that required by the usual Short Period Table; second, that the rule had not been constitutionally adopted; third, that the rule was ultra vires and in conflict with other provisions of the Constitution of the Association. The Representative of the Union offered explanations in support of his contentions. The President remarked that the point whether the premium actually collected was or was not equal to that required by the ordinary short period rates was irrelevant to the question at issue, as the Association had adopted a rule prohibiting the issue of such Policies or the making such rebates. As to the constitutionality of the rule the following references to the minutes were made:



Notice on the Agenda for meeting 10th February, 1897.

Is not the granting of the following clause in grain policies a violation of the rules regarding "short period rates," and contrary to the spirit and intent of the tariff

"It is hereby understood that at the expiration of the within policy the premium is to be adjusted on the average weekly amount of grain held in the elevator on the average weekly prices paid for same, as per Assured's Local Wheat Book of Purchases, and a refund made to the assured of the unearned premium, if any."

Action taken.—The general question involved was referred to Committee to report.

Notice on Agenda for meeting 9th March, 1897.—Report of Committee given as notice of motion as follows:

"That the clause as printed in Minutes of 10th ultimo, or any clause which permits the consolidation of several short periods so as to be charged as one short period is contrary to Tariff."

Action taken.—Report referred back to Committee for enlargement.

Agenda for Meeting 14th April, 1897.—Enlarged report of Committee given as follows:—

That it is advisable to add the following additional section to item 26 (the Cancellation of Policies) of Instructions to Agents:—

Section B.—It is contrary to Tariff Rules to permit the refund of any premium at the close of or during the currency of the insurance term for any unearned premium arising from an alleged excess of insurance held during the existence of such policy, whether such refund be paid in cash, deducted from the renewal premium, or allowed in any other way.

Any policy issued under an expressed or implied agreement or understanding with the assured to allow such a refund as herein provided against shall be considered a violation of the Tariff, and be subject to the conditions of Section 5 of the By-Laws.

Action taken.—Report of Committee adopted.

At Meeting 11th June '97.—On an application for certain privileges re term rates for grain, the general question was referred to a Special Committee, which committee reported with two propositions, the first of which was adopted as follows:—

The Association acting in full Meeting and upon notice thereof being given in the Agenda, may accord the following privilege to an Insurer of grain stored in an elevator owned and entirely controlled and filled by the assured and free from mill exposure, provide an annual policy be taken for an amount sufficient to cover the full capacity of the elevator at the market price of the grain upon the date of the granting of the insurance, and that the full annual premium therefor be then paid in advance, and further; that the assured shall weekly furnish a return of the quantity of grain in the elevator at the close of each day, with the market price thereof.

Upon the expiration of the policy the premium earned shall be determined by making a summation of the daily values at risk during the currency of the policy, and dividing such total aggregate by the amount of the policy, the quotient obtained being the number of days for which short period rates shall be charged for the full amount of the policy; the difference, if any, between the premium thus determined and the annual premium paid being returnable to the assured. Should, however, any loss accrue on an elevator, no rebate shall be paid in regard to insurance on such elevator.

On Agenda of Meeting 22nd Sept., 1897.—Notice was given to reconsider special short period privileges given on grain.

Action taken.—Resolved, that the "Exemption" (adopted 10th June, 1897) as to grain from the usual short period rate be abolished on the 31st December next, and that all policies or contracts of insurance granting such privileges shall be terminated on the 31st August next.

The meeting having heard read the foregoing extracts from the minutes, it was decided, on a vote of twelve to five, that the rule of 14th April, 1897, had been constitutionally adopted, that the legislation was undoubtedly within the provisions of the Constitution, and that the rule having been duly promulgated in the Tariff Amendment Slip No. 3, on 1st December, 1897, was now operative and binding upon all Companies.

26—NON-INTERCOURSE RULE.—The Secretary reported as follows:—

That of the Agencies reported at last meeting (Vide par. 45) as not having signed the Non-Intercourse Agreement, the following yet remain in default: *Phenix of Hartford, L'Islet and Newmarket; Royal, Clinton and Brantford; Waterloo, Woodbridge.* That the following permits, to protect business, had been issued: *Atlas, Chatham, Lancashire, Eganville; Liverpool & London & Globe, Brampton and Feneion Falls; Sun, Campbellford.*

After explanations from the Companies interested as to reasons of delay, which was chiefly to effect that the Agencies were unimportant, and Inspectors had not yet been able to reach them, Companies were requested to take immediate action.

27—OGILVIE MILLING CO. SCHEDULE.—The Secretary reported that the special rates and terms agreed to by the Association (Vide par. 35, Meeting of Nov. 8th, 1899) had not been accepted by the Ogilvie Co., and since that time the death of Mr. Ogilvie had necessitated material alterations in the Schedule. He had received a copy of the New Schedule, which only covered the Milling and Elevator property of the Company, all the non-hazardous and three-year property of the Ogilvie Estate being deleted; further, the assured also declined to permit the insertion in the policies of the 75 per cent. Co-Insurance Clause on the Mills, which had been a condition of the special rate, but the insurance thereon had been increased to what was stated to be 75 per cent. of value.

After some discussion on the matter, the Secretary was instructed to adhere to the conditions upon which the special rate was given, failing which the previous special and tariff rates are to apply.



28—TARIFF REVISION.—(Agenda No. 8)—The following reports from Special Committee appointed at meeting of 22nd February last was received and adopted, and the Committee continued to carry on the work.

Your Committee begs to report that it is not at present prepared to make any recommendations, but they advise that fuller information as to loss of business to Non-Tariff Companies, be asked monthly from 1st January, 1900 from all Companies on a form as per draft attached. This information, when compiled, to be considered by this Committee and reported upon with recommendations to the Association, not later than the Regular Meeting to be held in June next.

..... Insurance Company.
Memo. of Risks lost in month of..... 1900 to Non-Tariff Stock or Mutual Companies.

Agency	Building or Contents	Class of Risk.	Occupation	Premium	*Name Company securing Risk	REMARKS
PROVINCE OF ONTARIO.						
—						
PROVINCE OF QUEBEC.						
—						

*The name of the Company to be given where possible. Pains should be taken by the Companies to obtain this information from their Agents. If the name cannot be obtained, please state whether it is a *Stock or Mutual* Company

Meeting adjourned at 1.30 p.m.

WEDNESDAY AFTERNOON SESSION.

TORONTO, April 11th, 1900.

Met pursuant to adjournment at 2.30 p.m.

Present:—E. A. LILLY, President; A. M. M. Kirkpatrick, Jas. Boomer, P. H. Sims, J. McGregor, P. A. McCallum, J. G. Thompson, G. F. C. Smith, A. E. Blogg, J. B. Laidlaw, J. W. Tatley, J. Paterson, G. J. Pyke, G. Simpson, A. F. Jones, H. M. Blackburn, F. Haight, J. J. Kenny.

29—TORONTO BOARD MINUTES (Agenda No. 3).—Appeal by Norwich Union against fine imposed by Toronto Board for violation of Commission Rules, vide Minutes 18th December, par. 12; and 8th January, par. 129.

After an explanation from the representative of the Norwich Union and some discussion, the matter was referred to the following Special Committee to report at next Meeting of the Association:—

Hartford, London & Lancashire, Sun and British America.

30—ELECTRIC LIGHT AND POWER STATIONS.—(Agenda No. 9).—The report of Committee, as printed in Minutes 21st February (par. 59), was considered, and it was decided that it would be inexpedient to make any change in the Schedule, but that the Lighting and Dynamo Clauses as recommended, be adopted.

31—BREWERIES (Agenda No. 10).—After some discussion this item was withdrawn.

32—MEAT PACKING HOUSES.—(Agenda No. 11).—The proposal to provide a schedule for rating this class of risk was referred to the Rates Committee to prepare and submit a draft schedule to next Meeting of the Association.

33—OTTAWA LOWER TOWN TARIFF.—(Agenda No. 12).—The Committee which originally prepared this Tariff, was instructed to revise and re-issue same.

34—SPRINKLERED RISKS.—(Ag. No. 13).—On the question of the desirability of declaring that Standard Sprinklered Risks be out of the Tariff, it was decided that the legislation adopted at Meeting April 99 (Vide par. 43) being sufficient for the purpose, no further action is required at the present time.

35—GRAIN TRANSFERS.—(Ag. No. 14).—According to notice of motion, the adoption of the following rules was moved and carried:—

(a) No policy or certificate of insurance covering grain or produce in any elevator or storage warehouse, private or public, shall be transferred to any other elevator or storage warehouse:

(b) No policy or certificate of insurance covering grain or produce in any elevator or storage warehouse, private or public, shall be assigned except to cover the merchandise described in the policy, and in the same location.

36—VOTING OF PLURAL OFFICES OR AGENCIES.—(Ag. No. 15).—At the request of some representatives of companies who were unable to attend the meeting, consideration of this matter was deferred.

37—ENDORSEMENT FEE.—(Ag. No. 16).—The proposal to remove this fee from the operation of the Commission Rule and to allow agent to retain half same, was negatived.



38—FINANCES—(Ag. No. 17.)—The Secretary-Treasurer submitted a statement of receipts and expenditures for year 1899. Messrs. P. M. Wickham and J. E. E. Dickson were asked to audit same. The Secretary-Treasurer was authorized to make the usual provisional assessment of half of one per cent. on each Company's premium income for 1899 in the provinces of Ontario and Quebec, less balance due each Company from adjustment of last year's expense.

The Treasurer's Statement, when audited, will be printed and distributed, with the account rendered each Company for proportion of amount.

39—RE-INSURANCES—(Ag. No. 18)—In accordance with the notice of motion given at last meeting, and placed on Agenda for present meeting, it was moved that the following be a By-Law of this Association:—

No Company, a member of this Association, shall effect or accept any Re-Insurance with or from any Insurance Company licensed to transact business in the territory under the jurisdiction of this Association, unless such Company be a member of this Association, and in the event of any Company infringing this rule, it shall be required to cancel the said Re-Insurance; and if such is effected, the whole line of insurance shall also be cancelled.

Motion was put and carried without dissent.

The meeting then adjourned.

ALF. W. HADRILL,
W. ROBINS, } *Secretaries.*

E. A. LILLY,
President.

Infractions brought forward from previous Minutes.

(Infractions preceded by an asterisk have been rectified according to instructions.)

- * Atlas.—Engine Works, Brantford. Cancellation ordered (23-8-99.) Expiration of Policy, Reported (8-4-19'.)
- * Caledonian.—Stock, Sherbrooke. Cancellation ordered (15-11-99.) Reported (5-4-19'.)
- * Caledonian.—General Store, Kellabe. Cancellation ordered (2-1-19'.) Reported (9-3-19'.)
- Caledonian.—Elevator, Keewatin. Collection ordered (18-12-99.)
- Commercial Union.—Elevator, Keewatin. Collection ordered (18-12-99.)
- Commercial Union.—Engine Works, Brantford. Cancellation ordered (23-8-99.)
- * Guardian.—Laprairie. Collection ordered (25-1-19'.) Reported (17-3-19'.)
- Liverpool & London & Globe.—Elevator, Keewatin. Collection ordered (18-12-99.)
- London Assurance.—Elevator, Keewatin. Collection ordered (18-12-99.)
- * Manchester.—General Store, Rat Portage. Cancellation ordered (2-1-19'.) Reported (7-3-19'.)
- * Manchester.—Factory, Quebec. Collection ordered (30-1-19'.) Reported (19-3-19'.)
- * North British & Mercantile.—Factory, Quebec. Collection ordered (30-1-19'.) Reported (22-2-19'.)
- National.—School, Hintonburg. Cancellation ordered (2-1-19'.)
- Northern.—Elevator, Keewatin. Collection ordered (18-12-99.)
- * Phenix of Brooklyn.—Hardware Store, Brantford. Cancellation ordered (23-5-99.) (Reported (10-3-19'.)
- Phoenix of London.—Elevator, Keewatin. Collection ordered (18-12-99.)
- * Quebec.—Factory, Quebec. Collection ordered (30-1-19'.) Reported (13-3-19'.)
- Royal.—School, Barrie. Cancellation ordered (3-1-19'.)
- Royal.—School, Barrie. Cancellation ordered (3-1-19'.)
- Royal.—School, Barrie. Cancellation ordered (3-1-19'.)
- Royal.—Court House, Barrie. Cancellation ordered (3-1-19'.)
- Royal.—Grocery Store, Barrie. Cancellation ordered (3-1-19'.)
- Royal.—Elevator, Keewatin. Collection ordered (18-12-99.)
- * Scottish Union & National.—General Store, Rat Portage. Cancellation ordered (2-1-19'.) Reported (9-3-19'.)
- Union.—Elevator, Keewatin. Collection ordered (18-12-99.)
- Western.—Church, Port Lambton. Cancellation ordered (7-12-99.)

Infractions substantiated since previous Minutes.

- * Alliance.—Stock, St. Romuald. Collection ordered (27-3-19'.) Reported (7-4-19'.)
- * Aetna.—Grain Elevator, Brantford. Cancellation ordered (4-2-19'.) Reported (14-2-19'.)
- Atlas.—Store, Sherbrooke. Cancellation ordered (16-3-19'.)
- * Alliance.—Block of Stores, Belleville. Cancellation ordered (22-2-19'.) Reported (9-3-19'.)
- Imperial.—Outbuildings, Lachine. Collection ordered (29-3-19'.)
- Liverpool & London & Globe.—Outbuildings, Lachine. Collection ordered (29-3-19'.)
- * Norwich Union.—Stock, St. Romuald. Collection ordered (9-4-19'.) Reported (17-1-19'.)
- * Norwich Union.—Factory, Drummondville. Collection ordered (15-3-19'.) Reported (9-4-19'.)
- National.—Store, Sherbrooke. Cancellation ordered (16-3-19'.)
- National.—Stock, Sherbrooke. Cancellation ordered (16-3-19'.)
- * Quebec.—Dwelling, Ottawa. Cancellation ordered (19-12-99.) Reported (16-2-19'.)
- Queen.—Stock, St. Romuald. Collection ordered (27-3-19'.)



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

REGULAR QUARTERLY MEETING,

Held in MONTREAL, Que.,

13th and 14th JUNE, 1900.

MONTREAL, Wednesday, June 13th, 1900.

Met this day at 10.30 a.m.

Present :—J. MCGREGOR, Vice-President, in the Chair.

ÆTNA..... F. W. Evans, Montreal.
 ALLIANCE..... P. M. Wickham, Montreal.
 AMERICAN..... Jas. Boomer, Toronto.
 ATLAS..... M. C. Hinshaw, Montreal.
 BRITISH AMERICA... F. W. Evans, Montreal.
 CALEDONIAN..... Lansing Lewis, Montreal.
 COMM. UNION..... Jas. McGregor, Montreal.
 CONNECTICUT..... H. Hampson, Montreal.
 GUARDIAN..... E. P. Heaton, Montreal.
 HARTFORD..... P. A. McCallum, Toronto.
 IMPERIAL..... G. R. Kearley, Montreal.
 KEYSTONE..... J. J. Kenny, Toronto.
 LANCAHIRE..... J. G. Thompson, Toronto.
 LAW UN. & CROWN.. J. E. E. Dickson, Montreal.
 LIV. & L. & GLOBE.* G. F. C. Smith, Montreal.
 { A. Wright, Toronto.
 LON. & LANCASH. { F. W. Evans, Montreal.
 LONDON ASSURANCE. Not represented.
 MANCHESTER..... Jas. Boomer, Toronto.

MERCANTILE..... A. W. Wright, Toronto.
 NATIONAL..... M. C. Hinshaw, Montreal.
 NORTH AMERICA... H. Hampson, Montreal.
 N. BRIT. & MER. { *Thos. Davidson, Montreal.
 { R. Davidson, Montreal.
 NORTHERN..... R. W. Tyre, Montreal.
 NORWICH UNION.. W. Kavanagh, Montreal.
 PHEN. OF BR'K'L'N.. H. Hampson, Montreal.
 PHEN. OF HA'T'F'D.. J. W. Tatley, Montreal.
 PHEN. OF LONDON.. J. B. Paterson, Montreal.
 QUEBEC..... R. Bickerdike, Montreal.
 QUEEN..... } W. Mackay, Montreal.
 ROYAL..... }
 SCOT. UN. & NAT.. W. Kavanagh, Montreal.
 SUN..... H. M. Blackburn, Toronto.
 UNION..... T. L. Morrisey, Montreal.
 WATERLOO..... Not represented.
 WESTERN..... { J. J. Kenny, Toronto.
 { R. Bickerdike, Montreal.

Gentlemen with * opposite their names were not present at opening session.

NOTICE OF MEETING.

MONTREAL, 9th June, 1900.

The Regular Quarterly Meeting will be convened on

Wednesday, the 13th inst., at 10.30 a.m.,

in the Association Rooms, Montreal, for transaction of business on the subjoined Agenda.

ALF. W. HADRILL,

Secretary.

E. A. LILLY,

President.

AGENDA.

- 1—Confirmation of Minutes of Meeting 11th April.
- 2—Minutes of Montreal Committee 25th April and 23rd May.
- 3—Minutes of Toronto Board 23rd April, 7th and 21st May
- 4—*Special*.—Appeal by Norwich Union against fine imposed by Toronto Board for violation of Commission Rules, vide Minutes 18th December, par. 122, and 8th January, par. 129.—*(Referred to Special Committee for Report.)*
- 5—Minutes of Hamilton Board 9th and 16th April and 14th May.
- 6—Minutes of Manitoba Board 12th, 25th April, 16th and 14th May.
- 7—*Special*.—Appeal by Western, par. 62 min. 14th May.



8—Standing and Special Committees' Reports.—Reception, if any, on matters not specifically named below.

9—Tariff Revision.—Interim Report of Committee appointed at Meeting 22nd February, par. 78.

10—Meat Packing Houses.—To provide a schedule for rating same.

11—Ottawa Lower Town Tariff.—Report of Committee.

12—Voting of Plural Offices or Agencies.—To provide a by-law governing same.—Minutes 11th February, par. 36.

13—To Increase Rates.—What steps should be taken by the Association to secure adequate rates throughout Canada in view of the general unprofitable results of the business in the Dominion.

14—Quebec City, Co-insurance Clause.—That the 80 per cent. Co-insurance Clause be made obligatory on all risks (except dwellings) in the City of Quebec for both buildings and contents, or in lieu thereof, that an extra of 20 per cent. be required.

15—Quebec City, Retail Dry Goods.—That the minimum rate on Retail Dry Goods Stocks in the City of Quebec be \$1.15, with extras for height and area.

16—Lumber.—That it is not permissible to insure lumber in different locations under one sum with the Distribution Clause, the full Co-insurance Clause must be used.

17—Saw Mills under Construction.—To provide a special rate for such risks.

18—Pulp and Cord Wood and Bark.—To provide rating for storage same on line of Railway and elsewhere.

19—Hay Barns.—To rate same.

20—Tobacco Barns.—To rate same.

21—Grain and Produce Transfers.—To amend present rule by limiting it to Terminal Elevators and Public Storage Warehouses.

22—Gasoline Lamps.—To reconsider the present extra charge for use of these lamps.

23—Annual Meeting.—Date and location of same.

In the absence of the President, the Vice-President for the Province of Quebec, Mr. McGregor, took the chair.

24—CONFIRMATION OF MINUTES—The minutes of meeting of April 11th were submitted and confirmed.

25—LOCAL BOARD MINUTES—Montreal Committee—The minutes of meetings, 25th April and 23rd May, were submitted and ordered to be filed.

26—Toronto Board Minutes—Those of April 23rd and 7th and 21st May, were submitted and ordered to be filed.

The appeal of the Norwich Union was not dealt with, the Committee appointed to consider same having failed to report.

27—Hamilton Board—The minutes of 9th and 16th April and 14th May were submitted and ordered to be filed.

28—Manitoba Board—The minutes of 12th and 25th April and 10th and 14th May were submitted and ordered to be filed.

The appeal of the Western as recorded in paragraph 67, minutes 14th May, was deferred for consideration at afternoon session.

29—LEGISLATION—The following report from the Eastern Committee was presented and adopted:—

Your Committee begs to report that the Provincial Government of Manitoba has introduced into the Local Legislature a Bill to tax commercial corporations, including Insurance Companies. The tax proposed to be levied upon Fire Companies is 1 per cent. on the premium income, but from this amount the present license fee, which remains unchanged, of \$200.00 is deductible.

The Bill also provides freedom from any municipal taxation by towns in the province.

Your Committee did not consider it necessary to deal with the Bill except in regard to two or three details, and they have been in correspondence with the President of the Manitoba Board on the matter. A Committee of that Board with the assistance of counsel is watching the Bill on behalf of the Companies, and the President reports that he believes that the representations of the Companies as to certain ambiguities and the date of the required returns will be given effect to.

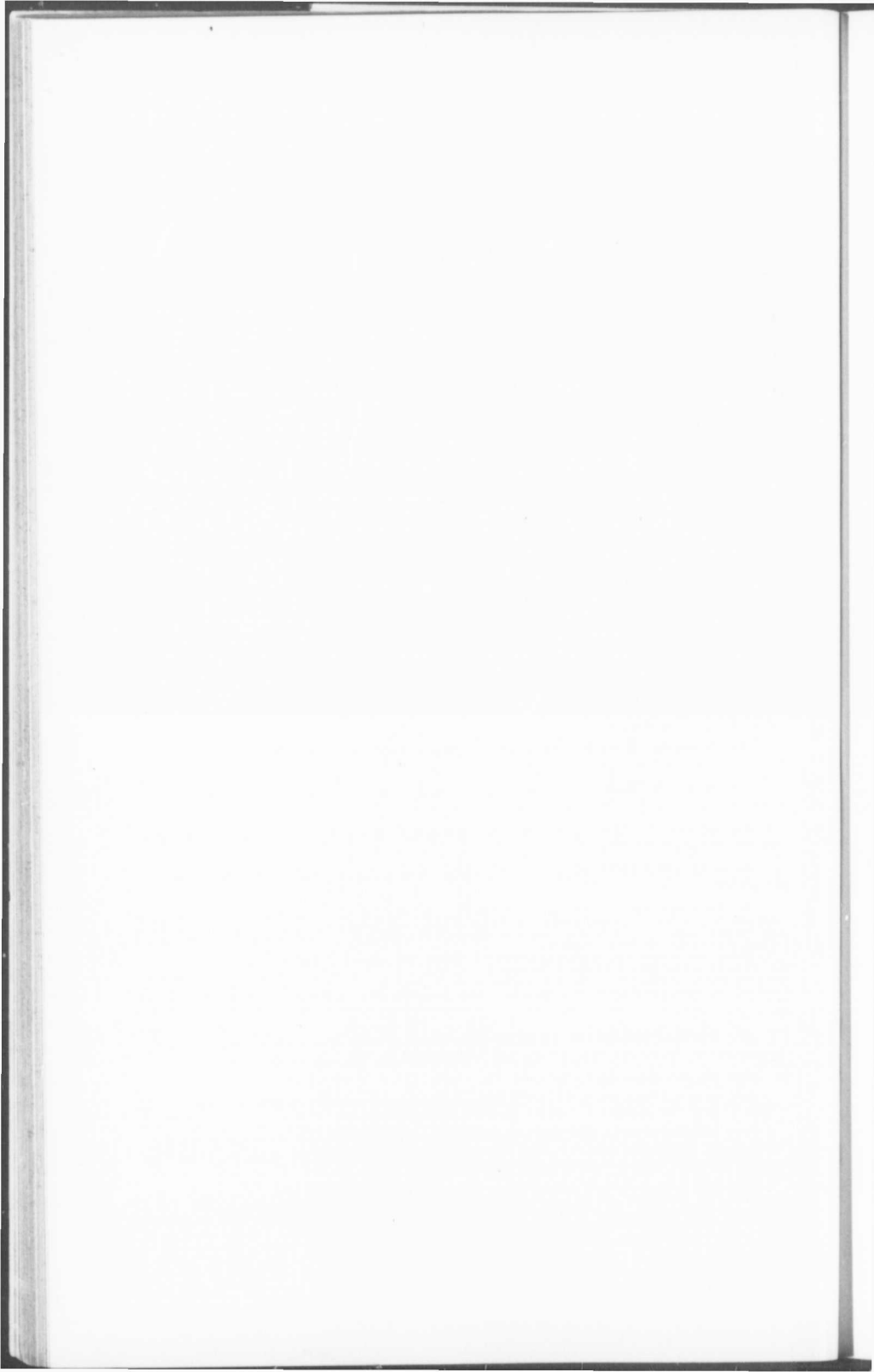
30—INFRACTIONS OF TARIFF—The following report was received from the Western Committee and the various items therein dealt with as recorded after each paragraph:—

Your Committee begs to report as follows:—

RE—LAKE OF THE WOODS MILLING Co.—The Companies interested in this risk have failed to comply with the ruling of the Association as published in the last Quarterly Meeting Minutes.

It was decided that the Companies interested be required to carry out the ruling of the Association by the first of July next. Failing which an Emergency Meeting be called to consider the situation at a date to be named by the President.

Re Rathbun & Co., Donegato—Complaint having been made of the violation of this Company's agreement in regard to the Non-Intercourse Rule, inquiry was made and it appears that non-tariff Companies are represented by an employee of the Rathbun Co. With one exception, the Companies interested in this agency have failed to correct the irregularity, although attention has been repeatedly called to same.



It was decided that Companies be required to obtain the cessation of Non-Tariff representation in this agency, or the cancellation of the Agency by the 20th inst.

Consideration of the remainder of the Committee's Report was deferred to Afternoon Session.

Meeting adjourned at 1.30 p.m.

WEDNESDAY AFTERNOON SESSION.

MONTREAL, June 13th, 1900.

Met, pursuant to adjournment, at 2.30 p.m.

Present:—J. MCGREGOR, (*Vice-President*); F. W. Evans, P. M. Wickham, M. C. Hinshaw, Lansing Lewis, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, J. E. E. Dickson, G. F. C. Smith, A. Wright, Jas. Boomer, H. Hampson, Thos. Davidson, R. W. Tyre, J. W. Tatley, W. Mackay, W. Kavanagh, H. M. Blackburn, T. L. Morrissey, J. J. Kenny, R. Bickerdike.

31—INFRACTIONS OF TARIFF—Report of Western Committee (continued):—

Re Declarations to be Furnished by Agents.—Committee would refer to this meeting the position taken by the Union Assurance Society in declining to have declaration form completed by their Ottawa agent in reference to a charge of rebate of commission.

The rule adopted at the Annual Meeting of 1898 in reference to such matters was referred to, and it was resolved that the Union Assurance Society is thereby bound to furnish the required declaration form, and that it be called upon to furnish same before First of July next.

RE UNRECTIFIED INFRACTIONS.—Your Committee would beg to call attention to the fact that the infractions recorded against the Royal Insurance Company, and referred to in the Committee's last report, have not been corrected.

The Royal Insurance Company were required to report cancellation by First of July next.

32—PROVINCIAL versus DOMINION CONTROL—A letter was read from the President stating that he had been advised that the Life Companies intended taking a test case on certain points to the Privy Council, and it had been intimated that they would like the co-operation of the Fire Companies. As it appeared that the particular issue the Life Companies have in view does not affect the Fire Companies, it was decided that no action should be taken.

33—MANITOBA MINUTES—Appeal of the Western Assurance Company (Ag. No. 6). After reading statement of the case from the Western Assurance Company, and also from the Secretary of the Manitoba Board, it was held that "The Board do first determine the rate of the risk in question at the date on which it was written by the defendant companies, and if the insurance was written at less than the said rate, the policies must be cancelled.

34—FIRE APPLIANCE COMMITTEE—The following report was submitted and the Inspector's report referred to therein was ordered to be printed and distributed:—

Your Committee beg to report that in view of the rumours of inefficient water service at the fire recently occurring at the Welland Vale Co's risk, St. Catharines, it was decided that an investigation should be made by the Association Inspector, and his report on the position is submitted herewith.

35—TARIFF REVISION—The following report from the Committee on this subject was presented, read, and on motion adopted:—

Your Committee begs to report that in accordance with the suggestion in its previous report, which met the approval of the Association, forms to elicit the transfer of business from Board to Non-Board Companies were issued to all members, some of which have been returned with the required information; your Committee, however, have not pressed the completion of the returns, as it is of opinion that the altered conditions of the business, which have arisen since last quarterly meeting, render it inexpedient to proceed at the present time with the revision of the tariff in the direction and with the objects contemplated at the time the Committee was appointed, and therefore, that further consideration of the matter by the Association had better be delayed until the Annual Meeting, when the situation can be again reviewed with the advantage of two or three months longer experience.

As the information to be derived from the returns will in any case be valuable, your Committee would recommend that Companies be asked to extend the period to be covered, by including the months of June and July.

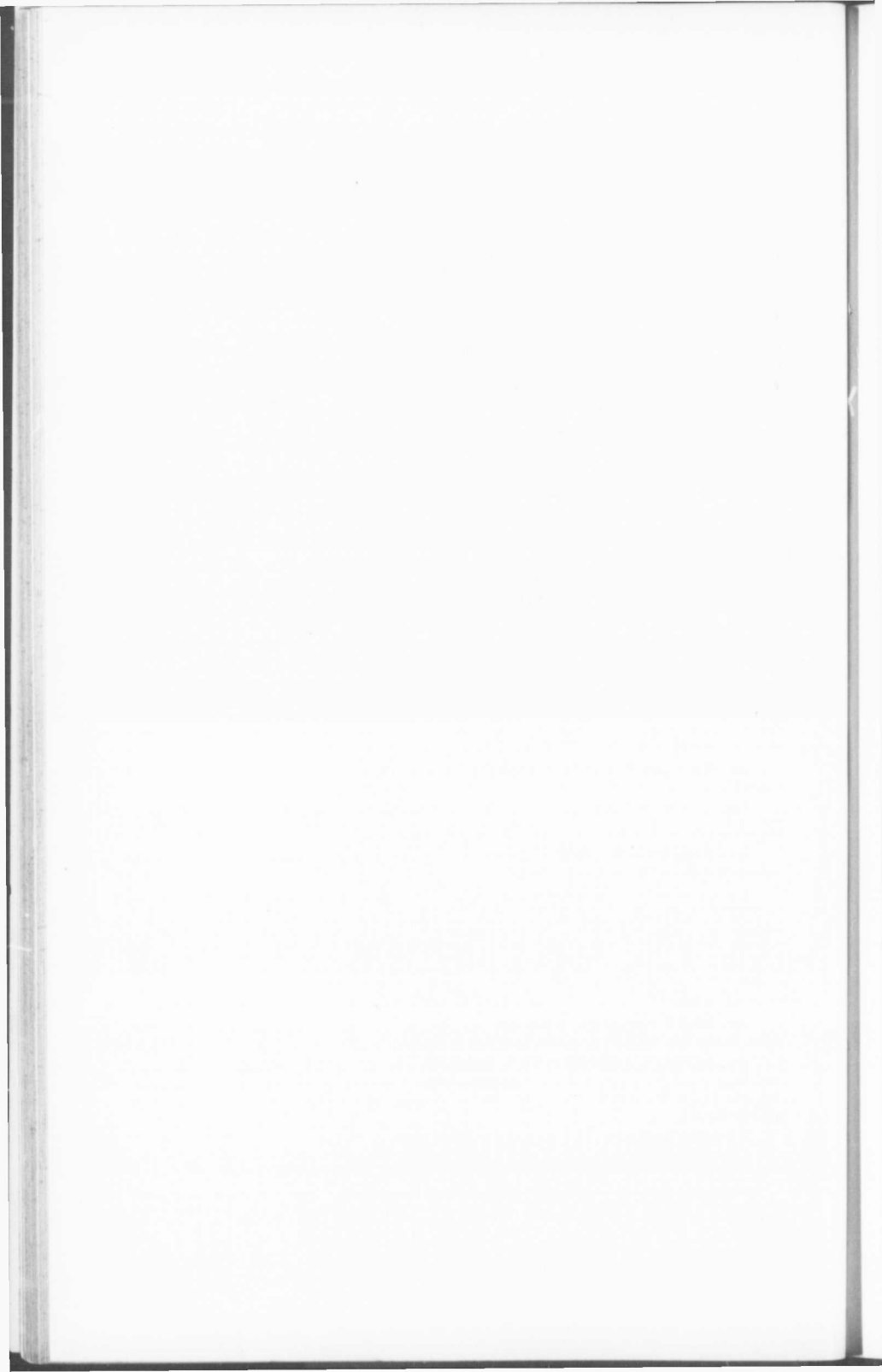
36—MEAT PACKING HOUSES—(Ag. No. 9).—Committee reported that their work in this matter had not been completed and action was deferred.

37—OTTAWA LOWER TOWN TARIFF—(Ag. No. 10).—The Committee which was instructed at last meeting to revise and modify this tariff, reported that in view of the recent conflagration in Ottawa, they deemed it desirable to delay action pending further instructions from the Association.

On motion, the report of the Committee was adopted.

38—PLURAL OFFICES OR AGENCIES—(Ag. No. 11).—It was moved:—

That whenever more than one Company is represented at Meetings of the C. F. U. A. or of any local Board by one firm or individual, such representative shall only be entitled to one vote on any question relating to an individual risk, but in all other cases he or they shall have as many votes as the number of Companies such firm or individual represents.



Moved in amendment:—

That the subject be referred to a Special Committee of each Branch with a view to the preparation of some by-law on the subject, to be inserted in the Agenda for the Annual Meeting for consideration at that meeting.

The amendment was carried and the Chairman appointed the following Committee:—

Montreal:—Guardian, Aetna, North American, Royal, Atlas, North British & Mercantile, Liverpool & London & Globe,

Toronto:—Sun, Manchester, Western, London & Lancashire, Lancashire.

39—INCREASE OF RATES—(Ag. No. 12.)—What steps should be taken by the Association to secure adequate rates throughout Canada in view of the general unprofitable results of the business in the Dominion.

This question was discussed until the meeting adjourned at 5.30 to 10.30 the following morning.

THURSDAY MORNING SESSION.

MONTREAL, June 14th, 1900

Met, pursuant to adjournment, at 10.30 a.m.

Present:—J. MCGREGOR, (*Vice-President*); F. W. Evans, P. M. Wickham, M. C. Hinshaw, Lansing Lewis, H. Hampson, E. P. Heaton, G. R. Kearley, J. J. Kenny, J. G. Thompson, J. E. E. Dickson, G. F. C. Smith, A. Wright, Jas. Boomer, Thos. Davidson, R. W. Tyre, J. W. Tatley, W. Mackay, T. L. Morrissey, R. Bickerdike.

40—ANNUAL MEETING—(Ag. No. 22.)—It was decided that the meeting be held on the 18th September, the choice of place of meeting being left to Western Branch, with a suggestion that it be held in Hamilton.

41—GASOLENE LAMPS—(Ag. No. 21.)—Proposal to reconsider the present charges made for the use of these appliances was negatived.

42—GRAIN AND PRODUCE TRANSFERS—(Ag. No. 20.)—In accordance with the notice of motion, the Rule was amended by the introduction of words in italics, to read as follows:

(a) No policy or certificate of insurance covering grain or produce in any *terminal elevator or public storage* warehouse shall be transferred to any other elevator or storage warehouse.

(b) No policy or certificate of insurance covering grain or produce in any *terminal elevator or public storage* warehouse shall be assigned except to cover the merchandise described in the policy, and in the same location.

43—RE-CONSIDERATION—A notice of motion to reconsider the decision of the Association on the report of the Infractions Committee re Lake of the Woods Milling Company, Kewatin, (vide par. 30) was received for action at the afternoon session.

44—INCREASE OF RATES—(Ag. No. 12.)—The discussion of this matter was resumed, and it was moved:

1. That it is the opinion of this meeting that steps should be at once taken to increase rates in Ontario and Quebec with a view to affording the Companies a fair margin of underwriting profit.

2. That, inasmuch as the disastrous experience in Canada has largely resulted from serious conflagrations in past years, it is our paramount duty to obtain such rates of insurance on properties in towns subject to possible conflagration as to permit the accumulation of such reserve funds as may be reasonably required to meet contingencies in the future of such nature and extent as have occurred at intervals during the past few years.

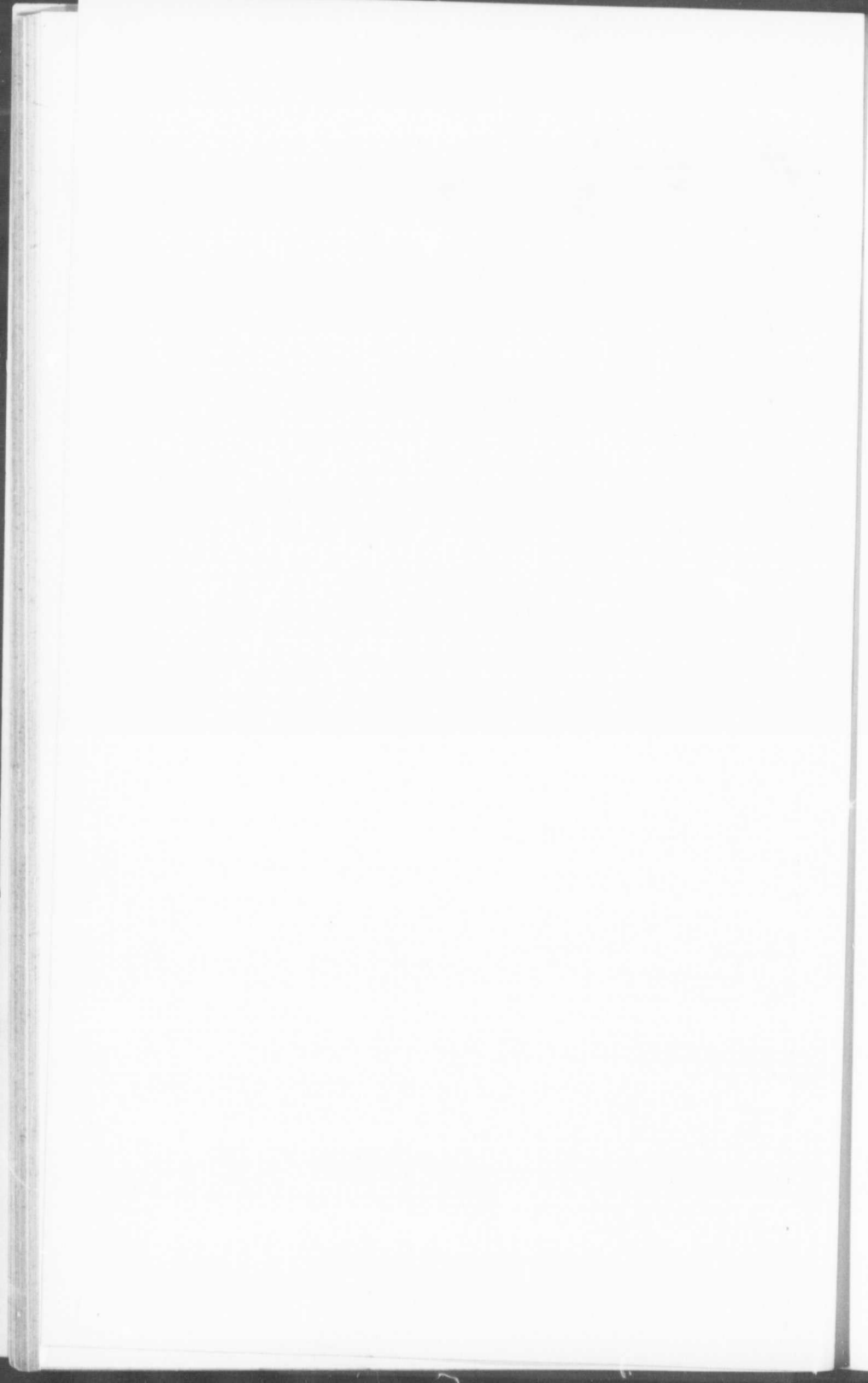
3. That, as a preliminary step, a Special Committee be appointed to carefully consider the conditions of the business in these provinces, with a view to the determination of the places where, by reason of construction, occupation or exposure, a conflagration may be regarded as within the bounds of reasonable possibility.

4. That as the present Minimum Tariff fails to provide premiums adequate to meet the conflagration hazard, it is desirable that on the determination of places subject to such hazard as mentioned in the preceding paragraph the principal of specific rating should be applied, and the Special Committee to be appointed under the said preceding paragraph is requested to fully consider the adoption of ways and means for carrying the same into effect with the least possible delay.

5. It is further the opinion of this meeting, that, concurrently with the consideration of the important element of conflagration hazard, a further Special Committee should be appointed for the purpose of determining unprofitable classes of business in the two provinces, and for the purpose of recommending the adoption of the best means of remedying the same. That this Committee, should they consider it necessary, shall collate such statistics as will enable them to reach definite conclusions on this branch of the subject.

6. Further, that full power be, and is hereby conferred upon the Montreal Committee to arrange for the specific rating of the territory under their jurisdiction, and it is hoped that no time will be lost by them in bringing the work to a satisfactory conclusion.

7. That the President be authorized to call a special meeting of the Association at any time for the purpose of considering the reports of any of the Committees hereunder.



It was moved in amendment:—

That the question of what steps should be taken by the Association to secure adequate rates throughout Canada in view of the general unprofitable results of the business in the Dominion, be referred to the Tariff Revision Committee with power to add to their number with instructions to report to a Special Meeting of the Association to be held within thirty days, and in view of the disastrous effects that conflagrations have had upon the results of the business in Canada, the Committee is requested to give full consideration to the matter of exposure hazard.

The amendment was put and carried on a vote of 19 to 4, and again put as main motion and carried unanimously.

45—MONTREAL SPECIFIC RATING—The following motion was moved and carried:

That, in regard to Montreal City and Suburbs, the Montreal Committee be requested to specifically rate the business and congested sections of Montreal and vicinity.

Meeting adjourned at 1.00 p.m.

THURSDAY AFTERNOON SESSION.

MONTREAL, June 14th, 1900.

Met, pursuant to adjournment, at 2.30 p.m.

Present:—J. McGregor, (*Vice-President*); F. W. Evans, P. M. Wickham, M. C. Hinshaw, Lansing Lewis, H. Hampson, J. J. Kenny, J. G. Thompson, G. F. C. Smith, A. Wright, J. W. Tatley, W. Mackay, T. L. Morrissey, R. Bickerdike, G. R. Kearley.

46—LUMBER—(Ag. No. 15.)—The proposition to prohibit the application of the Distribution Clause and the requirement of the full Co-Insurance Clause in lieu thereof, was negatived.

47—SAW MILLS UNDER CONSTRUCTION—(Ag. No. 16.)—Proposition to provide a special extra rate for this class of risk while under construction was not entertained.

48—PULP WOOD, CORD WOOD AND BARK—(Ag. No. 17.)—The following rates were proposed and agreed to:—

Cordwood, ties, pulpwood, bark and other like wood goods, piled alongside Railway track and not in cleared yards, 4 per cent with full Co-insurance—(extra for tax in the Province of Quebec.)

49—HAY BARNES—(Ag. No. 18.)—On motion, it was agreed that the present rates on Hay Stores No. 189 in the Ordinary Tariff and Hay Pressing No. 24 in the Special Tariff be cancelled, and that such risks be rated as follows:—

	1st class.	2nd class.	3rd class.
Hay Stores, no pressing and off line of Railway	\$1.75	\$2.00	\$2.50
If within 50 ft. of Railway Track	2.25	2.50	3.00
If Pressing by hand or horse-power, add 25c.			
If steam power is used, to be specially rated.			
Adu extra for tax in Province of Quebec.			

50—TOBACCO BARNES—(Ag. No. 19.)—It was agreed that such risks cannot be written under the Three Year Tariff as farm property. The Annual Grain Storehouse rates in the Mercantile Tariff in apply.

51—QUEBEC CITY—(Ag. Nos. 13 & 14.)—These notices dealing with the application of the Co-Insurance clause, and rates on Retail Dry Goods Stores in the City, were referred to the Tariff Revision Committee.

52—STEEL TANK ELEVATORS—The following report from the Western Factory Improvement Committee was referred to the Tariff Revision Committee:—

"Your Committee beg to report that an application has been received for a re-consideration of the rate of 75c. now published on the Canadian Pacific Railway Co's Steel Tank Elevator, at Fort William, but in view of the rating having been fixed in open meeting, the Committee feel that the matter should be referred to this meeting. They, however, recommend a reduction of the rate to 50c., subject to full Co Insurance clause, which is the rate governing on similar risks in New York and Buffalo."

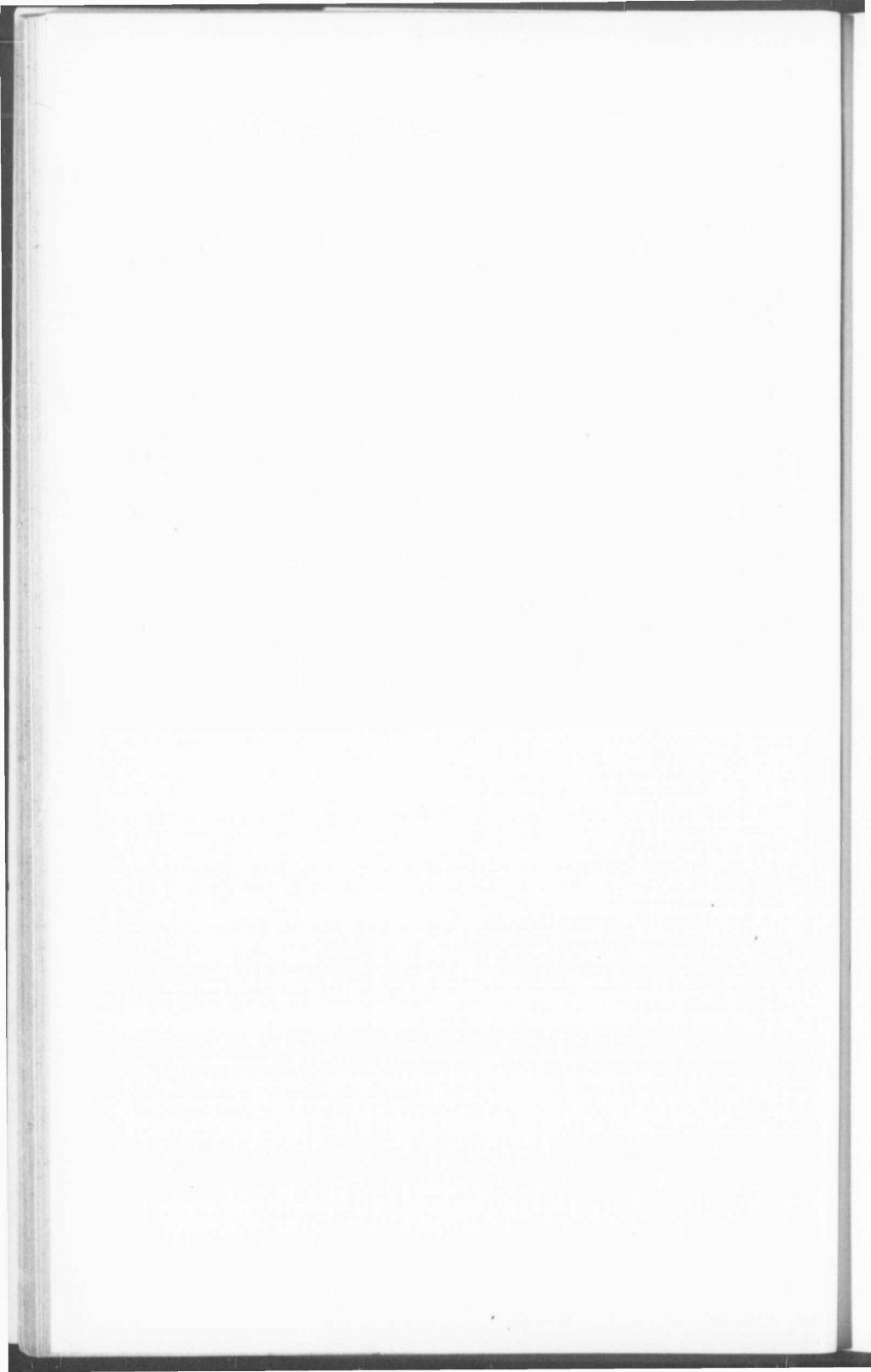
53—LAKE OF THE WOODS MILLING CO, KEEWATIN—In accordance with the notice of motion given at the Morning Session, a reconsideration was moved and carried as to the action of the Association on the report of the Infractions Committee—(vide par 30.)

After remarks from one of the interested Companies and the offering of a motion that was ruled out of order, the previous action of the Association was reaffirmed by a vote of 14 yeas and no nays.

The meeting then adjourned.

ALF W. HADRILL, }
WM. ROBINS, } *Secretaries,*

J. MCGREGOR,
Vice-President.



Infractions brought forward from previous Minutes.

(Infractions preceded by an asterisk have been rectified according to instructions.)

- Atlas.**—Store, Sherbrooke. Cancellation ordered (16-3-19.)
Caledonian.—Elevator, Keewatin. Collection ordered (18-12-99.)
Commercial Union.—Elevator, Keewatin. Collection ordered (18-12-99.)
 * **Commercial Union.**—Engine Works, Brantford. Cancellation ordered (23-8-99.) Reported (8-1-19.)
Imperial.—Out buildings, Lachine. Collection ordered (20-3-19.)
Liverpool & London & Globe.—Out buildings, Lachine. Collection ordered (20-3-19.)
Liverpool & London & Globe.—Elevator, Keewatin. Collection ordered (18-12-99.)
London Assurance Corp.—Elevator, Keewatin. Collection ordered (18-12-99.)
National.—School, Hintonburg. Cancellation ordered (2-1-19.)
National.—Store, Sherbrooke. Cancellation ordered (16-3-19.)
National.—Stock, Sherbrooke. Cancellation ordered (16-3-19.)
Northern.—Elevator, Keewatin. Collection ordered (18-12-99.)
Phoenix of London.—Elevator, Keewatin. Collection ordered (18-12-99.)
 * **Queen.**—Stock, St. Romould. Collection ordered (27-3-19.) Reported (3-5-19.)
Royal.—Elevator, Keewatin. Collection ordered (18-12-99.)
Royal.—School, Barrie. Cancellation ordered (3-1-19.)
Royal.—School, Barrie. Cancellation ordered (3-1-19.)
Royal.—School, Barrie. Cancellation ordered (3-1-19.)
Royal.—Court House, Barrie. Cancellation ordered (3-1-19.)
Royal.—Grocery Stock, Barrie. Cancellation ordered (3-1-19.)
Union.—Elevator, Keewatin. Collection ordered (18-12-19.)

Infractions Substantiated since Previous Minutes.

- * **Alliance.**—Store, Danville. Cancellation ordered (4-5-19.) Reported (11-5-19.)
 * **Alliance.**—Packing House, Peterboro. Cancellation ordered (15-2-19.) Reported (8-5-19.)
 * **Ætna.**—Store, Sherbrooke. Cancellation ordered (19-5-19.) Reported (1-6-19.)
 * **British America.**—Packing House, Peterboro. Cancellation ordered (15-2-19.) Reported (10-5-19.)
Commercial Union.—General Store, Tavistock. Collection ordered (14-5-19.)
Connecticut.—Boot and Shoe Store, London. Cancellation ordered (26-4-19.)
 * **Guardian.**—Packing House, Peterboro. Cancellation ordered (15-2-19.) Reported (8-5-19.)
 * **Imperial.**—Store, Andersons Corners. Cancellation ordered (19-5-19.) Reported (16-5-19.)
 * **Lancashire.**—Packing House, Peterboro. Cancellation ordered (15-2-19.) Reported (8-5-19.)
 * **Lancashire.**—Store, Waterville. Collection ordered (4-5-19.) Reported (21-5-19.)
 * **Liverpool & London & Globe.**—Church, Barton Township. Cancellation ordered (18-5-19.) Reported (20-5-19.)
 * **Manchester.**—Boot and Shoe Stock, London. Cancellation ordered (26-4-19.) Reported (12-5-19.)
 * **Manchester.**—Store, Waterville. Collection ordered (4-5-19.) Reported (22-5-19.)
 * **North British & Mercantile.**—Packing House, Peterboro. Cancellation ordered (15-2-19.) Reported (28-5-19.)
 * **North British & Mercantile.**—Hotel, Carillon. Cancellation ordered (25-4-19.)
 * **North British & Mercantile.**—Store, Andersons Corners. Cancellation ordered (19-4-19.) Reported (4-5-19.)
Phoenix of Brooklyn.—Church, Barton Township. Cancellation ordered (26-4-19.)
 * **Phoenix of Hartford.**—Boot and Shoe Stock, London. Cancellation ordered (20-4-19.) Reported (26-4-19.)
 * **Phoenix of London.**—Store, Danville. Cancellation ordered (4-5-19.) Reported (16-5-19.)
 * **Phoenix of London.**—Hotel, Colborne. Cancellation ordered (11-5-19.) Reported (14-5-19.)
Royal.—Boot and Shoe Stock, London. Cancellation ordered (26-4-19.)
Western.—General Store, Tavistock. Collection ordered (14-5-19.)
 * **Western.**—Hall, Villeray. Cancellation ordered (27-5-19.) Reported (12-6-19.)

THE HISTORY OF THE

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CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

SPECIAL MEETING.

Held in MONTREAL, Que.,

11th and 12th JULY, 1900.

MONTREAL, Wednesday, July 11th, 1900.

Met this day at 10.30 a.m.

Present :—J. MCGREGOR, Vice-President, in the Chair.

ÆTNA.....	F. W. Evans, Montreal.	NATIONAL	M. C. Hinshaw, Montreal.
ALLIANCE.....	P. M. Wickham, Montreal.	NORTH AMERICA....	H. Hampson, Montreal.
AMERICAN	Jas. Boomer, Toronto.	N. BRIT. & MER....	Thos. Davidson, Montreal.
ATLAS.....	M. C. Hinshaw, Montreal.	NORTHERN.....	R. W. Tyre, Montreal.
BRITISH AMERICA...	P. H. Sims, Toronto.	NORWICH UNION. {	J. B. Laidlaw, Toronto.
CALEDONIAN.....	Lansing Lewis, Montreal.		W. Kavanagh, Montreal.
COMM. UNION.....	Jas. McGregor, Montreal.	PHEN. OF BR'K'N...	H. Hampson, Montreal.
CONNECTICUT.....	H. Hampson, Montreal.	PHEN. OF HA'T'F'D.	J. W. Tatley, Montreal.
GUARDIAN	E. P. Heaton, Montreal.	PHEN. OF LONDON {	R. McD. Paterson, Montreal.
HARTFORD.....	P. A. McCallum, Toronto.		J. B. Paterson, Montreal.
IMPERIAL	G. R. Kearley, Montreal.	QUEBEC.....	R. Bickerdike, Montreal.
KEYSTONE	J. J. Kenny, Toronto.	QUEEN	Geo. Simpson, Montreal.
LANCASHIRE	*A. Stewart, Montreal.	ROYAL.....	*W. Mackay, Montreal.
LAW UN. & CROWN..	J. E. E. Dickson, Montreal.	SCOT. UN. & NAT...	W. Kavanagh, Montreal.
LIV. & L. & GLOBE..	G. F. C. Smith, Montreal.	SUN.....	H. M. Blackburn, Toronto.
	{ A. Wright, Toronto.	UNION	T. L. Morrisey, Montreal.
LON. & LANCASH. {	F. W. Evans, Montreal.	WATERLOO.....	Not represented.
LONDON ASSURANCE.	*W. B. Colley, Montreal.	WESTERN	{ J. J. Kenny, Toronto.
MANCHESTER.....	Jas. Boomer, Toronto.		R. Bickerdike, Montreal.
MERCANTILE.....	A. Wright, Toronto.		

Gentlemen with * opposite their names were not present at opening session.

AMENDED.

NOTICE OF SPECIAL MEETING.

MONTREAL, 4th July, 1900.

At last Quarterly Meeting it was ordered, in the event of certain Companies failing to comply with the rules and orders of the Association in the after-noted matters, that a Special Meeting be called to consider the situation.

As the irregularities in question have not been remedied, I hereby call a **SPECIAL MEETING** of the Association, to be held in the Association Rooms,

Montreal, at 10.30 a.m. Wednesday, the 11th inst.,

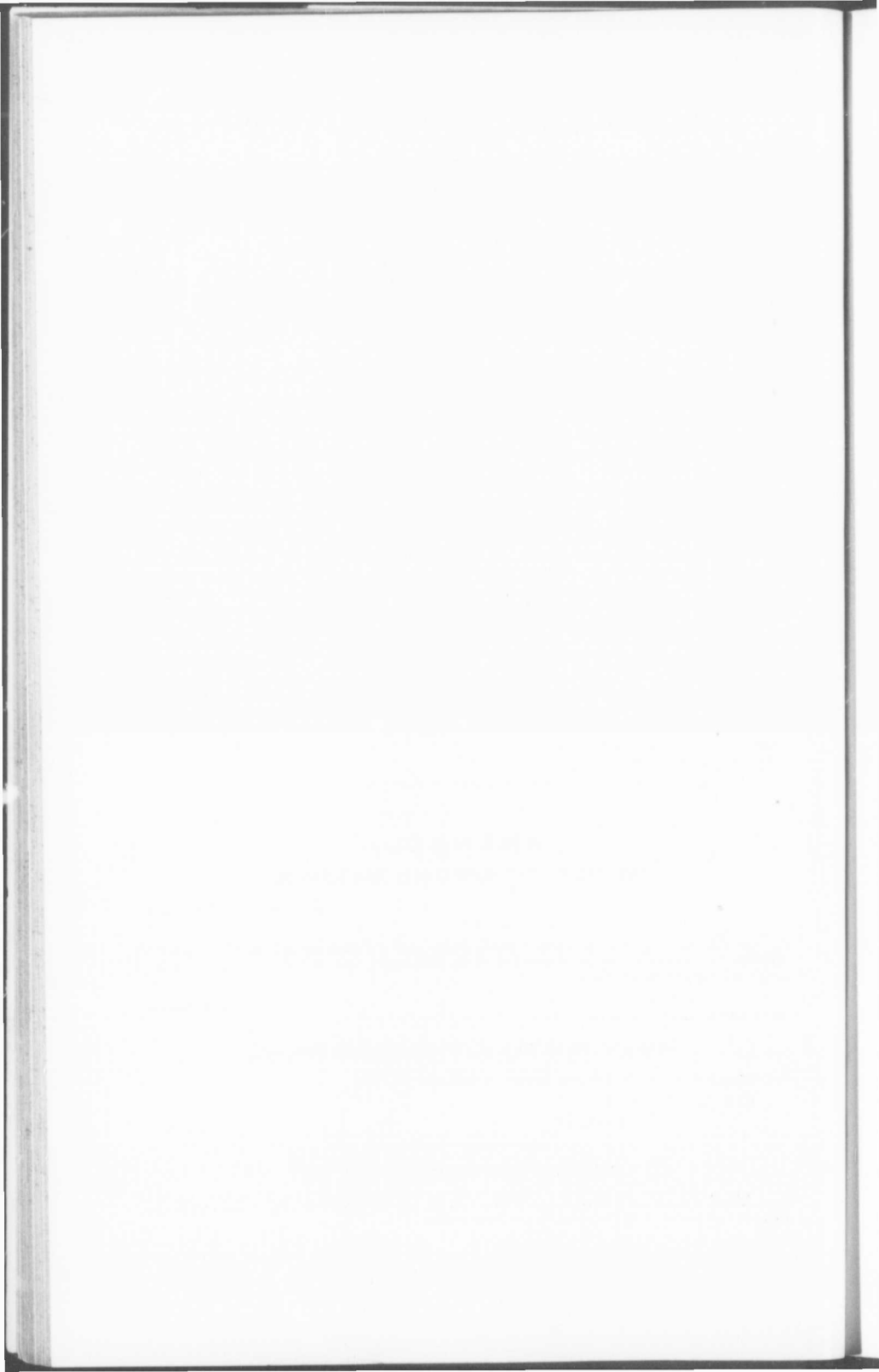
to take such action in said matters as may be then decided upon.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
President.

MATTERS ABOVE REFERRED TO.

LAKE OF THE WOODS MILLING Co.—Companies having made rebates on Grain Elevator Policies for excess insurance during term thereof in contravention of Tariff Rule adopted 14th April, 1897.—*Vide Minutes 15th February, 1900, Par. 57; 11th April, 1900, Par. 24 and 25; 13th June, 1900, Par. 30.*



RATHBUN & Co., Desebonto.—Companies retaining this firm as agents, non-tariff offices being represented in office of said firm by an employee, in violation of the Non-intercourse Rule.—*Vide Minutes 13th June, 1900, Par. 30.*

DECLARATIONS TO BE FURNISHED BY AGENTS.—The refusal of a Company to request a declaration from Agent in reference to a charge of rebate of commission, said declaration being required under rule adopted at Annual Meeting, 1898.—*Vide Minutes 13th June, Par. 31.*

SUPPLEMENTARY.

The foregoing Special Meeting will be continued for the purpose of considering a report from the Special Committee appointed at last Quarterly Meeting on the Question of "what steps should be taken to secure adequate rates in view of the unprofitable results of the business in the Dominion," and to deal with the whole matter as may then be determined upon.

MONTREAL, 5th July, 1900.

Owing to the absence of the President in the North-West, the Eastern Vice-President, Mr. J. McGregor took the chair.

The Notice of Meeting was read by the Secretary :—

INFRACTIONS.—Lake of the Woods Milling Co'y—The following offices reported that their policies on the Elevator of this Company at Keewatin, had been cancelled as ordered by the Association :—Commercial Union, Lancashire, Liverpool & London & Globe, Quebec and Western.

The remaining Companies interested, viz., London Assurance Corporation, Royal, Union, Phoenix of London, Caledonian and Northern, have failed to comply with the order of the Association.

A communication signed by the last five of the above-named Companies had been received in support of their position. The document was read by the Secretary but objection was at once raised and sustained by the Chair that its reception would involve a reconsideration of the whole matter, which had been decided upon after a most lengthy discussion at Meeting of 11th April (*vide par. 25 of Minutes of that date*), and that at the Meeting in June the Companies had again been called upon to carry out the orders of the Board, failing which it was ordered that a Special Meeting should be called to consider the situation, therefore the question now before the Meeting is,—What action should be taken in view of the failure of the aforesaid Companies to comply with the ruling of the Association?

A motion to reconsider the decision of the Association as recorded in Minutes of April 11th, was offered and ruled out of order, the requisite notice as required by the Constitution not having been given.

A motion was moved and seconded :—

"That in view of the gravity of the situation the rules governing the reconsideration of any matter be suspended and that the question of reconsideration be voted upon."

The motion was lost by a vote of 6 yeas and 13 nays.

It was then moved :

"That whereas at the last Meeting of the Association (Item No. 30) the Companies on the Lake of the Woods Milling Company's risk were ordered to carry out the ruling of the Association by the first of July, and

"Whereas the Phoenix of London, Union, Royal, Caledonian, Northern and London have failed to comply with the said ruling and special order—

"Resolved : That this Board do stand adjourned until the Companies before named have intimated compliance with the rule."

A vote by Companies was demanded and the motion carried on the following division :—

YEAS, 26 :—Aetna, Alliance, American, Atlas, British America, Commercial Union, Connecticut, Guardian, Hartford, Imperial, Keystone, Law Union & Crown, Liverpool & London & Globe, London & Lancashire, Manchester, Mercantile, North British & Mercantile, Norwich Union, North American, National, Phoenix of Brooklyn, Phoenix of Hartford, Quebec, Scottish Union & National, Sun and Western.

NAYS, 6 :—Caledonian, Northern, Phoenix of London, Queen, Royal and Union.

The Meeting then adjourned.

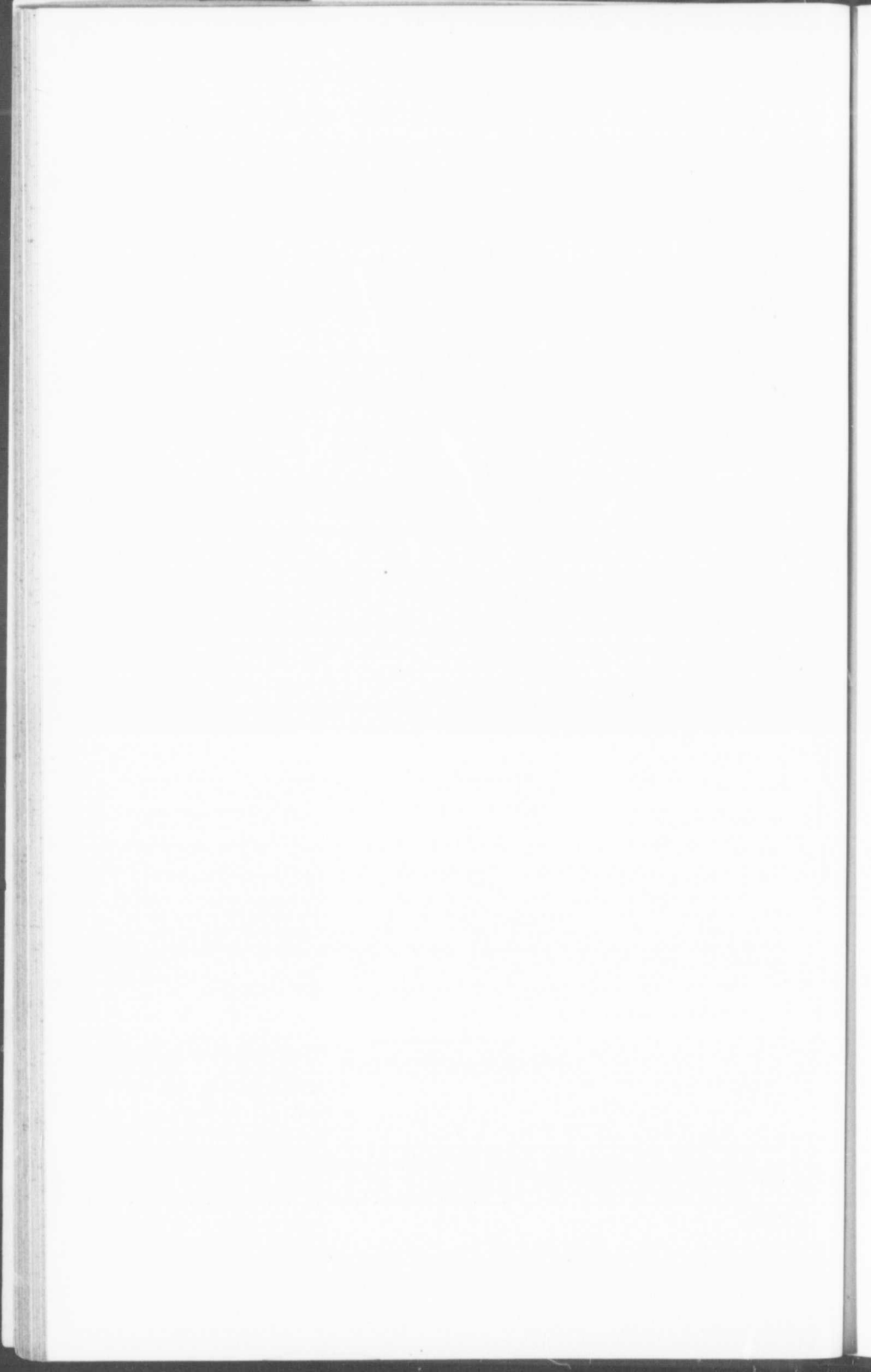
THURSDAY MORNING SESSION.

Met at 10.00 a.m.

MONTREAL, July 12th, 1900.

Present :—J. MCGREGOR, Vice President ; F. W. Evans, P. M. Wickham, P. H. Sims, Lansing Lewis, E. P. Heaton, P. A. McCallum, G. R. Kearley, A. Stewart, J. E. E. Dickson, G. F. C. Smith, A. Wright, W. B. Colley, Jas. Boomer, Thos. Davidson, R. W. Tyre, J. B. Laidlaw, H. Hampson, J. W. Tatley, J. B. Paterson, G. Simpson, W. McKay, W. Kavanagh, H. M. Blackburn, T. L. Morrissey, J. J. Kenny, R. Bickerdike.

The Secretary read the following notice which had been issued to members yesterday afternoon:



CANADIAN FIRE UNDERWRITERS ASSOCIATION.

MONTREAL, 4 p.m., July 11th, 1900.

The Defendant Companies in the Lake of the Woods Milling Co. matter have notified the Secretary that their policies have been cancelled, the President has therefore ordered that the adjourned meeting of the Association be re-convened to meet to-morrow (Thursday) morning at 10 a.m. sharp.

Your prompt attendance is desired as there is considerable and important business before the Association.

ALF. W. HADRILL,
Secretary.

The Secretary explained that the report of cancellation was made to him yesterday afternoon by Mr. Lansing Lewis, of the Caledonian, who stated that he was acting on behalf of all the Companies interested. Mr. Lewis, being present, confirmed the Secretary's report, and said that he with other members had visited the assured yesterday afternoon and made arrangements for the cancellation of all the policies, which was now being carried out. The following letter from the Union, received by the Secretary this morning, was read :

ALFRED W. HADRILL, Esq.,
SECRETARY C.F.U.A.,
MONTREAL.

MONTREAL, July 11th, 1900.

DEAR SIR,

Your notice of meeting to-morrow duly received, but I don't understand it. The policy of the Union Assurance Society has not been cancelled.

Yours truly,

T. L. MORRISSEY,
Res. Manager.

Mr. Morrissey supplemented the letter by stating that he had declined to become a party to any arrangement for the cancellation of his Company's policy and that if same is effected it would be by the action of the assured; that he had referred the whole matter to his Head Office and would await their decision.

After a very full consideration of the position it was moved :

That whereas this Association is held together by mutual confidence and on the absolute acceptance by the minority of the interpretation of rules and regulations by the majority, it is to be regretted that the action of the Union in writing the foregoing letter demonstrates that one member is not prepared to accept the ruling of the majority, thereby jeopardizing the future of the Association.

In view of the persistent declinature of the Union to carry out the ruling of the Association,

Be it Resolved.—That this meeting do stand adjourned until the Union intimate cancellation of the Lake of the Woods policy involved in this ruling.

Two motions were offered in amendment, but were ruled out of order by the Chair, upon which, an appeal to the Meeting was taken, and the Chair was sustained.

A vote by Companies was then taken upon the motion which was carried on the following division :—Yeas (18)—Ætna, American, British America, Commercial Union, Guarlian, Hartford, Imperial, Keystone, Lancashire, Law Union & Crown, London & Lancashire, Manchester, Mercantile, Norwich Union, Phoenix of Hartford, Quebec, Scot. Union & National, Western.

Nays (10)—Alliance, Liverpool & London & Globe, London Assurance, North British & Mercantile, Northern, Phoenix of London, Queen, Royal, Sun, Union.

The Secretary was instructed to append to the Minutes of the present Meeting a compilation of all previous Minutes relating to the matter.

The Meeting then adjourned.

ALF. W. HADRILL, }
WM. ROBINS, } *Secretaries.*

JAS. MCGREGOR,
Vice-President.

SUMMARY OF MINUTES.

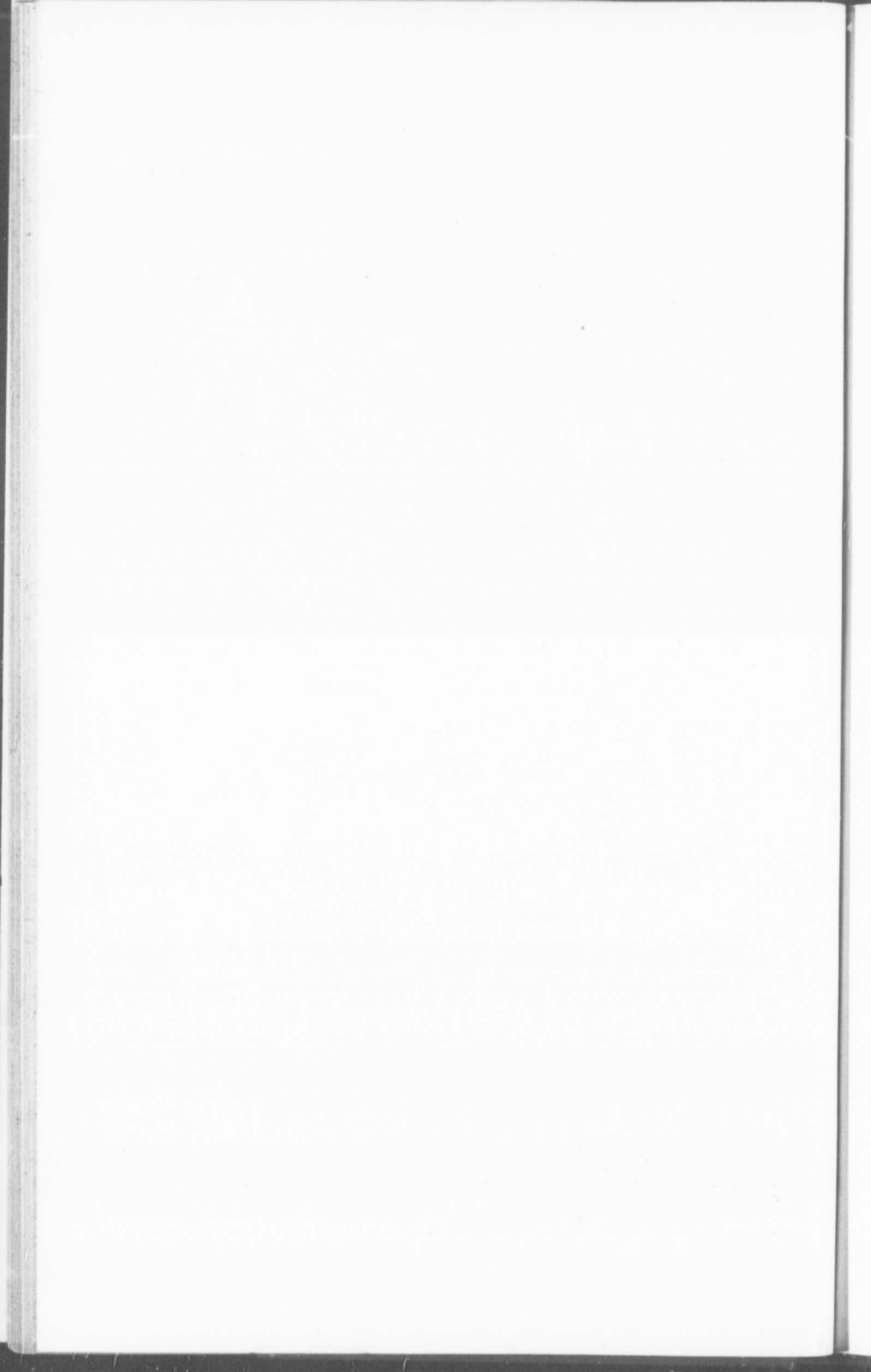
RE INFRACTION OF SHORT PERIOD RATE RULE in the matter of insurances on the *Lake of the Woods Milling Company's Elevator at Kewatin, Ont.*

Complaint being made to the Secretary that the Companies insuring the above risk were not observing the following Rule promulgated on Tariff Amendment Slip No. 3, and operative on and after 1st December, 1897 :

Short Period Insurances } It is contrary to Tariff rules to permit the refund of any premium at
Cancellation of Policies } the close of or during the currency of the insurance term for any unearned premium arising from an alleged or actual excess of insurance held during the existence of such policy, whether such refund be paid in cash, deducted from the renewal premium, or allowed in any other way. Any policy issued under an expressed or implied agreement or understanding with the assured to allow such a refund as herein provided against shall be considered a violation of the Tariff, and so dealt with as provided in Tariff Rule No. 17.

It is contrary to Tariff to cancel a portion of a policy at pro rata rates. Short term rates must be charged for the portion cancelled.

Enquiry made by bulletin showed the following companies to have made rebates in contravention of the rule, viz. :—Caledonian, Commercial Union, Lancashire, Liverpool & London & Globe, London Assurance, Northern, Phoenix of London, Quebec, Royal, Union & Western. The matter was brought before the Western Infraction's Committee, which reported to the Association at a meeting of 20th February, 1900. The following is a transcript from the minutes of that and subsequent dates relating to the matter :



Extract Minutes 20th February, 1900.

57.—Infraction of Tariff.—Report of Western Committee :—

Your Committee beg to report as follows :—

Re Lake of the Woods Milling Co.—In view of the rule adopted by the Association in November 1897, the Committee ruled that Companies, who had rebated unearned premium, or allowed unearned premium of last year on current policies, should be required to collect same or cancel new policy. This the Companies interested have declined to do.

* * * * * Concerning the question involving Lake of the Woods Milling Co.'s insurance, the companies interested made explanations, contending that their action was not a violation of the short period rate rule.

After a motion to refer the question to a Committee had been negatived, the report of the Committee requiring the rebate allowed to be collected or the new policy to be cancelled was carried.

Extract Minutes 11th April, 1900.

24—Infractions of Tariff.—*Western Committee Report.*—The following report was received and dealt with as hereafter recorded :—

Your Committee begs to report as follows :—

* * * * *

LAKE OF THE WOODS MILLING CO.—Companies on this risk were advised of decision of the Association in regard to the collection of rebate of premium, but so far have not reported compliance. One Company maintains position assumed prior to the last decision of the Association in the matter.

With regard to the third item under caption of "Lake of the Woods Milling Co.," the case referred to is that of eleven companies having made rebates on Grain Elevator Policies for excess insurance during term thereof, based upon an adjustment of the fluctuating amount at risk, in contravention of the tariff rule, adopted 14th April, 1897.

One of the Companies interested—the Union—declines to comply with the decision of the Association given at last meeting, on the following ground: First, that the premium actually collected is in excess of that required by the usual Short Period Table; second, that the rule had not been constitutionally adopted; third, that the rule was ultra vires and in conflict with other provisions of the Constitution of the Association. The Representative of the Union offered explanations in support of his contentions. The President remarked that the point whether the premium actually collected was or was not equal to that required by the ordinary short period rates was irrelevant to the question at issue, as the Association had adopted a rule prohibiting the issue of such Policies or the making such rebates. As to the constitutionality of the rule the following references to the minutes were made :

Notice on the Agenda for meeting 10th February, 1897.

Is not the granting of the following clause in grain policies a violation of the rules regarding "short period rates," and contrary to the spirit and intent of the tariff.

"It is hereby understood that at the expiration of the within policy the premium is to be adjusted on the average weekly amount of grain held in the elevator on the average weekly prices paid for same, as per Assured's Local Wheat Book of Purchases, and a refund made to the assured of the unearned premium, if any."

Action taken.—The general question involved was referred to Committee to report.

Notice on Agenda for meeting 6th March, 1897.—Report of Committee given as notice of motion as follows :

"That the clause as printed in Minutes of the 10th ultimo, or any clause which permits the consolidation of several short periods so as to be charged as one short period is contrary to Tariff."

Action taken.—Report referred back to Committee for enlargement.

Agenda for meeting 14th April, 1897.—Enlarged report of Committee given as follows :

That it is advisable to add the following additional section to item 26 (the Cancellation of Policies) of Instructions to Agents :

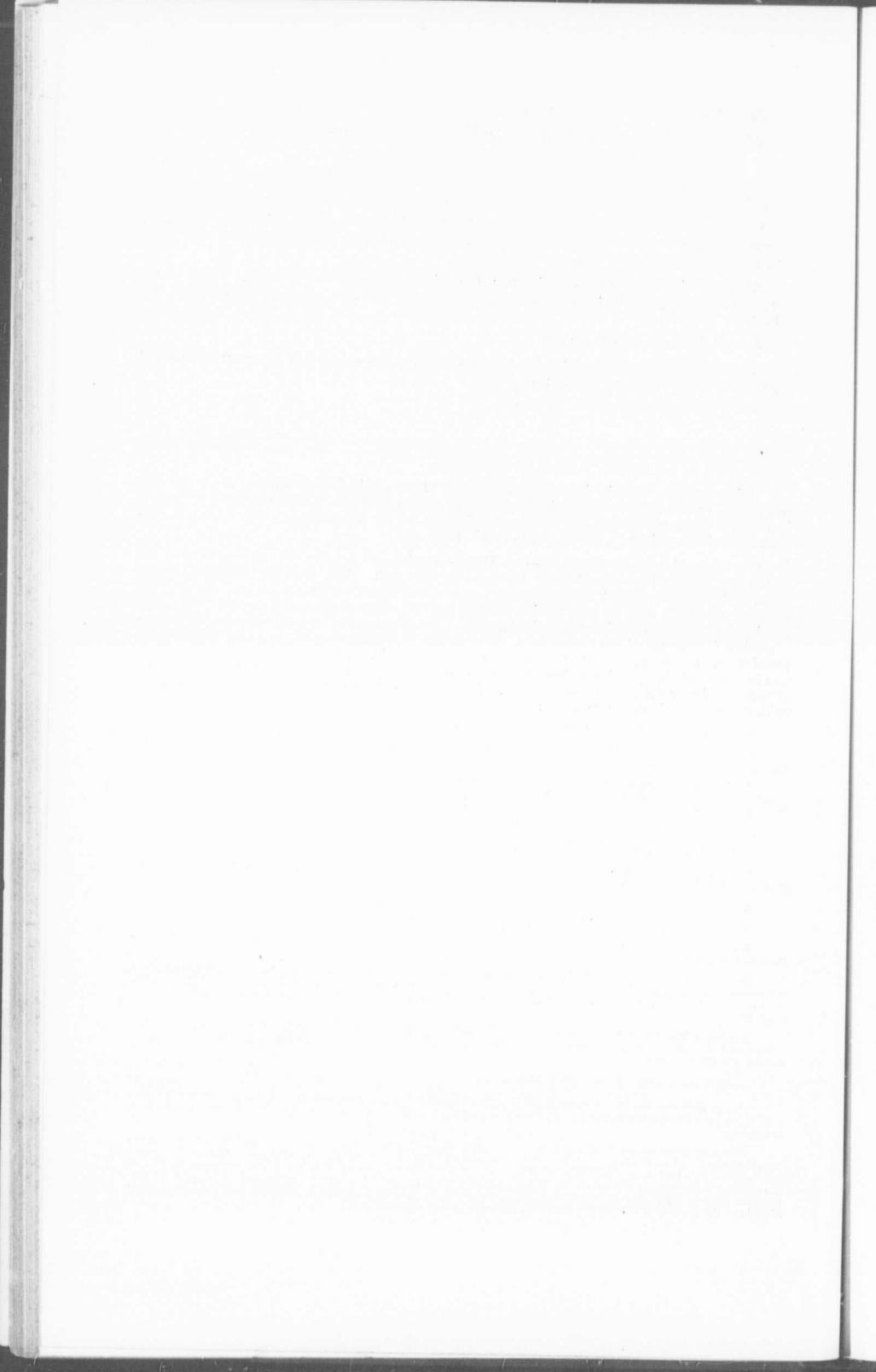
Section B.—It is contrary to Tariff Rules to permit the refund of any premium at the close of or during the currency of the insurance term for any unearned premium arising from an alleged excess of insurance held during the existence of such policy, whether such refund be paid in cash, deducted from the renewal premium, or allowed in any other way.

Any policy issued under an expressed or implied agreement or understanding with the assured to allow such a refund as herein provided against shall be considered a violation of the Tariff, and be subject to the conditions of Section 5 of the By-Laws.

Action taken—Report of Committee adopted.

At Meeting 11th June '97.—On an application for certain privileges re term rates for grain, the general question was referred to a Special Committee, which Committee reported with two propositions, the first of which was adopted as follows :

The Association acting in full Meeting and upon notice thereof being given in the Agenda, may accord the following privilege to an Insurer of grain stored in an elevator owned and entirely controlled and filled by the assured and free from mill exposure, provided an annual policy be taken for an amount sufficient to cover the full capacity of the elevator at the market price of the grain upon the date of the granting of the insurance, and that the full annual premium therefor be then paid in advance, and further; that the assured shall weekly furnish a return of the quantity of grain in the elevator at the close of each day, with the market price thereof.



Upon the expiration of the policy the premium earned shall be determined by making a summation of the daily values at risk during the currency of the policy, and dividing such total aggregate by the amount of the policy, the quotient obtained being the number of days for which short period rates shall be charged for the full amount of the policy; the difference, if any, between the premium thus determined and the annual premium paid being returnable to the assured. Should, however, any loss accrue on an elevator, no rebate shall be paid in regard to insurance on such elevator.

On Agenda of Meeting 22nd Sept. 1897.—Notice was given to consider special short period privileges given on grain.

Action taken—*Resolved*, that the "Exemption" (adopted 11th June, 1897) as to grain from the usual short period rate be abolished on the 31st December next, and that all policies or contracts of insurance granting such privileges shall be terminated on the 31st August next.

The Meeting having heard read the foregoing extracts from the Minutes, it was decided, on a vote of twelve to five, that the rule of 14th April, 1897, had been constitutionally adopted, that the legislation was undoubtedly within the provisions of the Constitution, and that the rule having been duly promulgated in the Tariff Amendment Slip No. 3, on 1st December, 1897, was now operative and binding upon all Companies.

Extract Minutes, 13th June, 1900.

30.—Infractions of Tariff.—The following report was received from the Western Committee and the various items therein dealt with as recorded after each paragraph :—

Your Committee begs to report as follows :—

RE-LAKE OF THE WOODS MILLING CO.—The Companies interested in this risk have failed to comply with the ruling of the Association as published in the last Quarterly Meeting Minutes.

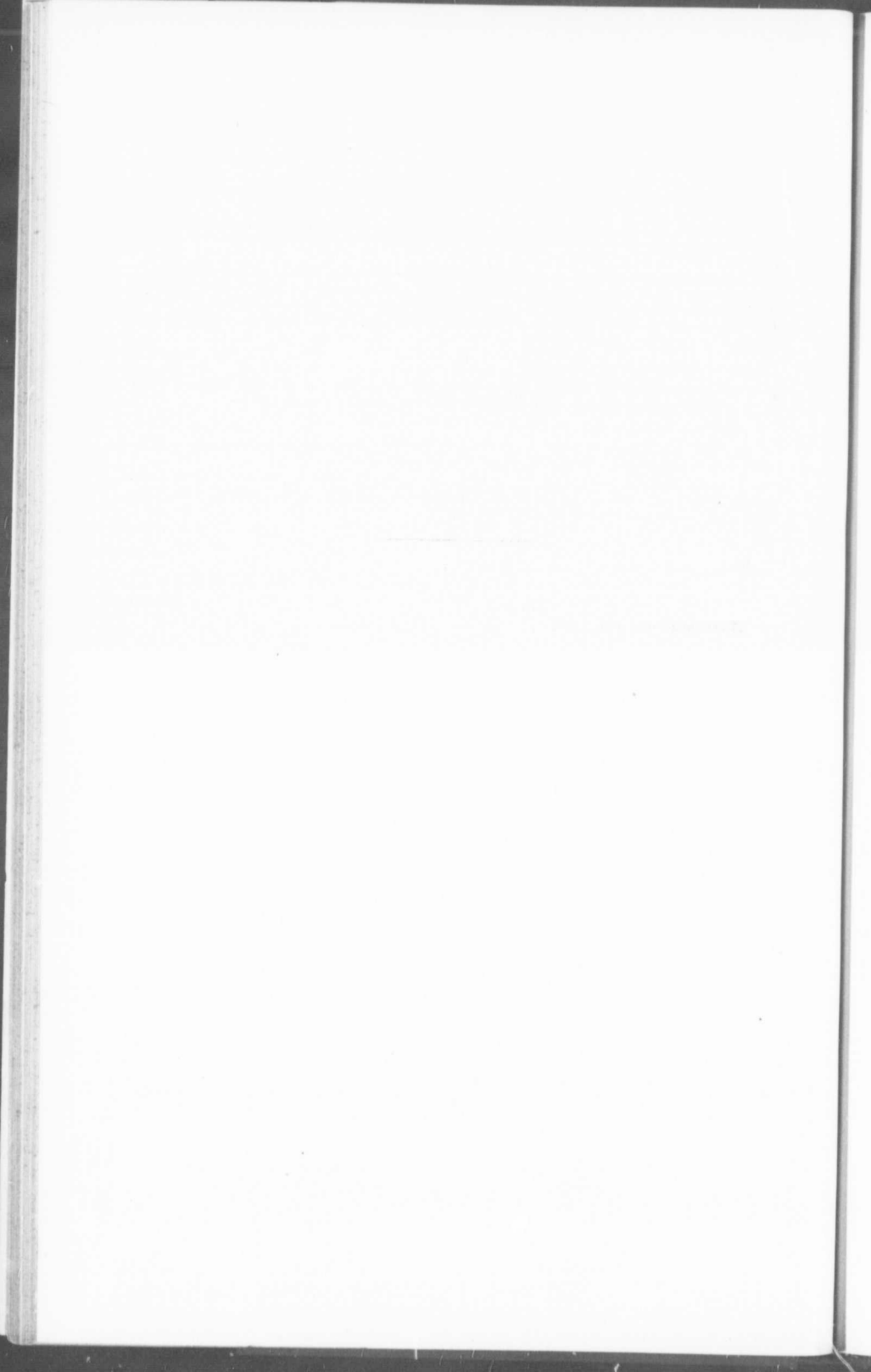
It was decided that the Companies interested be required to carry out the ruling of the Association by the first of July next. Failing which an Emergency Meeting be called to consider the situation at a date to be named by the President.

For subsequent action see concurrent minutes.

ALF. W. HADRILL,

Secretary

MONTREAL, 13th July, 1900.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

ADJOURNED SPECIAL MEETING.

Reassembled in MONTREAL, Que.,

14th AUGUST, 1900.

MONTREAL, Tuesday, Aug. 14th, 1900.

Met this day at 10.30 a.m.

Present :—E. A. LILLY, President, in the Chair.

ÆTNA.....C. R. G. Johnson, Montreal.
 ALLIANCE.....P. M. Wickham, Montreal.
 AMERICAN.....Not represented.
 ATLAS.....M. C. Hinshaw, Montreal.
 BRITISH AMERICA.....Not represented.
 CALEDONIAN.....J. G. Borthwick, Montreal.
 COMM. UNION.....Not represented.
 CONNECTICUT.....H. Hampson, Montreal.
 GUARDIAN.....Wm. Smith, Montreal.
 HARTFORD.....Not represented.
 IMPERIAL.....G. R. Kearley, Montreal.
 KEYSTONE.....Not represented.
 LANCASHIRE.....Not represented.
 LAW UN. & CROWN.....J. E. E. Dickson, Montreal.
 LIV. & L. & GLOBE.....G. F. C. Smith, Montreal.
 LON. & LANCASH.....C. R. G. Johnson, Montreal.
 LONDON ASSURANCE.....E. A. Lilly, Montreal.
 MANCHESTER.....Not represented.

MERCANTILE.....Not represented.
 NATIONAL.....M. C. Hinshaw, Montreal.
 NORTH AMERICA.....H. Hampson, Montreal.
 N. BRIT. & MER.....Randall Davidson, Montreal.
 NORTHERN.....R. W. Tyre, Montreal.
 NORWICH UNION.....Not represented.
 PHEN. OF BR'LN.....H. Hampson, Montreal.
 PHEN. OF HA'YFD.....J. W. Tatley, Montreal.
 PHEN. OF LONDON.....Not represented.
 QUEBEC.....Not represented.
 QUEEN.....} W. Mackay, Montreal.
 ROYAL.....}
 SCOT. UN. & NAT.....Not represented.
 SUN.....Not represented.
 UNION.....T. L. Morrissey, Montreal.
 WATERLOO.....Not represented.
 WESTERN.....Not represented.

NOTICE OF MEETING.

MONTREAL, August 7th, 1900.

The Union Assurance Society having intimated compliance with the Resolution adopted at Meeting held 12th ult., I hereby re-convene said Meeting to assemble in the Association Rooms,

Montreal, at 10.30 a.m., on Tuesday, the 14th inst.,

for the purpose of continuing the unfinished business thereof.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
President.

The Notice re-convening the Meeting was read, also a letter dated 4th instant from the Union, advising that its policy on the Lake of the Woods Milling Company's Elevator had been cancelled.

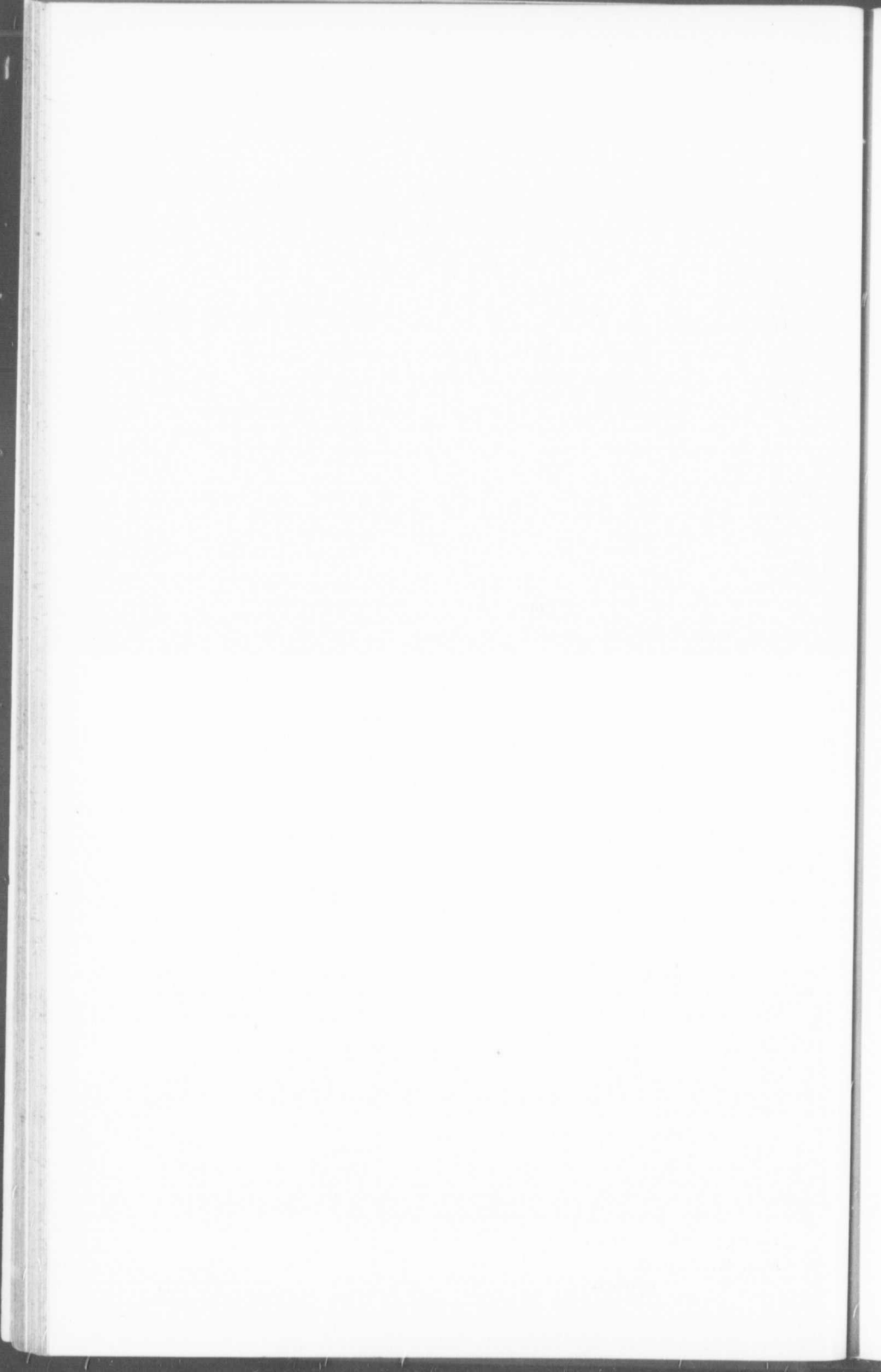
The President explained that correspondence received by the Secretary from Western Members and the Toronto Secretary, indicated that only a small representation of the Western Offices would be obtainable at the present Meeting. It had also been represented that it would be inexpedient to deal with such an important question as a general revision of rates except at a full Meeting of the Association, which it appeared impossible to obtain at the present vacation season. In view of all of which he had acquiesced in an understanding that no business should be transacted at the present Meeting.

After some discussion as to whether the Meeting should adjourn to the Annual Meeting, due the latter half of September, or meet in Special Session at a prior date, it was decided that a Special Meeting of the Association should be called to meet at Toronto at the earliest possible date at which a full attendance of Members could be secured, and Tuesday, the 4th September next was agreed to. The unfinished business of the recent Special Meeting will be considered and any other items of which notice may be given and placed upon the Agenda.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
President.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

SPECIAL MEETING.

Held in MONTREAL, Que.,

6th and 7th SEPTEMBER, 1900.

Met this day at 10.30 a.m.

MONTREAL, Thursday, Sept. 6th, 1900.

Present :—E. A. LILLY, President, in the Chair.

ÆTNA..... { F. W. Evans, Montreal.
 { C. R. G. Johnson, Montreal.
ALLIANCE.....P. M. Wickham, Montreal.
AMERICAN.....Jas. Boomer, Toronto.
ATLAS.....H. M. Lambert, Montreal.
BRITISH AMERICA...P. H. Sims, Toronto.
CALEDONIAN.....Lansing Lewis, Montreal.
COMM. UNION.....J. McGregor, Montreal.
CONNECTICUT.....H. Hampson, Montreal.
GUARDIAN.....Wm. Smith, Montreal.
HARTFORD.....P. A. McCallum, Toronto.
IMPERIAL.....G. R. Kearley, Montreal.
KEYSTONE.....J. J. Kenny, Toronto.
LANCASHIRE.....A. Stewart, Montreal.
LAW UN. & CROWN..J. E. E. Dickson, Montreal.
LIV. & L. & GLOBE..G. F. C. Smith, Montreal.
LON. & LANCASH. { F. W. Evans, Montreal.
 { C. R. G. Johnson, Montreal.
LONDON ASSURANCE E. A. Lilly, Montreal.
MANCHESTER.....Jas. Boomer, Toronto.

MERCANTILE.....Not represented.
NATIONAL.....H. M. Lambert, Montreal.
NORTH AMERICA...H. Hampson, Montreal.
N. BRIT. & MER. { Thos. Davidson, Montreal.
 { Randall Davidson, Montreal.
NORTHERN.....R. W. Tyre, Montreal.
NORWICH UNION...J. B. Laidlaw, Toronto.
PHEN. OF BR'K'N...H. Hampson, Montreal.
PHEN. OF HA'F'D..J. W. Tatley, Montreal.
PHEN. OF LONDON..R. McD. Paterson, Montreal.
QUEBEC.....R. Bickerdike, Montreal.
QUEEN.....{ G. Simpson, Montreal.
ROYAL.....{ W. Mackay, Montreal.
SCOT. UN. & NAT...Not represented.
SUN.....H. M. Blackburn, Toronto.
UNION.....T. L. Morrissey, Montreal.
WATERLOO.....Not represented.
WESTERN.....{ J. J. Kenny, Toronto.
 { R. Bickerdike, Montreal.

During the session, Mr. Montgomery Hare, of New York, the U. S. Representative of the Norwich Union, was introduced and welcomed.

NOTICE OF MEETING.

MONTREAL, 30th August, 1900.

A Special Meeting of the Association will be held in the Association Rooms,

Montreal, on Thursday, the 6th prox., at 10.30 a.m.,

for the purpose of determining "what steps should be taken to secure adequate rates in view of the unprofitable results of the business in the Dominion," and for the disposal of the other unfinished business of previous Special Meeting; also to consider whether the recent ratings of Saw Mills in the Georgian Bay District should not be made immediately obligatory for current policies.

ALF. W. HADRILL,

Secretary.

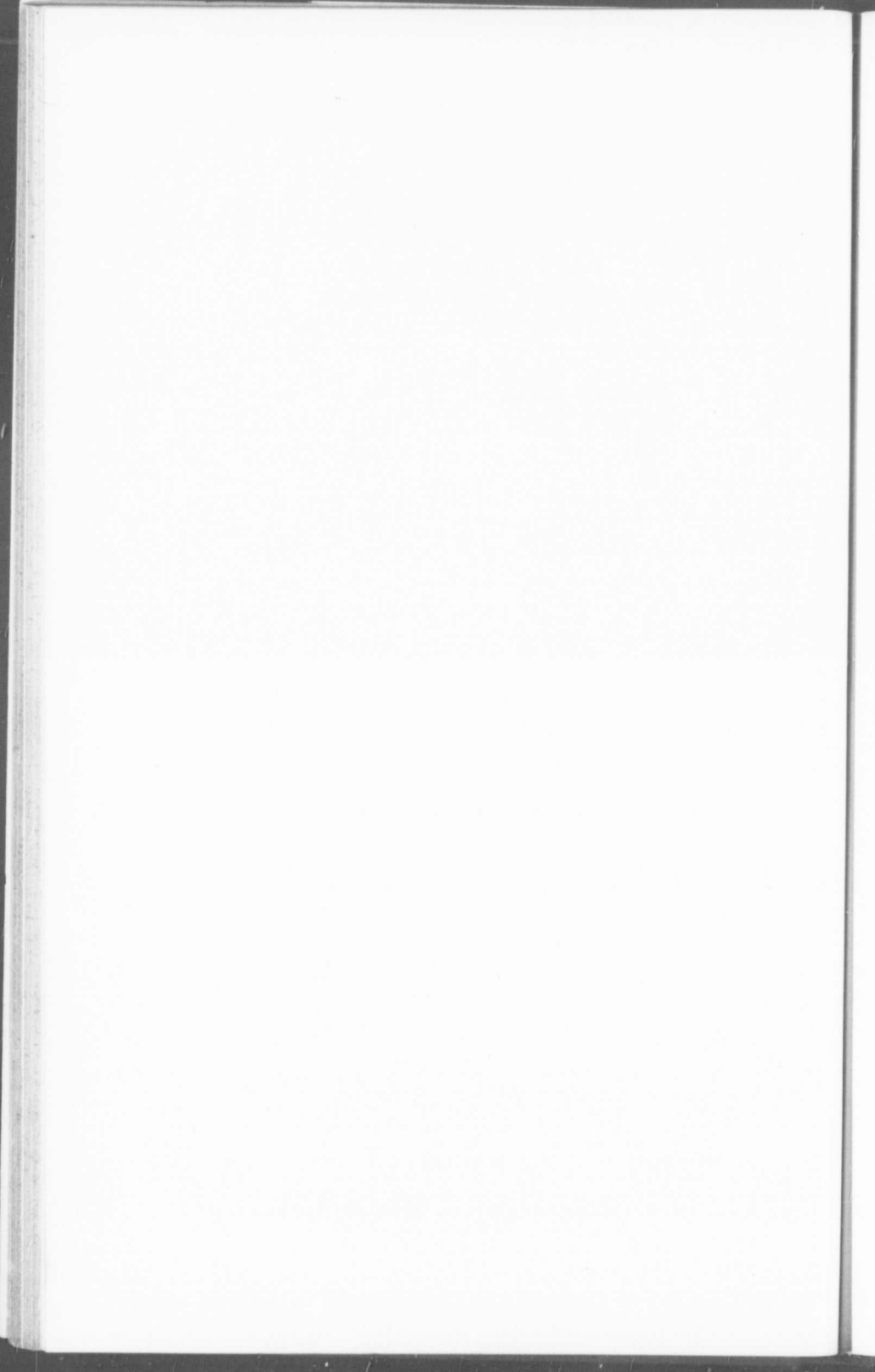
E. A. LILLY,

President.

It being decided to first dispose of the smaller items on the Agenda, they were dealt with as follows:—

1.—NON-INTERCOURSE RULE.—With regard to the Rathbun Agency at Deseronto the Secretary reported that apparently this agency had been brought in accord with the Non-intercourse Rule, but complaints were recently preferred, upon which he was in correspondence with the Companies and they with the Agency. The Western Committee was asked to report fully on the matter at next meeting.

2.—DECLARATION TO BE FURNISHED BY AGENTS.—It appeared that the refusal of a Company to obtain an agent's signature to a printed form in rebuttal of a charge of rebating had been made under the misapprehension that it was required to be sworn to. As the rule only required his signature, the objection was withdrawn and the form completed.



3.—SAW MILLS, GEORGIAN BAY.—The recent re-ratings of these risks, on survey made by the Association's Inspector, which had been previously rated on information supplied by assured on the application showed that a large number of them had been considerably under-rated owing to incorrect or deficient information, in view of which it was

Ordered that the re-ratings of the risks involved be made immediately obligatory on current insurances.

4.—The following Notice of Motion was also submitted for consideration at the approaching Annual Meeting, *viz.* :—

Revised Special or Schedule Ratings on Risks incorrectly rated on application obligatory on current policies.

When a Schedule or Specially Rated Risk, the rate for which has been determined by the Secretaries upon an application furnished by or on behalf of the assured is found upon inspection to have been under-rated through incorrect or deficient information, the Secretaries are hereby empowered to make the revised rating immediately obligatory upon current insurances by placing a notice on the rating slip to that effect and naming a date upon which the extra rate shall be collected or the policies cancelled.

5.—INCREASED RATES.—The Members then proceeded to consider this subject, for which the meeting was specially called, and which had been referred to a Special Committee at meeting of June 14th.

The Committee had not been able to prepare a joint report of its Western and Eastern Sections but a number of propositions which had been formulated by each section were presented. After a general expression of opinion upon them had been obtained, those favorably received were retained for further discussion in detail, for which purpose the Association resolved itself into a Committee of the Whole, the President being asked to continue in the chair. At 1 p.m. the Committee adjourned to 2.30 p.m.

THURSDAY AFTERNOON SESSION.

MONTREAL, September 6th, 1900.

Met in Committee of the Whole at 2.30 p.m.

Present :—E. A. LILLY, President, in the Chair ; P. M. Wickham, H. M. Lambert, P. H. Sims, Lansing Lewis, J. McGregor, Wm. Smith, P. A. McCallum, G. R. Kearley, A. Stewart, J. E. E. Dickson, G. F. C. Smith, Jas. Boomer, R. Davidson, R. W. Tyre, H. Hampson, J. W. Tatley, R. McD. Paterson, G. Simpson, W. Mackay, H. M. Blackburn, T. L. Morrissey, J. J. Kenny, R. Bickerdike.

The Committee continued in Session until 6 p.m., when it adjourned to 10.30 a.m. the following morning.

FRIDAY MORNING SESSION.

MONTREAL, September 7th, 1900.

Met in Committee of the Whole at 10.30 a.m.

Present :—E. A. LILLY, President, in the Chair ; F. W. Evans, P. M. Wickham, H. M. Lambert, P. H. Sims, Lansing Lewis, J. McGregor, G. R. Kearley, A. Stewart, J. E. E. Dickson, G. F. C. Smith, J. Boomer, R. Davidson, R. W. Tyre, H. Hampson, J. W. Tatley, R. McD. Paterson, G. Simpson, W. Mackay, H. M. Blackburn, J. J. Kenny.

The Committee continued in Session until 1 p.m., when it adjourned to 2.30 p.m.

FRIDAY AFTERNOON SESSION.

MONTREAL, September 7th, 1900.

Met in Committee of the Whole at 2.30 p.m.

Present :—E. A. LILLY, President, in the Chair ; F. W. Evans, P. M. Wickham, H. M. Lambert, P. H. Sims, Lansing Lewis, J. McGregor, W. Smith, G. R. Kearley, A. Stewart, J. E. E. Dickson, G. F. C. Smith, R. Davidson, H. Hampson, R. McD. Paterson, W. Mackay, H. M. Blackburn, T. L. Morrissey, J. J. Kenny, R. Bickerdike, Thos. Davidson, Geo. Simpson.

It being doubtful whether a full attendance of members could be obtained after the present session, the Committee after having sat for a couple of hours decided to report its work so far as proceeded with, so that the Association could take action thereon and give prompt effect to increases adopted. The Association then in full session received the report of the Committee which was read and with some amendments adopted item by item as follows :—

REPORT OF COMMITTEE :

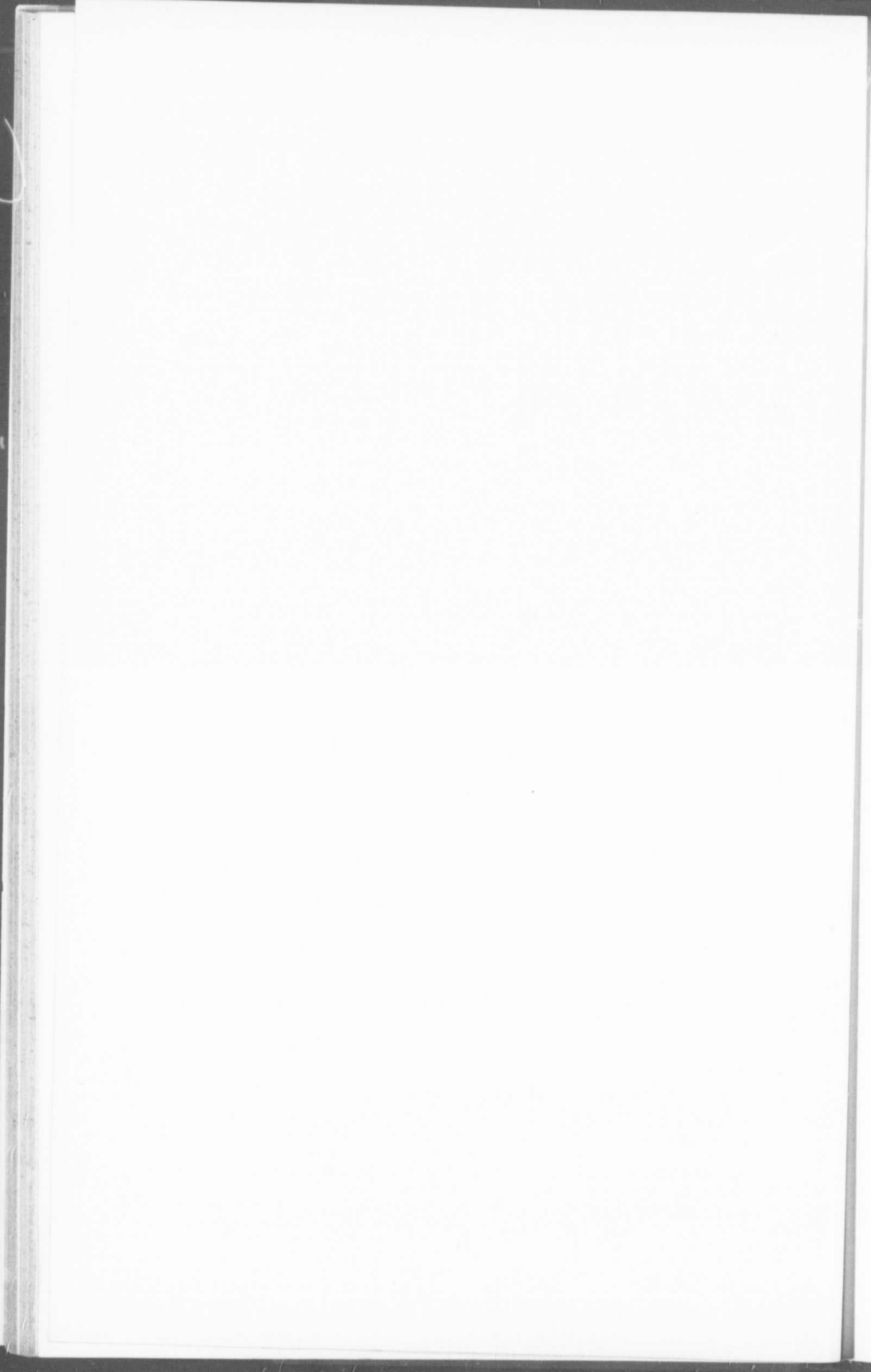
6.—

QUEBEC CITY.

Mercantile Risks—Contents of.—That the rates on the contents of **all** risks, *except Dwellings and other term risks*, rated in the Quebec City Specific Tariff be increased twenty-five per cent.

Lumber, Coal and Fuel Yards.—That the rates on Lumber, Coal and Fuel Yards, rated in the Quebec City Specific Tariff, be increased twenty-five cents.

Special and Schedule Rated Risks.—That the rates on all Special and Schedule Rated Risks in the limits of the City of Quebec, the ratings for which have been promulgated on green slips be increased fifty cents.



7.—

OTTAWA.

Mercantile Risks—Contents of.—That an extra of twenty-five per cent. be charged on the contents of all risks rated by the Ordinary Mercantile Tariff A, except in the districts hereafter specially provided for.

Departmental Stores.—That the special rating of these risks issued on green slips be increased by adding twenty-five cents to the contents rate.

Special and Schedule Rated Risks.—That the special ratings of these risks issued on green slips be increased by adding fifty cents to the rate. The reduction of 15 per cent. for the 75 per cent. Co-insurance Clause, where allowable, to be calculated upon the gross rate thus obtained.

Lower Town District.—The advance of twenty-five per cent. to apply to the contents rate of all mercantile risks in this district, unless the special tariff for this district provides a higher rate.

Chaudiere Flats, Rochesterville, Bayswater, Hintonburg and other Districts West of Concession Street—i.e., the whole district west of a line drawn from the eastern end of Chaudiere Island (Block 107) to north end of Concession Street (Block 45), thence along centre of Concession Street to Dow's Lake (Block 113).

That the rates on all risks rated by the Mercantile Tariff and situate in the foregoing districts be increased by an addition to Class A rates of Twenty-Five per cent. to Building rates, and Fifty per cent. to Contents rate.

Dwellings and other risks rated by the Three Year Tariff.—That the rate on all such risks situate in the above named districts be increased by Twenty-Five per cent.—Annual Policies only. No Three-Year Policies allowed, except for Three Annual Premiums.

Lumber.—That the ratings on all Lumber be advanced not less than Fifty cents, nor more than One Dollar, as may be determined upon by the Secretary after inspection.

8.—

HULL.

Mercantile Risks.—That the rates on buildings and contents of all risks, rated by the Ordinary Mercantile Tariff, be advanced fifty cents above the present "D" Tariff.

Dwellings, Outbuildings and their Contents.—That the following Annual Rates apply; no Three-Year Policies permitted except upon payment of Three Annual Premiums:

1ST CLASS.	2ND CLASS.	3RD CLASS.	4TH CLASS.
\$1.00	\$1.25	\$1.50	\$2.00

Lumber.—Same as Ottawa.

All the foregoing increased rates to be obligatory on and after September 10th, 1900, and must be collected on all business except renewals of Annual Policies expiring on or before the 30th idem.

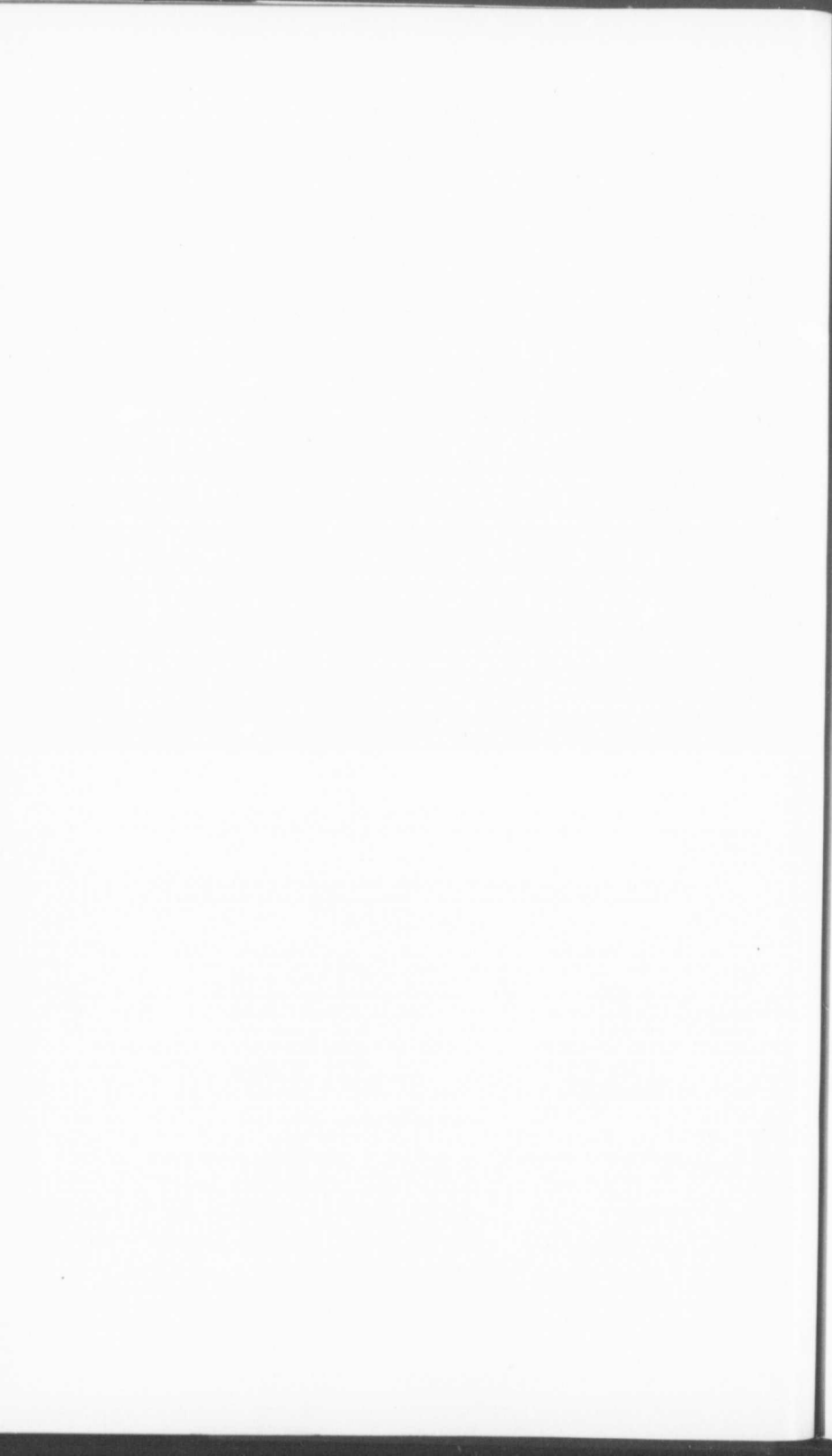
GENERAL, THROUGHOUT THE PROVINCES OF ONTARIO
AND QUEBEC.

9.—Mercantile Stocks.—That no stock, wholesale or otherwise, be written at less than 75 cents. Rates in the Tariff below this figure hereby cancelled.

10 —Country Stores.—That the special rates for detached Country Stores, as per Item 98 of Tariff, and Pages 20 and 21 of Quebec and Page 12 of Ontario Tariffs, be cancelled, as also Ratings in Tariffs "E" and "F," Nos. 28, 33, 58, 74, 75, 87, 97, 110, 124, 131, 143, 149, 155, 165, 177, 182, 213, 223, 247, 278, 286, 294 and 323, to all of which the following rates shall apply:

CLASS "E"				CLASS "F."			
AND DETACHED RISKS IN "E."							
RATE PER \$100.							
Building and Contents.				Building and Contents.			
CLASS OF RISK.				CLASS OF RISK.			
1st	2nd	3rd	4th	1st	2nd	3rd	4th
\$1.25	\$1.50	\$1.75	\$2.00	\$1.75	\$2.00	\$2.25	\$2.50

Add 5c. for tax in Province of Quebec.



Cancel all items in Tariffs E. and F., providing ratings for "Building and other Contents therein unless higher rated."

11.—Lumber.—That the Lumber Tariff (issued 1st April, 1899, Tariff Supplement No. 7), be amended by adding twenty-five cents to all rates therein excepting cordwood on line of railway.

This extra also to apply to rates for all lumber for which special ratings have been issued—the cities of Montreal, Toronto, Ottawa and Hull and Quebec excepted. The last three cities having been already dealt with, as above shown, and it being understood that the Montreal Committee and Toronto Board will deal with the districts under their control, respectively, as may be required.

The foregoing increased rates to be obligatory on and after September 15th, 1900, and must be collected on all business, except for Renewals of Annual Policies expiring on or before the 30th idem.

12.—Term Business.—That term business other than dwellings be referred to the following committee for a re-arrangement of the classification and revision of rates, to report at approaching Annual Meeting:—Committee—British America, Liverpool & London & Globe, Manchester, North British & Mercantile, Royal and Sun.

13.—Grain Elevators.—That the revision of ratings on Terminal Grain Elevators be referred to the above committee to report at approaching Annual Meeting.

14.—Large Area Stores.—That the Secretaries be authorized to specially rate all large area stores on the basis of Departmental Store Schedule.

15.—Multiple Occupancies.—That the Secretaries be authorized to specially rate above the minimum tariffs, any risk having more than two mercantile occupants.

16.—Specific Rating.—That the Committee approve of a system of specific Rating being inaugurated commencing with those towns in which congested or conflagration areas are most in evidence.

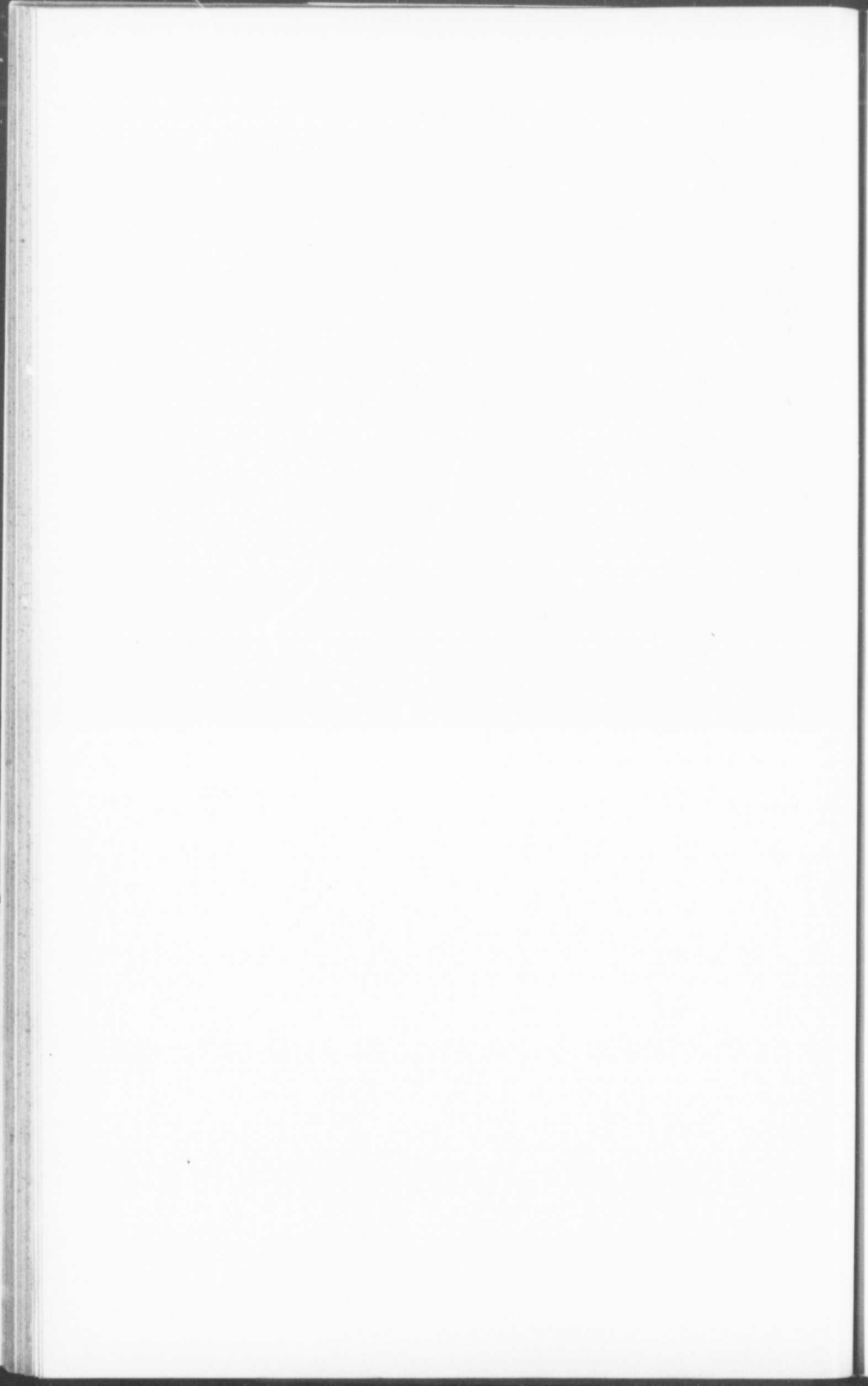
That the staff of the Association be utilized as far as possible for the work, but that Companies Members of the Association be asked to give the services of their Inspectors of not less than five years' experience, who, under such arrangements as may be approved and decided upon by the committee, shall be appointed in pairs to rate such towns as the Committee may allocate to them. All ratings to be made under the general instructions of and to be reported to the Committee in whose jurisdiction the place may be, which Committee shall have authority to amend or approve and finally promulgate the ratings.

17.—ANNUAL MEETING.—It was decided to hold the Annual Meeting at Hamilton, on Wednesday, the 19th inst.

The Meeting adjourned at 6.15 p.m. *sine die*.

ALF. W. HADRILL, }
W. ROBINS, } *Secretaries.*

E. A. LILLY,
President.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

Minutes of Meeting of Canadian Managers having Jurisdiction over the
Maritime Provinces.

HELD AT MONTREAL, SEPTEMBER 7th, 1900.

PRESENT:

MR. PATERSON..... Phoenix of London.	MR. R. DAVIDSON.....North British & Merc'tle.
MR. KEARLEY.....Imperial.	MR. KENNY..... Western.
MR. SIMS.....British America.	MR. DICKSON.....Law Union and Crown.
MR. BLACKBURN..... Sun.	MR. LEWIS..... Caledonian
MR. MORRISEY.....Union.	MR. WICKHAM..... Alliance.

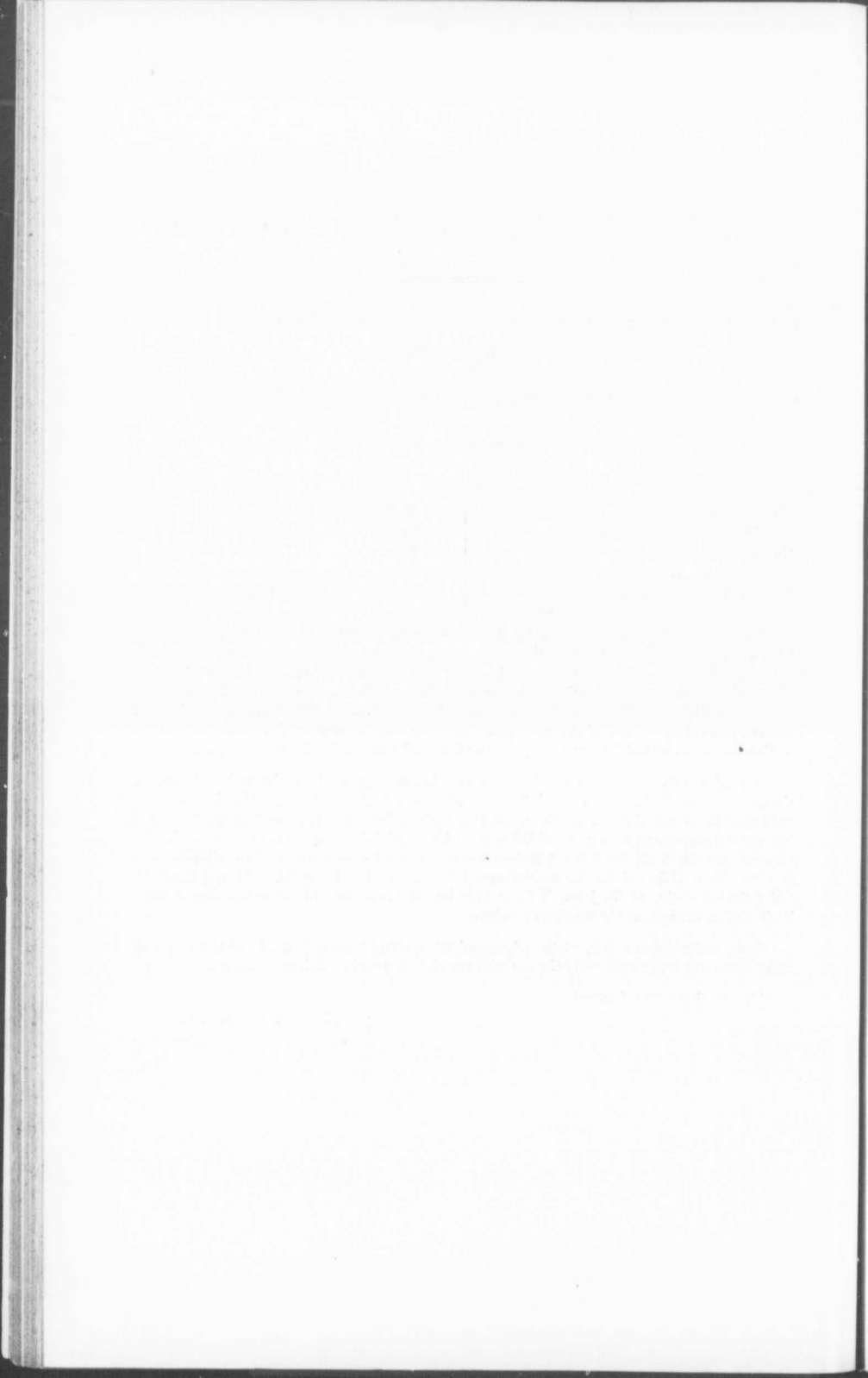
The meeting was called to consider the unsatisfactory condition of affairs in Prince Edward Island, and it was decided that each Company should use every effort to bring about the immediate re-establishment of the Prince Edward Island Board, not only on account of the disastrous effects of the present demoralization of rates upon the business in that Province, but because of the importance of bringing all the Provinces of the Dominion, as far as possible, into harmony in tariff matters, particularly in view of the movement now under way to place the Fire Insurance business of Canada on a more satisfactory footing for the Companies than it has been in the past.

Attention was also called to the fact that the General Agent of the Lancashire Insurance Company for the Maritime Provinces is now a salaried official of a Company which is outside all tariff organizations in Canada, and the unanimous feeling of the meeting was that such relation between the representative of a Tariff Office and a Non-Tariff Company was inconsistent with the rules and practice of all Tariff Organizations and detrimental to the interests of Tariff Offices, and that the Head Office of the Lancashire should be requested to bring Mr. McGregor Grant, its Chief Representative at St. John, N.B., at once into harmony with the representatives of other Tariff Offices throughout the Maritime Provinces.

It was ordered that a copy of the minutes of this meeting be sent to the Head Office of each Tariff Company doing business in Canada with the view of securing their co-operation.

The meeting then adjourned.

ALF. W. HADRILL,
Secretary.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

Statement of Receipts and Disbursements for the year ending 31st December, 1899.

Dr.		Cr.	
1899.		1899.	
Jan. 1—To Balance	\$10,930.10	Jan.-Dec. By Salaries Executive Officers, Assistants, etc.	\$ 6,432.32
July 20— " Assessment on Coy's	\$18,335.63	" " " Salaries Inspection Depart.	8,189.93
Jan.-Dec. " Montreal Special Agents and other Fees	2,077.81	" " " Travelling Expenses Inspection Department	2,817.48
" " " Inspection Fees for the Examination of Acetylene Gas Machines	433.00	" " " Travelling Expenses, Executive Officers	270.55
" " " Interest on Bank Account	164.62	" " " Rent and Taxes and Telephone Service	1,172.67
	21,911.66	" " " Printing and Stationery	2,428.00
		" " " Plans and Office Furniture	108.72
		" " " Postages and Telegrams, etc.	464.64
		" " " Incendiary Investigations	980.81
		" " " Legal Expenses	50.00
		" " " Legislation Committee Expenses	560.00
		" " " Unlicensed Competition	25.00
		" " " Hamilton Stamping System	952.84
		Dec. 31—By Balance in Bank	\$24,392.26
			7,548.80
	\$31,941.16		\$31,941.16

ASSESSMENT STATEMENT.

Total Expenses for year 1899, as per above Statement	\$24,392.26
FROM WHICH DEDUCT:	
Montreal Special Agents' and other Fees for 1899	\$2,077.81
Interest on Bank Account	164.62
Inspection Fees Collected	433.00
	2,675.43
Balance—Net amount to be assessed, which is \$4,004 per \$1,000 on premium income from Provinces of Ontario and Quebec for 1899, viz, \$5,423,488	\$21,716.93

Audited and found correct.

G. R. KEARLEY, } AUDITORS. ALF. W. HADRILL,
 J. E. E. DICKSON, }
 MONTREAL, 10th July, 1900. } Sec.-Treas.

MONTREAL, 13th July, 1900.

The _____ Insurance Company.

IN ACCOUNT WITH

SEC.-TREAS. CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

1899.
Dec. 31.—To actual proportion of net expenses of the C.F.U.A., for year ending 31st December, 1899, \$4,004 per \$1,000 on \$ _____ your premium income from the Provinces of Ontario and Quebec for that year \$ _____

1900
April 11.—To Provisional Assessment of one-half of one per cent. on \$ _____ your premium income from the Provinces of Ontario and Quebec for 1899 to meet the expenses of the C. F. U. A. for current year (1900), to be hereafter adjusted on your premium income for same period \$ _____

Cr.—By Provisional Assessment charged in account rendered 20th July, 1899 \$ _____

Balance due Sec.-Treas. \$ _____

Accounts are furnished in triplicate. Companies will please sign one "Correct Copy," and return to Sec.-Treas. for him to file as a voucher for auditing. Cheque payable to the order of Alf. W. Hadrill, Sec.-Treas., at an early date, will oblige.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

Statement of Receipts and Disbursements for the year ending 31st December 1917

Particulars	1917	1916
Balance forward	100,000	50,000
Receipts from members	200,000	150,000
Interest on investments	50,000	40,000
Dividends	20,000	15,000
Gifts	10,000	5,000
Other income	5,000	2,000
Total Receipts	285,000	202,000
Disbursements for		
Salaries and wages	100,000	80,000
Insurance	50,000	40,000
Office expenses	30,000	25,000
Printing and stationery	10,000	8,000
Travel	5,000	4,000
Repairs	2,000	1,000
Depreciation	1,000	1,000
Other disbursements	5,000	4,000
Total Disbursements	203,000	163,000
Balance 31st December	182,000	89,000

ASSESSMENT STATEMENT

The Association has the honor to acknowledge the receipt of the assessment for the year ending 31st December 1917, and to advise that the same has been applied to the account of the member.

The amount of the assessment is \$100.00, and is due on the 1st day of January, 1918.

The Association is pleased to advise that the same has been received.

Yours faithfully,
Secretary

The Canadian Fire Underwriters' Association
100 King Street West, Toronto, Ontario

The above assessment is subject to the provisions of the Fire Insurance Act, R.S.O. 1914, c. 129.

Witness my hand and the seal of the Association at Toronto, Ontario, this 1st day of January, 1918.

Secretary

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

SEVENTEENTH ANNUAL MEETING.

Held in HAMILTON, Ont.,

19th and 20th SEPTEMBER, 1900.

Met this day at 11.00 a.m.

HAMILTON, Wednesday, Sept. 19th, 1900.

Present:—E. A. LILLY, President, in the Chair.

ÆTNA.....	F. W. Evans, Montreal.	MANCHESTER.....	Jas. Boomer, Toronto.
ALLIANCE.....	P. M. Wickham, Montreal.	MERCANTILE.....	A. Wright, Toronto.
AMERICAN.....	Jas. Boomer, Toronto.	NATIONAL.....	Not represented.
ATLAS.....	Not represented.	NORTH AMERICA.....	H. Hampson, Montreal.
BRITISH AMERICA.....	P. H. Sims, Toronto.	N. BRIT. & MER.....	Thos. Davidson, Montreal.
CALEDONIAN.....	{ Lansing Lewis, Montreal.	NORTHERN.....	R. W. Tyre, Montreal.
	{ J. G. Borthwick, Montreal.	NORWICH UNION.....	Not represented.
COMM. UNION.....	J. McGregor, Montreal.	PHEN. OF BR'KL'N.....	H. Hampson, Montreal.
CONNECTICUT.....	H. Hampson, Montreal.	PHEN. OF HA'FD.....	Not represented.
GUARDIAN.....	Not represented.	PHEN. OF LONDON.....	*R. McD. Paterson, Montreal.
HARTFORD.....	P. A. McCallum, Toronto.	QUEBEC.....	Geo. J. Pyke, Toronto.
IMPERIAL.....	G. R. Kearley, Montreal.	QUEEN.....	{ W. Mackay, Montreal.
KEYSTONE.....	J. J. Kenny, Toronto.	ROYAL.....	{
LANCASHIRE.....	Not represented.	SCOT. UN. & NAT.....	Not represented.
LAW UN. & CROWN.....	J. E. E. Dickson, Montreal.	SUN.....	H. M. Blackburn, Toronto.
LIV. & L. & GLOBE.....	G. F. C. Smith, Toronto.	UNION.....	Not represented.
LON. & LANCASH.....	{ A. Wright, Toronto.	WATERLOO.....	F. Haight, Waterloo.
	{ F. W. Evans, Montreal.	WESTERN.....	J. J. Kenny, Toronto.
LONDON ASSURANCE.....	E. A. Lilly, Montreal.		

Gentlemen with * opposite their names were not present at opening session.

NOTICE OF MEETING.

MONTREAL, September 13th, 1900.

The **Seventeenth Annual Meeting** of the Association will assemble at the ROYAL HOTEL, Hamilton, Ont., on

Wednesday, the 19th September, at 11 a.m.,

for the transaction of the business on the following Agenda, and such other business as may be introduced with the consent of the meeting.

ALF. W. HADRILL,

Secretary.

E. A. LILLY,

President.

AGENDA.

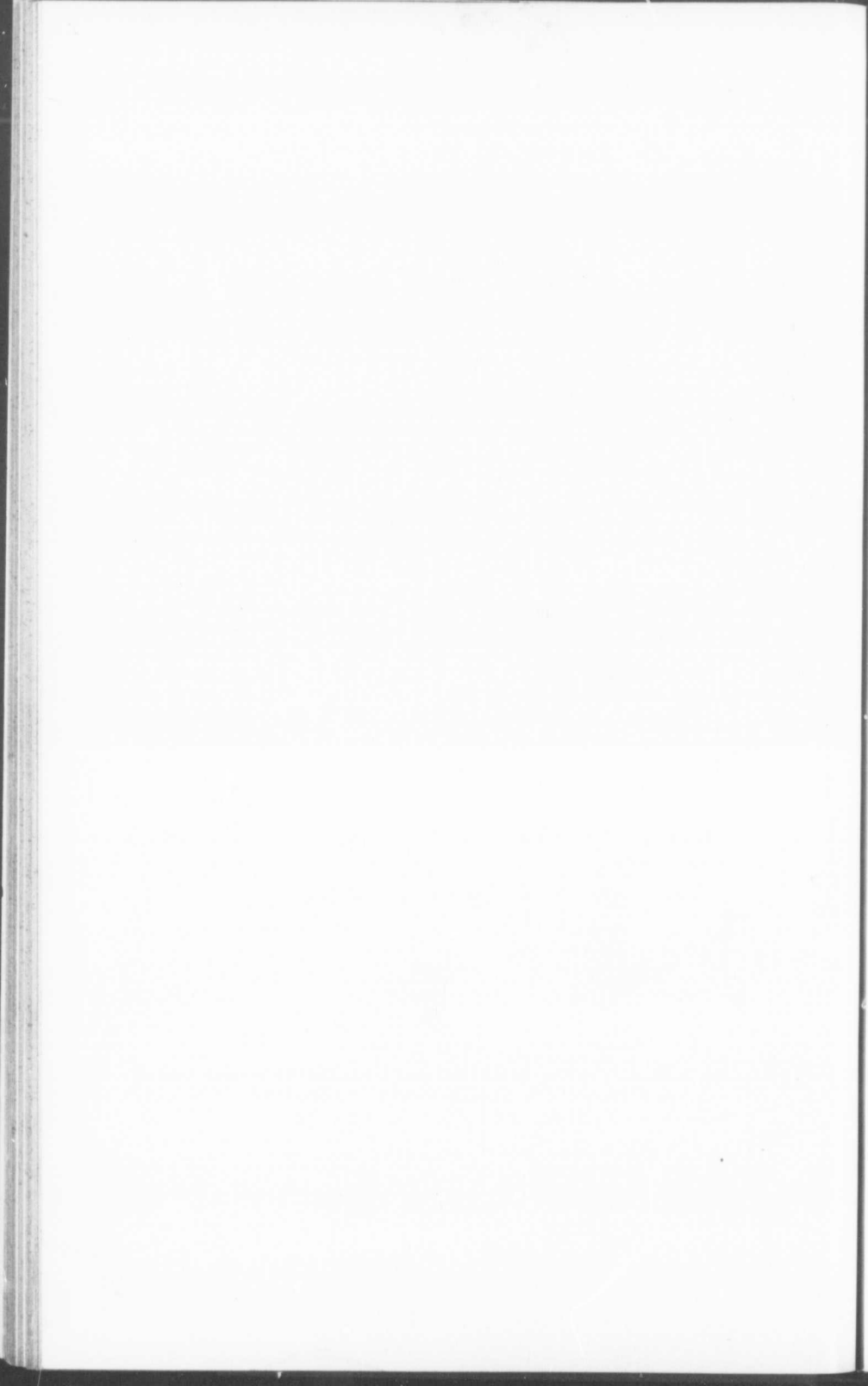
Confirmation of Minutes of last Annual Meeting, and of Meetings of 13th and 14th June, 11th and 12th July, 14th August, and 6th and 7th September.

Reports from Standing and Special Committees.

I—Minutes of Local Boards.—MONTREAL COMMITTEE, 3th July.

TORONTO BOARD, June 18th and September 10th.

Special—Appeal of Norwich Union vide Minutes 18th December, par. 122, and 8th January, par. 129.—Referred to Special Committee to Report vide C. F. U. A. Minutes 11th April, par. 29.



HAMILTON BOARD, June 11th and 25th, September 10th.

MANITOBA BOARD, June 14th, July 13th, August 9th, 15th, 24th and 29th.

Special—Commission Rules—Minutes June 14th, item No. 77.

BRANDOS—Fire Appliances and Rates—Minutes June 14th, par. 75.

2—Increased Rates.—To take further action in relation to Classes of Business not yet dealt with, in the matter "of what steps should be taken to secure adequate rates in view of the unprofitable results of business in the Dominion," and to receive reports from the Special Committee appointed at meeting of 7th September, to deal with Term Business and Grain Elevators.

3—Shingles Laid on Asbestos Felt.—To rate same as shingles in mortar.

4—Linotype (Typesetting) Machines.—That a special extra rate be required on these machines.

5—Cancellation of Special Ratings.—That when a Company obtains a Special Rating upon a risk, upon which it or other Companies fails to obtain any insurance, it shall notify the Secretary so that the rating may be cancelled.

6—Schools, Colleges, Etc.—That an extra of 2½ cents, per diem, be chargeable whenever such buildings are used for Theatrical purposes involving the use of scenery, fixed or movable.

7—Rebatable Grain Policies.—That the following exception be adopted as an addition to the short period rate rule:—

"The Association acting in full Meeting, and upon notice thereof being given in the Agenda, may accord the following privilege to an Insurer of grain stored in an elevator of not less than 100,000 bushels capacity, owned and entirely controlled and filled by the Assured, provided an annual policy be taken for an amount sufficient to cover the full capacity of the elevator at the market price of the grain upon the date of the granting of the insurance, and that the full annual premium therefor be then paid in advance, and further, that the Assured shall weekly furnish a return of the quantity of grain in the elevator at the close of each day, with the market price thereof."

Upon the expiration of the policy, the premium earned shall be determined by making a summation of the daily values at risk during the currency of the policy and dividing such total aggregate by the amount of the policy, the quotient obtained being the number of days for which short period rates shall be charged for the full amount of the policy; the difference, if any, between the premium thus determined and the annual premium paid being returnable to the Assured. Should, however, any loss occur on an elevator, no rebate shall be paid in regard to insurance on such elevator."

8—Lake of the Woods Milling Co.'s Elevator, Keewatin.—That a "Rebatable Policy" be allowed on this risk.

9—Revised Special or Schedule Ratings on Risks incorrectly rated on application obligatory on current policies.

When a Schedule or Specially Rated Risk, the rate for which has been determined by the Secretaries upon an application furnished by or on behalf of the assured is found upon inspection to have been under rated through incorrect or deficient information, the Secretaries are hereby empowered to make the revised rating immediately obligatory upon current insurances by placing a notice on the rating slip to that effect and naming a date upon which the extra rate shall be collected or the policies cancelled.

Such other business as may be introduced by consent of the Meeting.

ELECTION OF OFFICERS AND APPOINTMENT OF STANDING COMMITTEES.

10—CONFIRMATION OF MINUTES.—The minutes of last Annual Meeting and the Quarterly and Special Meetings of 13th and 14th June, 11th and 12th of July, 14th August and 6th and 7th September, were submitted and confirmed.

11—MINUTES OF LOCAL BOARDS—Montreal Committee.—Minutes of meeting of 4th July were received and ordered to be filed.

12—SPECIFIC RATING OF MONTREAL.—The Montreal Committee in accordance with the resolution adopted at Association meeting 14th June, had decided to introduce the system of Specific Rating and had referred the matter to a Special Committee, which, for the information of the members of the Association, presented the following report with a view of eliciting an expression of opinion on the mode of procedure:

Your Committee have held several Meetings and report that they have laid down the general principles on which the Specific Rating should be carried out, and the Sections of the City to be dealt with first, and they have also endeavoured to arrange for the services of competent men to do the work.

It having been found impossible to secure the services of any independent Adjuster or Inspector in Canada, your Committee addressed enquiries to the various Companies to see if they would be willing to lend the services of their Inspectors, and replies have been received from about 12 Companies in the affirmative. It is proposed, therefore, to allot the District among the Inspectors that are available; they will work in pairs and form a Board under the control of Mr. Hadrill. Rates will be made by this Board and the Special Committee of Companies will only supervise the work as a whole and see that it is done promptly and efficiently.

F. W. EVANS,

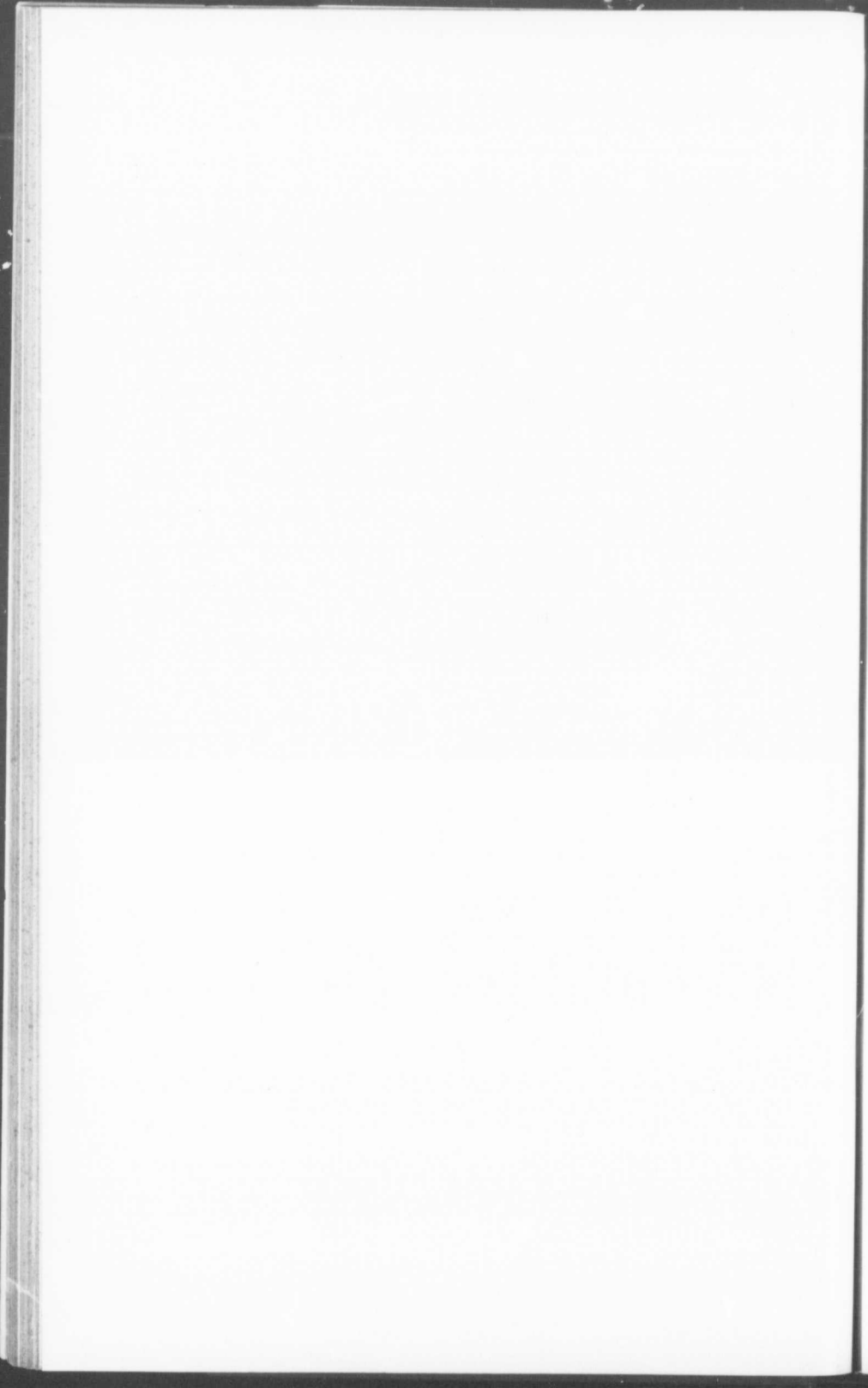
Chairman.

The action of the Committee was approved, and the names of certain parties suggested as being suitable to assist in the work.

On the question of the introduction of the Stamping System now under the consideration of the Montreal Committee, the Association expressed approval of the principle.

13—Toronto Board.—Minutes of Meetings June 18th and September 10th were submitted and ordered to be filed.

APPEAL OF NORWICH UNION.—The Special Committee to which this matter was referred (vide Minutes 11th April, par. 29), reported—"That after having enquired into the circumstances and heard the representative of the Norwich Union, it was unanimously decided to sustain the action of the Toronto Board, the same being in full accordance with the Board Rules and Regulations."—*Report adopted.*



14—Hamilton Board.—Minutes of Meetings of 11th and 25th June and 10th Sept., were submitted and ordered to be filed.

15—Manitoba Board.—Minutes of Meetings of 14th June, 13th July, and 9th, 15th, 24th and 29th August, were submitted, action being taken on matters specially referred to, as follows:—

COMMISSION RULE.—(Minutes 14th June, par. 77)—The following resolution was concurred in, to come into force when the Secretary of the Manitoba Board shall have obtained the signatures of all Head Offices thereto.

Resolved—That the remuneration payable by a Company or its General Agent to Agents outside of Winnipeg be limited to 15 per cent. straight, no bonus or allowance for office rent, clerk hire or other expenditure be permitted, excepting in the case of the North-West Fire Insurance Company and the Manitoba Assurance Company, on Farm business, Churches and Schools in the country outside of towns and villages, on which they be permitted to pay a commission not exceeding 20 per cent. on premiums which are paid in cash.

INCENDIARISM.—(Minutes August 24th and 29th, Par. 114 and 115).—The action of the Board was fully approved, and a hope expressed that the matter would continue to receive its earnest attention.

BRANDON.—(Minutes 14th June, Par. 75).—Re-Fire Appliances and Rates. It was decided that the fire protection provided and as described in Committee's report of 30th May last, does not warrant any reduction in the rates at present in force in this place.

16—LEGISLATION.—The following report from the Eastern Committee was presented, read and received:—

No Dominion Legislation has taken place in which Fire Insurance Companies have any interest. We have not even to record the chartering of any new Fire Company. We have, however, to record the introduction by the Solicitor General, the Hon. Mr. Fitzpatrick (seconded by the Minister of Finance) of "An Act to Secure Uniform Conditions in all Policies of Fire Insurance." This bill, by mutual consent, was simply introduced and an understanding was come to that it was only to have its first reading last Session, and that it was to be given precedence, as a Government measure, at the next Session. This important measure is of unusual interest to the Members of the Association.

In March last the Quebec Legislature passed a bill (following the lead of the Province of Ontario) intitled "An Act to Amend the Law respecting Taxes on Commercial Corporations and Companies." By this Act the Companies were made liable for a tax of two-thirds of one per cent. on their gross premium receipts in the Province less re-insurances in licensed Companies also doing business in the Province. They are not, however, free from taxation by Municipalities as in the Province of Ontario.

17—INCENDIARISM.—The following reports were received and the Eastern Committee was congratulated on the result of its efforts:—

WESTERN COMMITTEE.—Your Committee beg to report that four meetings have been held during the year. The only action taken is the offering of a reward of \$250 in connection with the fire destroying the Wilson Planing Mills, St. Catharines, in July last, for which no claim has been made.

EASTERN COMMITTEE.—Your Committee begs to report that during the past year, besides action taken in the cases of Mile. End and East Bolton referred to in previous reports which in the former place had no results except those of preventive character and in the latter of forcing the suspected incendiary to fly the country,—have taken action in Valleyfield and Lachute; in the first named town several fires occurred evidently of an incendiary origin, the most noticeable of which was in Buntin's Mills. The proprietors engaged the services of a detective and appealed to the Association for assistance, which was agreed to be given; eventually, three men were arrested and brought to trial, only two, however, were convicted and sentenced, one to eighteen months and the other to six months imprisonment, the inadequateness of which was commented on by the public press.

At Lachute some small fires occurred in the vicinity of this place, and evidence pointing it to be the work of two young men, one of whom had been previously arrested for the same crime, but discharged upon insufficient evidence, your Committee instituted enquiries through a detective, and his report showing that there was a fairly good case, caused the arrest of the offenders and recently secured the conviction of both, one of them to four years imprisonment and the other, a lad, to three months, both, however, having been some months previously in jail.

18—INFRACTIONS OF TARIFF.—The following report was read and received:—

WESTERN COMMITTEE.—Your Committee beg to report that six meetings have been held during the year, and that all decisions of the Committee have been sustained by the Association and carried out by the Companies interested.

The matter of the Rathbun Agency, of Deseronto, as referred to this Committee by the recent Special Meeting, has not yet been dealt with, the promised information substantiating charges made not having been received from the Company making complaint.

19—SPECIFIC RATING.—The following report was read and received:—

WESTERN COMMITTEE.—Your Committee beg to report that four meetings have been held during the year, and the Specific Tariffs of Fort William, Sudbury, Little Current, Gore Bay, Manitowaning and Thessalon have been revised and re-issued.

20—CLASSIFICATION OF PLACES AND FIRE APPLIANCES.—The following report was read and received:—

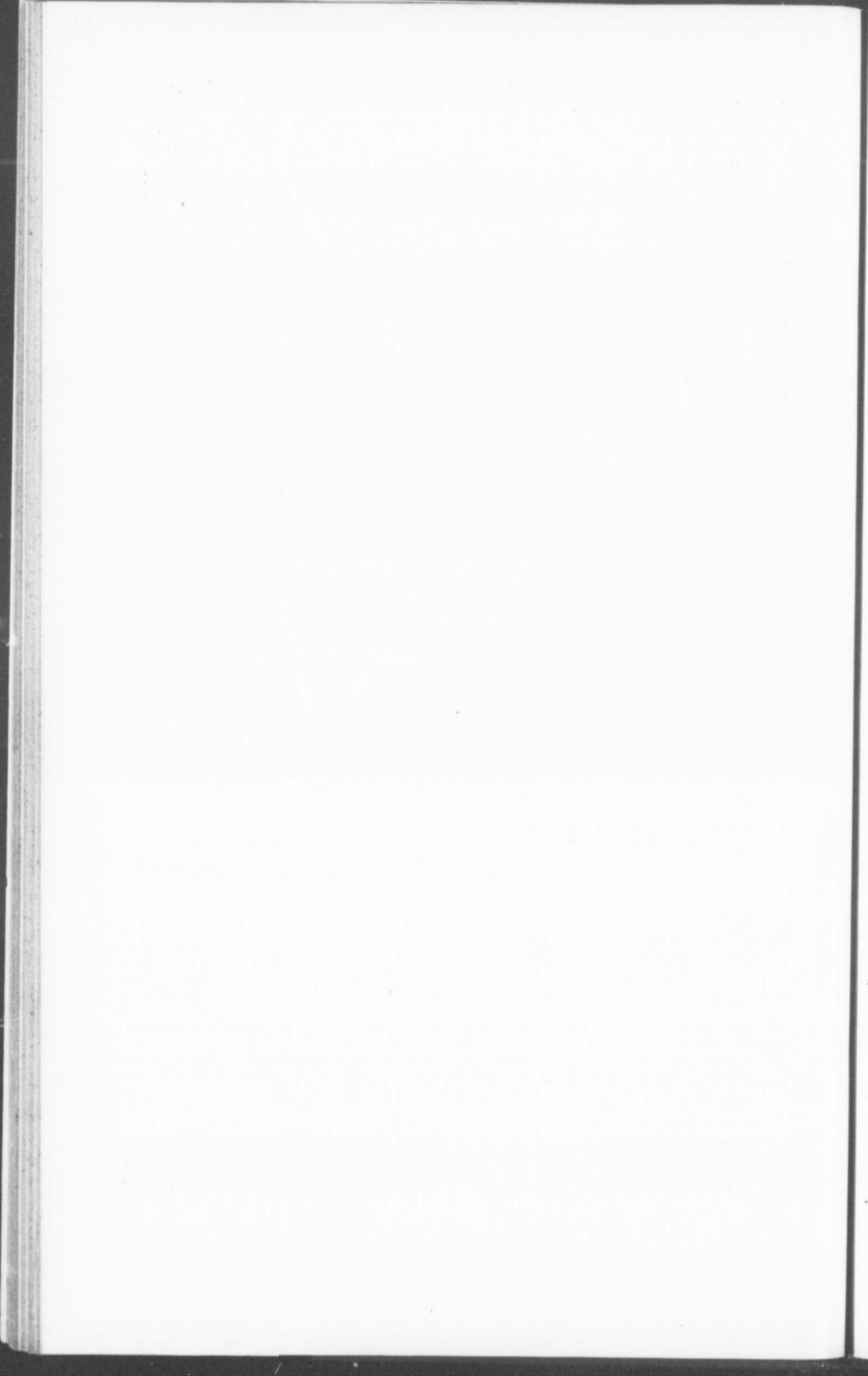
WESTERN COMMITTEE.—Your Committee beg to report that they have held five meetings since the last annual report, and the only changes made in classification during the year are as follows:—

SARNIA.—Raised from Class "C" to Class "B" on the 1st November last.

STOUFFVILLE.—Placed in Class "E" on the 24th of January last.

HAMILTON.—Attention is called to the Inspector's recent report on the waterworks system and fire appliances in this place, which shows that very marked improvement has been made, and further, that the changes now in progress will, in a great measure, remove the objection formerly taken to the weakness in the water pressure.

LONDON.—The situation in this city, as reported upon at last annual meeting, remains practically unchanged.



The following report from the Eastern Committee was read, and, on motion, the first paragraph was adopted, and the Committee authorized to continue as heretofore to exercise discretion in the enforcement of the Schedule.

Consideration of second paragraph dealing with Quebec City was taken up. The Fire Appliance Inspector's Report was presented showing that the City authorities were indisposed to furnish any information as to the condition of the Waterworks or to entertain any suggestions as to improvements. The Inspector had, however, obtained from other sources, information substantiating in detail the statements made in the Committee's report as to breakages in the main supply pipe and that no improvement whatever had been made in the Waterworks system, the brigade or appliances with the exception of one or two trifling items.

Your Committee begs to report that Mr. Howe, the Fire Appliance Inspector, has recently completed his annual re-inspection of the Fire Appliances of the various Cities and Towns in the Province of Quebec. A special report is being made in relation to the City of Quebec, otherwise there has been no deterioration in appliances and in some places they have been improved, but no change has occurred of sufficient importance to require re-classification. In two or three places classed "C" and "D" the requirements as to electric fire alarm in the former and on all night patrol in the latter have not been rigidly exacted, the feeling of the Association in the past having been that these defects did not imperatively require the lowering of the classification, particularly with regard to "D" towns, which, with one exception, (Levis, P.Q.) are all protected by waterworks. As Companies are now looking for increased rates, some change in this respect may be desired, if so your Committee will be pleased to receive instructions, but it would suggest whether the proposed more or less extended adoption of the system of specific rating will not better meet the situation than lowering the classification of such places.

Quebec City—Members will remember that the unsatisfactory condition of the waterworks, fire appliances and management of this city, particularly as indicated by the burning, last year, of some three or four blocks of small properties in the lower town, was reported upon by your Committee at the Quarterly Meeting held last November; that a re-inspection report was made by Mr. Howe of the waterworks and appliances shortly after the fire in which the defects of the fire preventive appliances and management were forcibly presented and recommendations for improvements made, most of which, however, were covered by previous reports, and that a deputation of your Committee attended a special meeting of the Mayor and Council to represent the necessity of making improvements, but without obtaining any satisfaction thereon. Breakages in the main supply pipe have continued since then and recently the city is reported to have been two whole days without water. Upon hearing this, your Committee, as soon as the services of Mr. Howe could be obtained from the West, sent him to investigate. His report is not yet in the hands of the Committee, but it will be appended hereto, and it will be for the whole Association to consider whether any further action than recent increase shall be taken.

The discussion on this matter was continued until 1.30, when the meeting adjourned to 3.00 p.m.

WEDNESDAY AFTERNOON SESSION.

HAMILTON, September 19th, 1900.

Met, pursuant to adjournment, at 3.00 p.m.

Present:—E. A. LILLY, *President*; F. W. Evans, P. M. Wickham, Jas. Boomer, P. H. Sims, Lansing Lewis, J. G. Borthwick, J. McGregor, H. Hampson, P. A. McCallum, G. R. Kearley, J. J. Kenny, J. E. E. Dickson, G. F. C. Smith, A. Wright, Thos. Davidson, R. W. Tyre, Geo. J. Pyke, W. Mackay, H. M. Blackburn, F. Haight.

21—QUEBEC CITY.—Discussion on this matter was resumed, and after several propositions had been submitted to the meeting, it was finally moved and carried:—

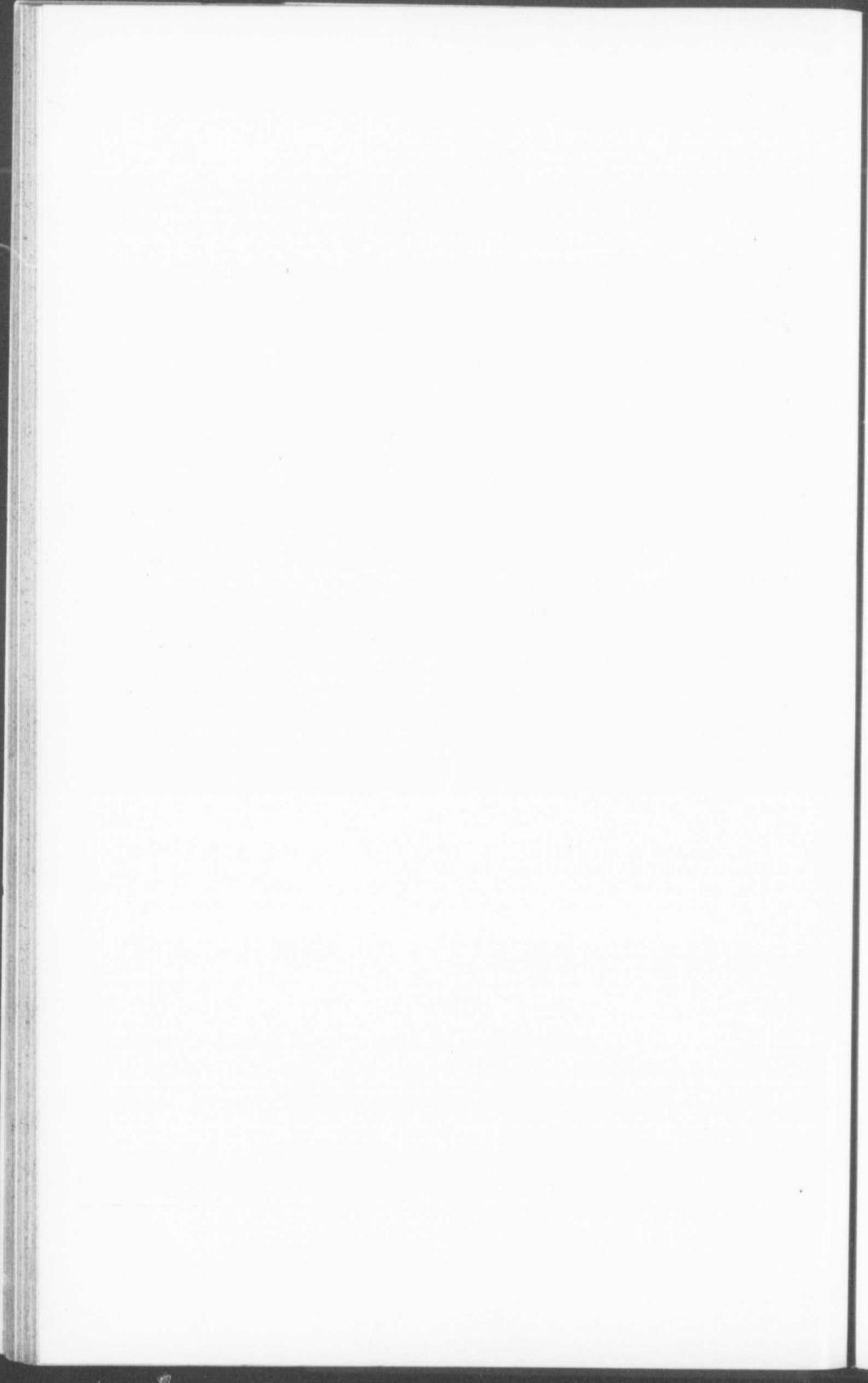
That in view of the alarming condition of the Fire Protection of the City of Quebec, as shown by the report of Inspector Howe, a Committee of five Members, three from Montreal and two from Toronto, proceed at once to Quebec to interview the City Council and Board of Trade, in regard to the condition of the Fire Protection, and report to the Association at a Special Meeting to be called by the President.

The President named the following Committee:—Liverpool & London & Globe, British America, Hartford, North British & Mercantile, and Royal.

22—INCREASED RATES.—(Agenda No. 2).—The following report dealing with Term Business and Grain Elevators, from the Special Committee appointed at last Meeting, was received and adopted:—

TERM BUSINESS.—Your Committee beg to recommend the adoption of the following schedule of rates in the classes named, and that no alteration be made in the other classes. That all District Specific Tariffs and Specific Ratings for classes named be increased in accordance:—

RISKS.	"A" TOWNS.				"B" TOWNS.				"C" TOWNS.				"D" TOWNS.				"E" & "F" TOWNS.				
	1st Class	2nd Class	3rd Class	4th Class	1st Class	2nd Class	3rd Class	4th Class	1st Class	2nd Class	3rd Class	4th Class	1st Class	2nd Class	3rd Class	4th Class	1st Class	2nd Class	3rd Class	4th Class	
Churches	(Que.	1.05	1.20	1.35	1.50	1.10	1.25	1.40	1.60	1.15	1.30	1.50	1.70	1.20	1.40	1.60	1.85	1.25	1.50	1.75	2.00
	E. Ont.	.95	1.10	1.25	1.40	1.00	1.15	1.30	1.50	1.05	1.20	1.40	1.60	1.15	1.30	1.50	1.75	1.20	1.40	1.65	1.90
	W. Ont.	.85	1.00	1.10	1.25	.90	1.05	1.20	1.35	.95	1.10	1.30	1.45	1.00	1.20	1.40	1.60	1.05	1.25	1.50	1.75
Academies, Day Schools, Colleges, Convents, Nunneries, Charitable or Religious Institutions and Houses of Religion	(Que.	1.15	1.30	1.45	1.60	1.25	1.40	1.55	1.70	1.35	1.50	1.65	1.80	1.45	1.60	1.75	1.95	1.50	1.65	1.85	2.10
	E. Ont.	1.05	1.20	1.35	1.50	1.15	1.30	1.45	1.60	1.25	1.40	1.55	1.70	1.35	1.50	1.65	1.85	1.40	1.55	1.75	2.00
	W. Ont.	.95	1.10	1.25	1.40	1.05	1.20	1.35	1.50	1.15	1.30	1.45	1.60	1.20	1.35	1.50	1.70	1.25	1.40	1.60	1.85



The foregoing rates to be operative on and after the 20th instant for all business excepting renewals of three year policies expiring on or before the 30th instant.

23—ELEVATORS.—A draft schedule for rating Elevators, prepared by the Western Union Underwriters' Association, was obtained by your Committee, but as same has been only tentatively adopted, it was decided to await further information as to the result of its application, and your Committee would recommend that pending further advice as to the action of the Western Union, Inspector Naylor be instructed to immediately inspect all Terminal Elevators and also any others of a capacity of 250,000 bushels or over, and that the Factory Improvement Committee be instructed to prepare a schedule and submit rates obtained by application of same to an early meeting of the Association, for confirmation before promulgation.

24—LUMBER.—The Secretary stated that he had received applications from owners of Lumber Yards asking for reductions from the minimum rates in view of isolation and of appliances provided. It was decided that no reduction could be made from minimum rates of \$1.50 with full average or \$1.75 without full average.

25—SHINGLES ON ASBESTOS FELT.—(Ag. No. 3.)—The proposal to rate this roofing the same as shingles in mortar, was negatived.

26—LINTYPE (TYPE-SETTING) MACHINES.—(Ag. No. 4.)—The proposal to require a special extra on these machines was withdrawn.

27—CANCELLATION OF SPECIAL RATINGS.—(Ag. No. 5.)—In the absence of the Company giving this notice of motion, the matter was deferred.

28—SCHOOLS, COLLEGES, ETC.—(Ag. No. 6.)—The proposal to charge an extra rate where such buildings are used for theatrical entertainments, was negatived.

The meeting was adjourned at 6.00 p.m. to 10.30 the following morning.

THURSDAY MORNING SESSION.

HAMILTON, September 20th, 1900.

Met, pursuant to adjournment, at 10.30 a.m.

Present:—E. A. LILLY, *President*; F. W. Evans, P. M. Wickham, P. H. Sims, J. G. Borthwick, J. McGregor, H. Hampson, P. A. McCallum, G. R. Kearley, J. E. E. Dickson, G. F. C. Smith, A. Wright, Thos. Davidson, R. W. Tyre, R. McD. Paterson, Geo. J. Pyke, W. Mackay, H. M. Blackburn, F. Haight, J. J. Kenny.

29—DISTANT POINTS RATES.—By unanimous consent of the meeting the question of the reduction of the extra charged on Mercantile business in this district, was introduced for consideration, and, after some discussion, the following resolution was unanimously adopted:—

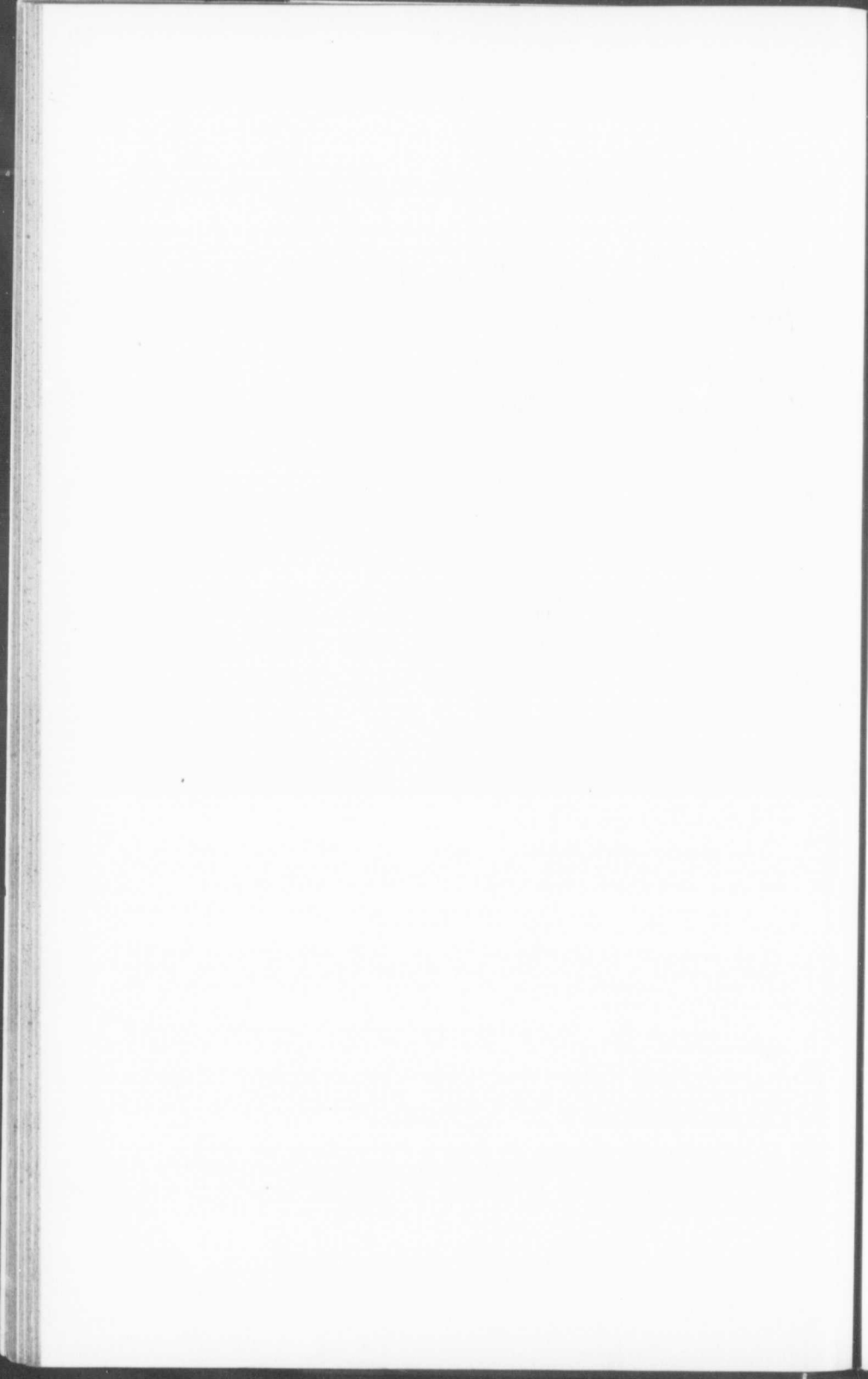
That the rule regarding distant points rate be amended by reducing the extra on mercantile risks to 25 per cent. and permitting the reduction for the 40 feet space clause on risks in class F.

30—REBATABLE GRAIN POLICIES.—(Ag. No. 7.)—The notice given in the Agenda to provide an exception to the "Short Period Rate Rule" was moved and negatived on a vote of four to thirteen. The subsequent notice relating to the Lake of the Woods Milling Co.—(Ag. No. 8), therefore necessarily lapsed.

31—Revised Special or Schedule Ratings on Risks incorrectly rated on application obligatory on current policies.—(Ag. No. 9.)—In accordance with notice of motion, it was moved and carried:—

"That when a Schedule or Specially Rated Risk, the rate for which has been determined by the Secretaries upon an application furnished by or on behalf of the assured is found upon inspection to have been under rated through incorrect or deficient information, the Secretaries are hereby empowered to make the revised rating immediately obligatory upon current insurances by placing a notice on the rating slip to that effect and naming a date upon which the extra rate shall be collected or the policies cancelled."

32—INSPECTOR'S REPORTS.—The following Inspectors Reports were received and items therein relating to Schedule and Special Risks were referred to the Factory Improvement Committee:



33—SPRINKLERED AND SPECIAL RISKS—Inspector's Report.—

GENTLEMEN:—I herewith submit my Fourth Annual Report.

SUMMARY.

Miles travelled.....	14,238	Equipments now being installed.....	19
Inspections (Original.....106)	689	Specifications and figures for equipments now	21
(Re-Inspections 583)		under consideration.....	
Plans.....	20	Sprinkler Supply Valves Sealed.....	303
Interviews re Construction Work.....	18	" " " re-sealed.....	123
" " Sprinkler Equipments.....	24		
Risks equipped with Automatic Sprinklers during			
the past year.....	35		

DETAIL OF NUMBER OF INSPECTIONS.

Abattoir, Packing Houses, etc.....	3	Jute Works.....	10
Biscuit Factories.....	1	Match Factories.....	2
Cartridge Factories.....	4	Miscellaneous.....	18
Coffee and Spice Mills.....	1	Oil Cloth and Oiled Clothing.....	7
Cordage Works.....	6	Paper and Pulp Mills.....	14
Carpet Works.....	2	Paint Factories.....	8
Cotton and Woolen Mills.....	30	Printing and Lithographing.....	14
Chemical Works.....	6	Rubber Works.....	11
Cement Works.....	2	Sprinkler Equipments (Original).....	50
Cigar and Tobacco Factories.....	5	" " " (Re-Inspections).....	254
Distilleries.....	3	Saw Mills.....	1
Drug Houses.....	6	Street Railway Buildings.....	4
Dry Goods and Mercantile.....	30	Shoe Factories.....	10
Electric Light and Power Stations.....	4	Shirt Factories.....	6
Electric Light Installations.....	45	Sugar Refineries.....	6
Flour Mills.....	1	Theatres.....	10
Grain Elevators.....	1	Tinware Factories.....	1
Indurated Fibre Ware.....	3	Tanneries.....	6
Iron Working Plants.....	24	Woodworking Plants.....	37

As sprinkler equipments are liable to interruption of service from accidents, repairs and alterations, and in some instances, an unnecessary closing of supply valves, I adopted a system of sealing all valves open and attaching a tag to such, requesting the assured to notify the Association in the event of any valves being closed. The results have proven that the time and labor required for this work is well spent; it has apparently prevented meddlers from closing the valves; has called the attention of the assured to the fact that automatic fire protection must be kept constantly maintained in an efficient state. I also think that persons in charge of equipments are more careful about keeping them in order, because of being averse to taking seals or tags to the office with an explanation of the reason for closing the valve. In a very few instances have valves been found to have been closed and no notice sent to the Association.

There having been a 50 per cent. increase in general inspections, I have had less time to devote to electrical work.

I do not think too close attention can be given to electrical work, as the insurance losses due to electrical causes in 1899 were very heavy. Electrical companies naturally minimize the operation of the causes, but giving them the benefit of the doubt, the fires due to electrical apparatus are formidable enough to give an emphasis to the danger.

The ever increasing number of overhead wires, together with the tendency of even a higher potential, is a very serious menace.

The matter is one which I think worthy of consideration and concerted action.

J. T. NAYLOR,

Inspector.

MONTREAL, QUE., Sept. 1st, 1900.

34—FIRE APPLIANCES—Inspector's Report.

In presenting this report I beg to state that during the year I have made 6 first inspections, 10 special inspections and 17 re-inspections; also 7 of natural gas and 17 of acetylene gas generators, making a total of 217 as in the following table, besides several first reports on acetylene generators proposed for inspection with suggestions for necessary improvements to bring them into compliance with the Association's regulations:—

PROVINCE.	CLASSIFICATION OF PLACES VISITED.						SPECIAL IN- SPECTIONS	NATURAL GAS.	ACETY- LENE GAS.	TOTALS.	
	Special- ly Rated	A	B	C	D	E					F
Ontario.....	1	12	8	27	42	38	4	10	7	5	154
Quebec.....	6	1	—	7	9	15	1	—	—	12	51
" 2nd visits.....	—	1	—	1	2	7	1	—	—	—	12
Totals.....	7	14	8	35	53	60	6	10	7	17	217

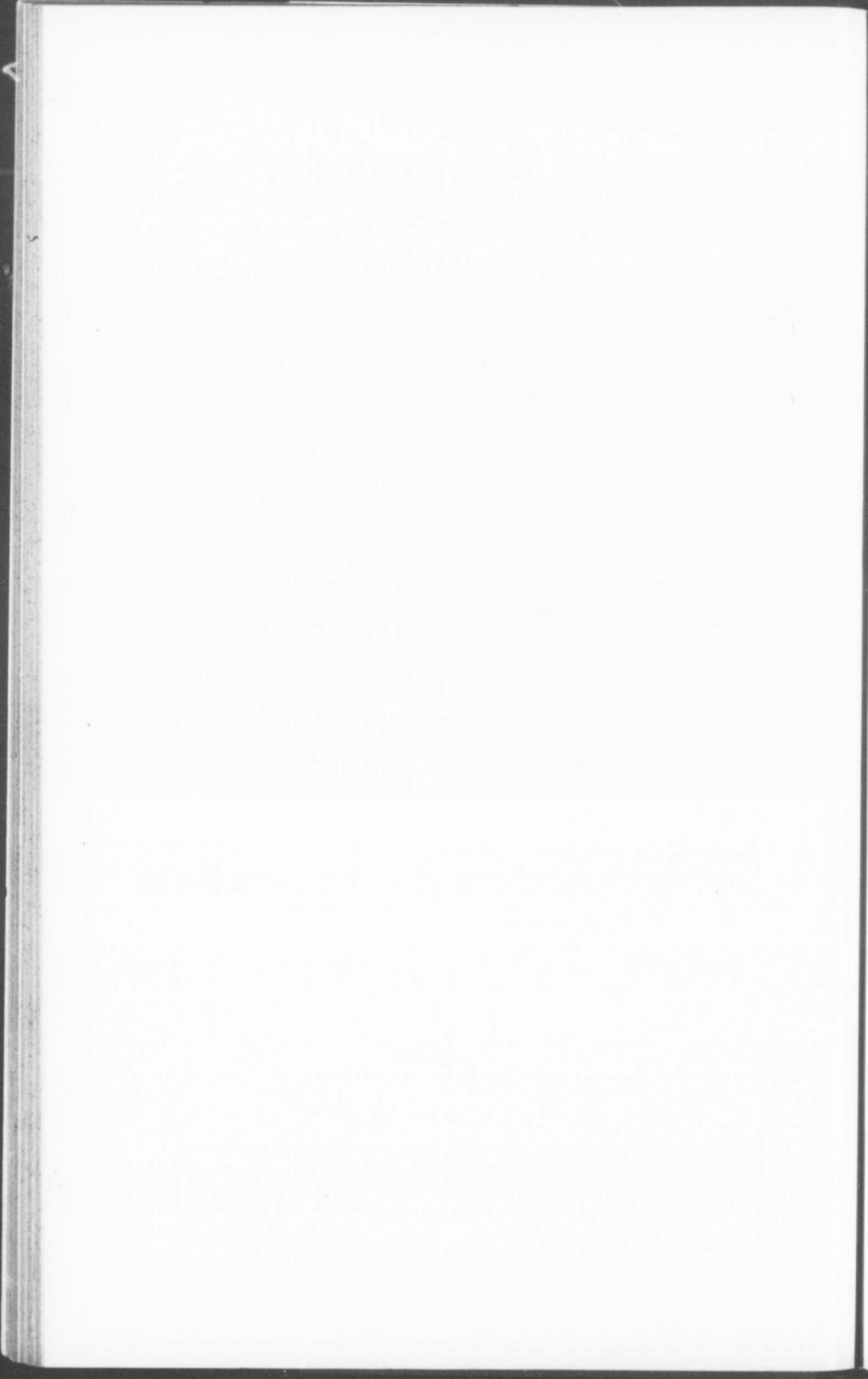
Special Inspections include the towns of Rat Portage, Sturgeon Falls and Sundridge for specific rating.

The Reports on the various towns enter fully into particulars, and it is therefore not deemed necessary to recapitulate here.

MONTREAL, September 18th, 1900.

ROBERT HOWE,

Inspector, C. F. U. A.



35 SCHEDULE RATING—Western Inspector's Report—

GENTLEMEN:—I beg to state that since my last Report I have made 2257 inspections or re-inspections in 329 places. Classification of the inspections by risks is as follows:—

34 Agricultural Implement Factories.	35 Laundries.
18 Boot and Shoe Factories.	25 Metal Workers.
17 Bicycle Factories.	226 Machine Shops.
7 Basket Factories.	15 Malt Houses.
16 Box Factories.	121 Miscellaneous.
2 Button Factories.	26 Oat and Barley Mills.
8 Brush and Broom Factories.	23 Opera Houses.
42 Breweries.	4 Oil Stores.
21 Carriage and Wagon Factories.	3 Plow Works.
23 Canning Factories.	257 Planing Mills.
6 Coffin Factories.	14 Paper and Pulp Mills.
12 Confectionery and Biscuit Factories.	22 Piano and Organ Factories.
4 Carpet Factories.	12 Printing and Lithographic Offices.
6 Cordage and Twine Factories.	15 Pork Packing Houses.
19 Cigar Factories.	9 Spice Mills.
4 Canoe Factories.	128 Saw and Shingle Mills.
15 Car Barns.	3 Saw Works.
6 Cement Works.	5 Soap Factories.
11 Cooper Shops.	3 Starch Works.
21 Chopping Mills.	8 Salt Blocks.
3 Chemical Works.	11 Stave & Heading Factories.
3 Distilleries.	3 Shirt Factories.
49 Elevators.	2 Suspenders Factories.
27 Evaporators.	6 Stamping Works.
112 Electric Light and Power Stations.	2 Smelting Works.
245 Flour Mills.	86 Tanneries.
74 Furniture Factories.	4 Upholstering & Finishing Factories.
160 Foundries.	87 Woolen Mills.
4 Glass Factories.	6 Wheel Works.
5 Glove Factories.	67 Warehouse & Refrigerating Storage.
17 Hub, Spike and Handle Factories.	—
3 Hair Cloth Factories.	
16 Knitting Factories.	Total, 2257 Inspections and Re-inspections.
5 Lined Oil Works.	

Defects noted:—

- 298 Casks and pails (neglected or missing.)
- 44 Oily waste cans and sand pails not provided.
- 54 Defective fire proof doors.
- 113 Defective electric light installations.
- 27 Defective installations in power houses.
- 18 Transformers placed inside buildings.
- 18 Defective standpipes and hose.
- 14 Defective stacks, stovepipes and cupolas.
- 17 Watchman's clock not provided or records bad.
- 6 Defective boiler settings.
- 31 Dirty condition.
- 21 Unsafe use or storage of oils, cements, gasoline and benzine.
- 4 Acetylene gas machines not standard or improperly installed.
- 21 Steam pipes.
- 22 Oily drip cups not provided.
- 6 Blowers out of order or not used.
- 14 Defective stove heating.
- 23 Openings not protected.
- 9 Defective dry kilns.
- 73 Miscellaneous.

Under instructions your Inspector has noted on his itinerary reports risks in which Tariff Companies are not interested. The matter was not taken up at the beginning of the year, and the ground is not yet quite covered; but, so far, in 180 towns or villages the sheets show that in 968 risks there are 492 carried exclusively by Non-Tariff Coy's, being about 30 per cent. In quite a number of risks your Inspector was unable to obtain the information, these were put down to Tariff Companies in order to secure further inspections. As your Inspector understands it, those noted will not be further inspected unless notified by Companies.

Saw Mills—An inspection of the mills in the Georgian Bay and Northern District show that the applications on which these risks were rated, were not to a very large extent in accordance with the facts.

Feeders—As an instance, among the large mills, 20 of them are reported as having a "drop" between carriers and feeders while there is none.

Sprinklers—Quite a number of the mills having shingle roofs have sprinklers on them which do not sprinkle, from incapacity of pumps or the feed pipe being too small. This has been shown by personal tests.

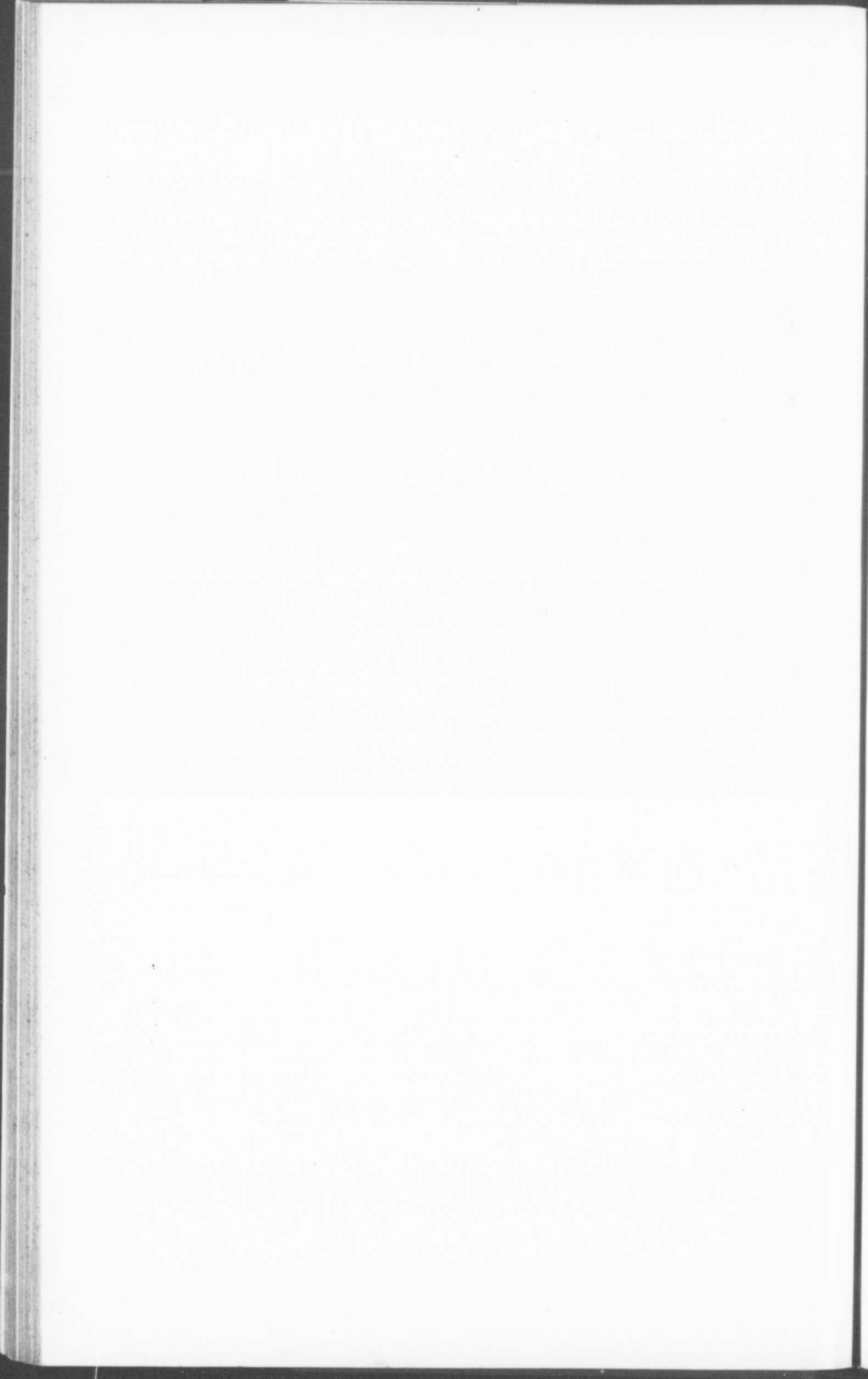
Oily Drip Caps—There is considerable contention over these. Mill men contending that it is not practical to place them under all bearings. From the construction and manner in which some of these have been put on, the mill would be much safer without them, large pans being fastened up under beams, becoming filled with sawdust and oil drippings, being a good combination for spontaneous combustion under an oily beam. In one case a large wood box purposely filled with sawdust to catch oil drippings had been placed. Your Inspector had this immediately removed.

Requirements in detail—Your Inspector would therefore suggest that the description of the standard requirements of a saw mill be given more in detail in the schedule, such as "drop," where it should be distance of drop not less than regulation of drip cups, Caps of pumps feeding sprinklers not less than diameter of feed pipe not less than distance between perforations not more than apart. This would be a guide to those who wish to properly protect their mills, and would not leave the question open to those whose main desire is to obtain a reduction of rates.

All of which is respectfully submitted.

JOHN CALDER,
Inspector.

September 19th, 1906.



36—SCHEDULE RATING—Eastern Inspector's Report—

I beg to present my Eighth Annual Report comprising 1552 Inspections or Re-inspections in 72 places.

The Inspections are classified as follows:—

64 Agricultural Implement, Carriage Factories, etc.	1 Glass Works.
125 Boot and Shoe Factories.	60 Laundries.
50 Breweries and Malt Houses.	248 Machine Shop and Metal Works.
1 Button Factory.	9 Organ & Piano Factories.
6 Canning Factories.	21 Paper Mills.
278 Cabinet and General Woodworking.	73 Tanneries.
34 Confectionery and Biscuit Factories.	1 Tin Stamping Works.
9 Coffee and Spice Mills.	62 Tobacco and Cigar Factories.
59 Electric Light and Power Stations.	58 Woollen Mills.
110 Flour and Oatmeal Mills.	166 Miscellaneous.
117 Foundries.	
	1552 Inspections.

The actual number of risks is about half of the number of inspections, as most risks are inspected twice a year.

There have been 388 letters sent for defects to be remedied or improvements demanded, viz:—

183 Casks and pails short, missing or required.
16 Standpipe, hose or pump out of order.
38 Dirty condition, or oily waste not attended to.
35 Defective Heating, drying, boilers, etc.
36 Defective lighting.
10 Defective watchlock arrangements.
48 Defective fire-proof doors, etc.
6 Defective cement cans, kit lamps, etc.
5 Defective cupola or limewashing in foundries.
11 Miscellaneous.

388

These defects are now marked in the sheets sent the Companies as are also the notices when or if the same are rectified.

In accordance with instructions, from 1st May I have made a new survey in duplicate of all the risks as they came under inspection; one survey for the Eastern Office and the duplicate for the Western Office. This new departure accounts for the number of inspections being somewhat short of previous years, which will continue until the surveys are completed or nearly so.

All of which is respectfully submitted.

MONTREAL, 31st August, 1900.

L. H. BOULT,
Inspector.

37—MONTREAL CITY INSPECTION.—Inspector's Report.

GENTLEMEN,—I have the honor of presenting my third annual report.

Number of ordinary inspections	6243
Number of special inspections	131
Number of re-inspections	1182
Total number of visits	7556
907 defects were found to exist in	706 risks.
647 of these were rectified in	576 risks.

125 risks had to be reported as unable to obtain rectification, 111 of which were in electrical installations.

Of these 15 have since been rectified, and at least 3 have been burned out, leaving a balance of 107 yet on that list, and some of which have appeared on it every year for the last three years.

The rectifications made are classified as follows:—

Defects in and about furnaces, boilers, etc.	9
Defects in and about chimneys	11
Woodwork protected under and a-out stoves	102
Defective stove-pipes and open stove-pipe holes	22
Ashes, receptacles provided for, or ashes removed	16
Woodwork about gas jets protected	51
Electric light installations	243
Motor plants	11
Defects in dry-rooms	4
Oily waste cans provided	4
Inflammable material cared for or removed from	65
Cellars cleaned	39
Other floors cleaned	21
Broken windows, sky-lights, etc.	6
Fire-doors made standard	4
Fire-pails placed or re-filled	26
Unenumerated	13
Total	647

The number of re-inspections required on account of defects has fallen far below former years, and is due to the greater care exercised by the assured, and the better class of work done by electricians, which has given time to make 630 additional first inspections during the year.

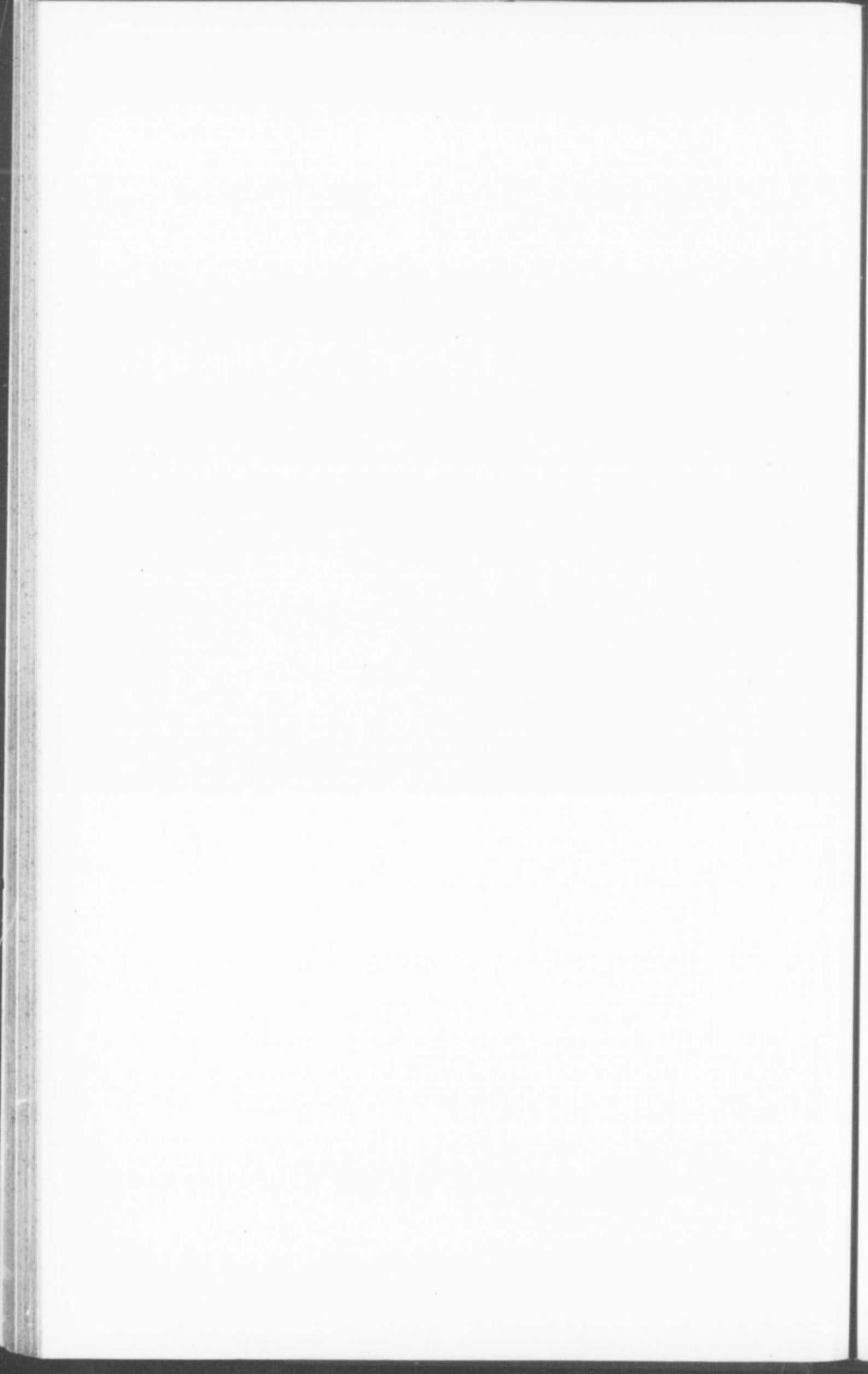
This may be credited as a direct result of the inspection system of the Association, and by its continuance, and the constant supervision which it implies, a still greater improvement may be expected.

ELECTRICAL INSTALLATIONS.—Notwithstanding the improvement noted, 55 per cent. of the defects reported are electrical. To a large extent they are due to a class of workmen simply learning their business by having their mistakes pointed out to them at the expense of this Association. 193 of those electrical defects, reported as unable to obtain rectification, are generally due to this cause.

All of which is respectfully submitted.

September 5th, 1900.

JOS. J. BELI,
Inspector.



38—ELECTRICAL INSPECTOR'S REPORT—Western Ontario.

GENTLEMEN:—As mentioned in previous yearly reports of work done, the arrangement of the electrical staff continues unchanged. We have a permanent resident inspector of electric lighting and power located at Kingston, Toronto, Hamilton and London, whose duties cover the cities mentioned and the adjacent territory. Experience has made it necessary to have a competent man available on short notice at all of the above points, the bulk of the extensions being in the larger towns and cities.

While unable to bring to your notice anything in the nature of startling developments in the electrical business as affecting the insurance hazard, there has been great expansion along the old lines, for commercial and private lighting and for electric power service, more especially the installation of isolated electric lighting plants in many manufacturing establishments. The steady and successful development of long distance transmission of power continues; many new schemes are being inaugurated, and before long distant water powers now idle will be called into active service to furnish current for manufacturing purposes at distant points. The extreme high pressure or voltage employed for long distance transmission requires extra precautions and eternal vigilance.

The rules practically prohibiting the use of current from the trolley systems throughout the country is still in force, and continued experience abundantly proves that this system is unsafe for commercial or private purposes, and should not be permitted outside of the power houses and car barns.

There has been no marked extension of the Automatic Fire Alarm Systems, nor should the adoption of any system be greatly encouraged by your Association.

In a brief report it is difficult to convey any idea of the actual work accomplished, much of which is daily routine and house to house inspection, but considering the provisional nature of the present arrangement I think the interests of the Association are fairly well served; we have the hearty co-operation of all the large electrical manufacturing companies and a very clear and good understanding with all architects concerning the proper installation of electric wiring and apparatus. It is customary to submit architects specifications to your inspectors for approval, and most, if not all, wiring contracts are made subject to the approval of the C. F. U. A.

Considering the universal use of electric lighting and the hundreds of electric motors daily in use, the fire losses due to the use of current must compare favorably with other fire hazards.

I give herewith a list of the towns visited by your inspectors during the past year:—

Ailsa Craig, Alvinston, Amherstburg, Aylmer, Barrie, Bayfield, Belleville, Berlin, Blenheim, Bracebridge, Brantford, Cavuza, Centralia, Chatham, Clinton, Cobourg, Colborne, Delhi, Dunnville, Essex Centre, Forest, Goderich, Glencoe, Guelph, Hazaraville, Hamilton, Harriston, Ingersol, Jarvis, Kincardine, Kingston, Leamington, London, Napanee, New Market, Oshawa, Paris, Parkhill, Petrolia, Port Hope, Ridgeway, St. Marys, St. Thomas, Sarnia, Seaforth, Shedden, Simcoe, Stratford, Strathroy, Theford, Tilsonburg, Tilbury, Wallaceburg, Watford, Welland and Windsor.

In many of the above named places is included isolated installations in addition to the town lighting plants.

Yours truly,

A. B. SMITH,

Electrical Inspector.

39—ELECTRICAL HAZARD.—Question was raised as to whether a better and more extended system of supervision of electrical installations could not be devised, and the matter was referred to the Electrical Committee.

40—SAW MILLS.—INSPECTION OF SAME.—The Secretaries were directed to arrange for a semi-annual inspection of the more important of these risks.

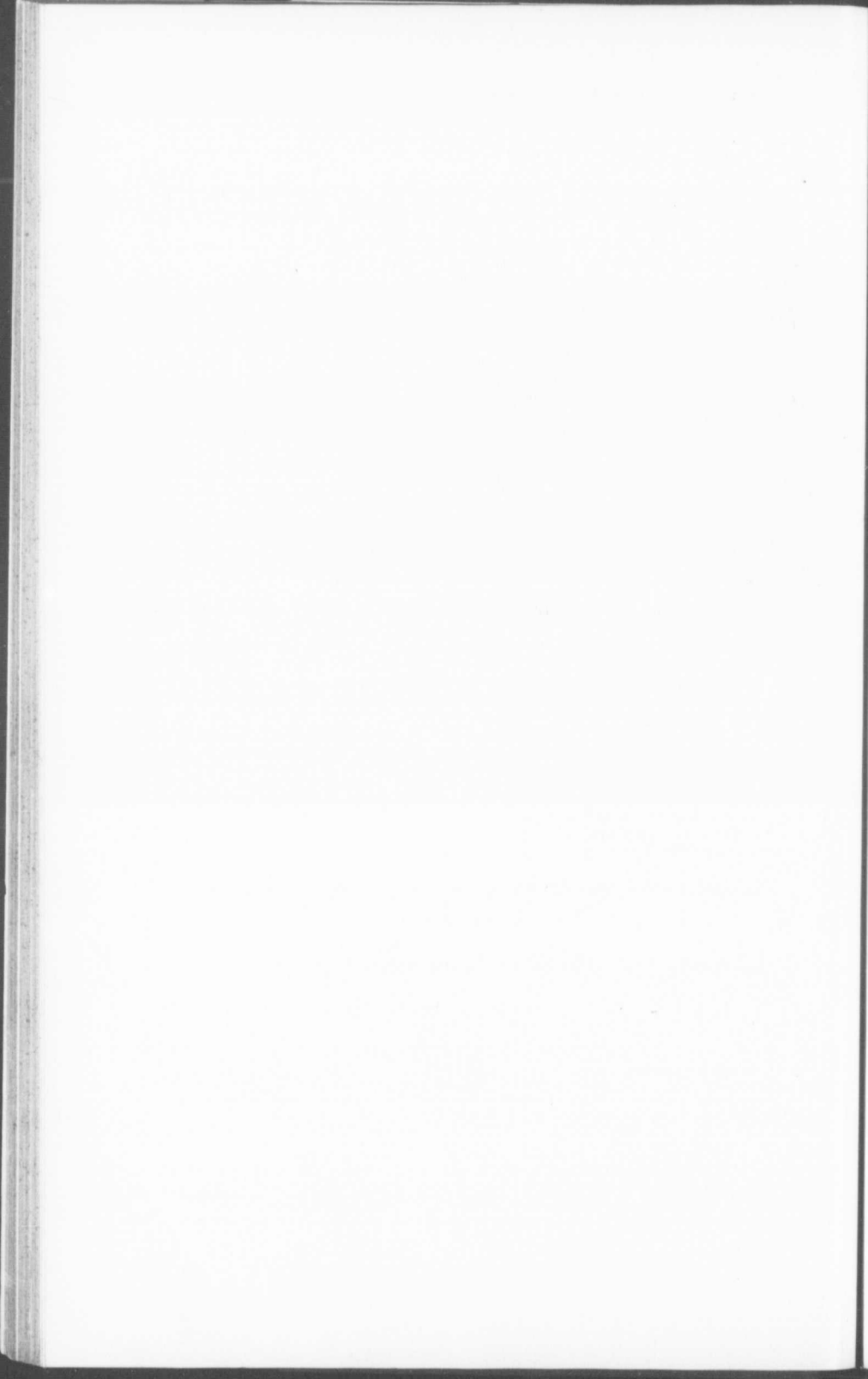
41—PLURALITY VOTING.—It being asked as to whether it was proposed to take any action in this matter, the Committee to which the subject had been referred was requested to present a report at next meeting.

42—NON-INTERCOURSE RULE.—Some discussion arising as to the difficulty of obtaining observance of this rule in certain Agencies, the Infractions of Tariff Committee was instructed to send the Secretary to investigate any complaints of persistent violations at important points.

43—ELECTION OF OFFICERS.—The following were elected by acclamation:—

President - - - H. M. BLACKBURN, of the Sun Fire Insurance Office.

Vice-Presidents - { For the Province of Quebec—JAS. MCGREGOR, of the Commercial Union Assurance Co.
 { For the Province of Ontario—A. WRIGHT, of the London & Lancashire and the Mercantile Fire Insurance Companies.



44—STANDING AND SPECIAL COMMITTEES.—The following were appointed :—

STANDING COMMITTEES.

1. LEGISLATION :

Eastern—Liverpool & London & Globe (*Convener*), Ætna, Atlas, Guardian, Law Union & Crown, North British & Mercantile, North America, Phoenix of London, Royal and Union.

Western—Lancashire (*Convener*), Ætna, Mercantile, National of Ireland, Waterloo Mutual and Western.

2. CLASSIFICATION OF PLACES AND FIRE APPLIANCES :

Eastern—Alliance (*Convener*), Atlas, Caledonian, Commercial Union, Imperial, London & Lancashire, London Assurance, Northern, North America, Royal & Union.

Western—British America (*Convener*), Hartford, Lancashire, London & Lancashire, Manchester, Norwich Union, National of Ireland, Sun and Western.

3. ELECTRICAL INSTALLATIONS :

Eastern—Caledonian (*Convener*), Alliance, Commercial Union, Imperial, London & Lancashire, National, North British & Mercantile, Phenix of Brooklyn, Phoenix of London, Queen and Union.

Western—Quebec (*Convener*), Connecticut, Mercantile, Norwich Union and Western.

4. INFRACTIONS :

Eastern—Union (*Convener*), Alliance, Atlas, Imperial, Law Union & Crown, Liverpool & London & Globe, London & Lancashire, London Assurance, Northern, Quebec, Queen, Scottish Union and National.

Western—Sun (*Convener*), British America, Hartford, Norwich Union, National of Ireland, Phenix of Brooklyn, Manchester and Mercantile.

5. INCENDIARISM :

Eastern—Royal (*Convener*), Atlas, London Assurance, North British & Mercantile, North America, Norwich Union, Phoenix of Hartford, Phoenix of London, Quebec, Scottish Union and Union.

Western—Ætna (*Convener*), Hartford, Lancashire, Manchester, Sun, Waterloo and Western.

6. FACTORY IMPROVEMENT :

Eastern—Ætna (*Convener*), British America, Commercial Union, Liverpool & London & Globe, North British & Mercantile, North America, Phoenix of London, Royal and Union.

Western—Western (*Convener*), British America, Lancashire, London & Lancashire, Manchester, Norwich Union and Phenix of Brooklyn.

7. RATES :

Eastern—Imperial (*Convener*), Ætna, Alliance, Caledonian, Commercial Union, Northern, Norwich Union, Phoenix of Hartford and Royal.

Western—Lancashire (*Convener*), Hartford, Mercantile, Phenix of Brooklyn, Sun, Quebec and Manchester.

8. HAMILTON STAMPING COMMITTEE :

Hartford (*Convener*), British America, Lancashire, London & Lancashire, Sun and Western.

SPECIAL COMMITTEES.

1. SPECIFIC RATING :

Eastern—Phoenix of London (*Convener*), Ætna, Commercial Union, Guardian, Liverpool & London & Globe, Norwich Union and Royal.

Western—Norwich Union (*Convener*), Hartford, Lancashire, London & Lancashire, Sun and Western.

2. COMPETITION OF UNLICENSED COMPANIES :

Eastern—Guardian (*Convener*), Liverpool & London & Globe, Ætna, Phoenix of London, Union, Caledonian and North British & Mercantile.

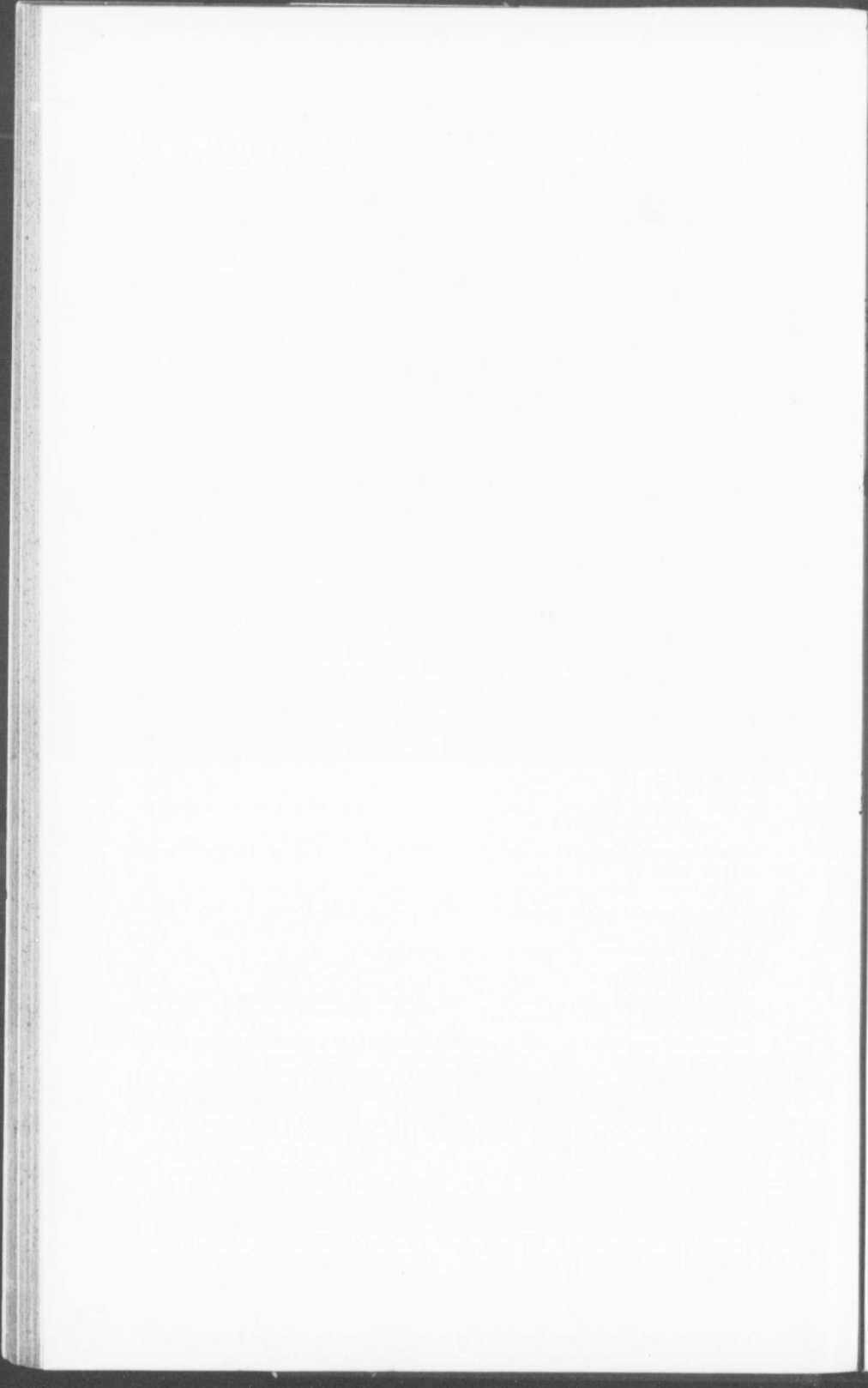
Western—Western (*Convener*), Lancashire, Sun, Hartford and Phenix of Brooklyn.

The Meeting then adjourned.

ALF. W. HADRILL, } *Secretaries.*
WM. ROBINS, }

E. A. LILLY, } *President.*

NOTE.—No changes in Tariff Rates are obligatory until promulgated by the Secretaries.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, October 4th, 1899.

Met at 11.00 a.m.

Present: E. A. LILLY (London Assurance), in the Chair.

ALLIANCE	P. M. WICKHAM.	NORTH BRIT & MERCANTILE	RANDALL DAVIDSON.
AMERICAN	Not represented.	NORTHERN	R. W. TYRE.
ATLAS	M. C. HINSHAW.	NORWICH UNION	W. KAVANAGH.
ÆUNA	} C. R. G. JOHNSON.	NATIONAL OF IRELAND	M. C. HINSHAW.
BRITISH AMERICA		NORTH AMERICA	} Not represented.
CALEDONIAN	LANSING LEWIS.	PHENIX OF BROOKLYN .....		} E. V. CHAPLIN.
COMMERCIAL UNION	JAS. MCGREGOR.	PHENIX OF HARTFORD	} Not represented.
CONNECTICUT	Not represented.	PHENIX OF LONDON .....		} C. H. ROUTH.
GUARDIAN	Not represented.	QUEBEC	} GEO. SIMPSON.
HARTFORD	W. ROBERTSON.	QUEEN .....		} Not represented.
IMPERIAL	G. R. KEARLEY.	ROYAL	} W. KAVANAGH.
LANCASHIRE	J. A. FRIGON.	SUN .....		} T. L. MORRISEY.
LAW UNION & CROWN	J. E. E. DICKSON.	SCOTTISH UN. & NAT.	} C. H. ROUTH.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.	UNION	
LONDON ASSURANCE	E. A. LILLY.	WESTERN	
LONDON & LANCASHIRE	} C. R. G. JOHNSON.		
MANCHESTER			

The minutes of meeting of 5th July were submitted and confirmed.

126—COMMISSION RULES.—The Secretary reported that the Commission Agreement with the amendment requiring the guarantee deposit from each Representative on the Montreal Committee instead of from each Company had been duly signed (copy attached) and that the guarantee deposits had all been made. That Companies had generally completed the necessary returns and about three-fourths of the number of Special Agents had qualified by signing the Agent's Agreement and paying the necessary fee, the fees of some twenty (whose names he read) yet remaining to be paid. The issuing of a list of duly qualified Special Agents was only waiting the passing at the present meeting of a number of new applications. With a view of having these applications dealt with at this meeting instead of recording them for action at the next, he had sent a notice to each member giving the names of the applicants.

This action of the Secretary was approved and the following new applicants were ordered to be granted upon payment of the requisite fee:—

J. H. Farrar, for the North America; Jules Huot and A. Chevalier, for the Western; J. Power, for the Sun; M. C. Oswald and G. W. Crossan, for the Hartford; David White, for the American; Leo L. Lect, J. M. O'Brien and F. W. G. Johnson, for the Brit. America; F. X. Galibois, J. Stone and F. W. Corran, for the Manchester; C. Lapierre, for the London and Lancashire; J. O. Bernier, for the Phoenix of London; J. K. Oswald, for the Law Union and Crown; F. Tuck and A. C. Morris, for the Imperial; A. E. Abbott, for the North British and Mercantile.

Objection being taken to the applications of Alan D. Taylor, for the "Northern" and Harold A. Hiam, for the Queen, action was deferred till next meeting for fuller information.

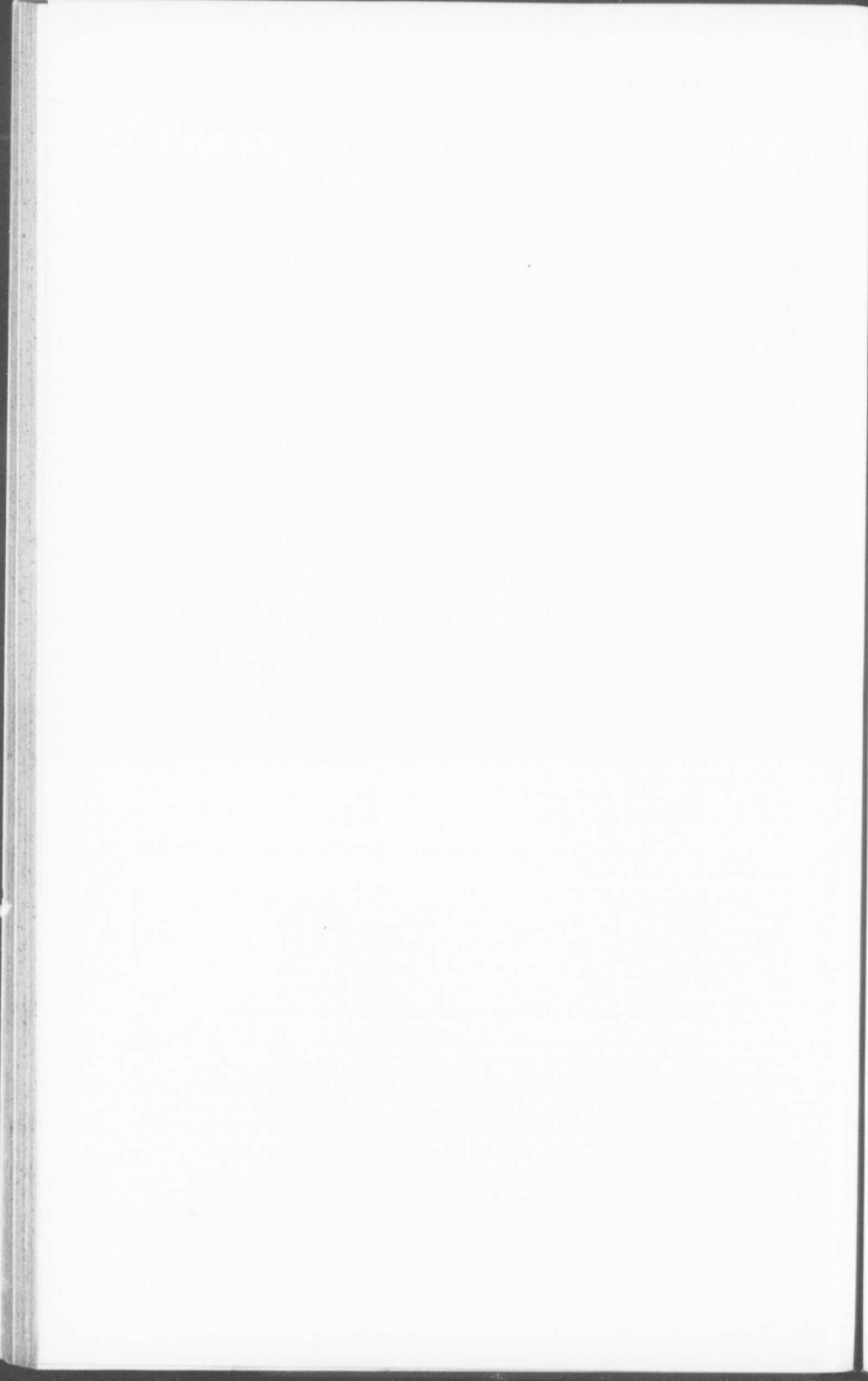
The Secretary was instructed to place the "Guarantee Deposits" received from Companies on special deposit with some chartered Bank in the President's and his own name on the best terms obtainable, and to pay the accrued interest yearly proportionally to each representative.

127—AMERICAN FIRE INSURANCE CO—A letter dated 28th ultimo, from Mr. Boomer, the Manager of this Company, appointing Mr. J. P. Bamford as agent for this City and his representative on this Committee in lieu of Messrs. Evans & Johnson, was read and ordered to be recorded.

The meeting was then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

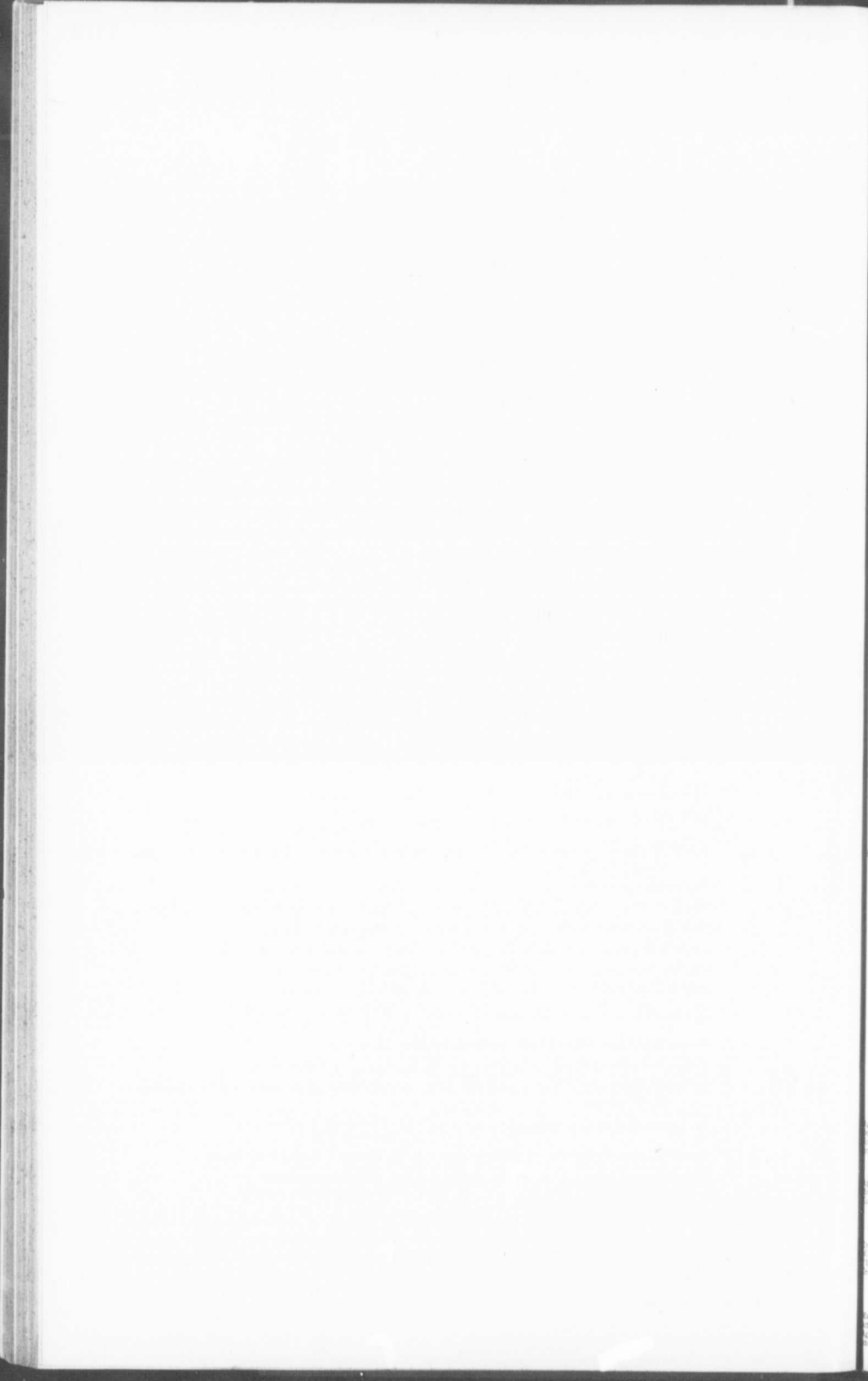
MONTREAL COMMISSION AGREEMENT.

We, the undersigned, chief representatives of Companies in Canada, and chief local representatives of Companies not having their Head Office in Montreal, do hereby solemnly pledge our respective Companies and ourselves to honorably observe the Rules governing the payment of commission in the City and district of Montreal, adopted at Special Meeting of the Association, held 28th April, 1899, as per copy attached.

We engage to require our Subordinates, Special and Sub-Agents to faithfully adhere to said Rules and on our part we will not tacitly permit, connive at, or by lack of due care or diligence afford opportunity for the commission or omission of any act which will be an infringement of, or contrary to the spirit and meaning of, said Rules and Regulations, and this notwithstanding any allegation or even proof of malpractice or departure from said Rules by any other Company or Agent.

- ÆTNA INSURANCE CO. OF HARTFORD, CONN., Evans & Johnson, General Agents.
 ALLIANCE ASSURANCE CO. OF LONDON, ENG., P. M. Wickham, Manager.
 AMERICAN FIRE INSURANCE CO., OF NEW YORK, { Jas. Boomer, Manager.
 { Evans & Johnson, Agents.
 ATLAS ASSURANCE CO. OF LONDON, ENG., Matthew C. Hinshaw, Branch Manager.
 BRITISH AMERICAN ASSURANCE CO. OF TORONTO, CAN., { P. H. Sims, Secretary.
 { Evans & Johnson, Agents.
 CALEDONIAN INSURANCE CO. OF EDINBURGH, SCOTLAND, Lansing Lewis, Manager.
 COMMERCIAL UNION ASSURANCE CO., LTD. OF LONDON, ENG., J. McGregor, Manager.
 CONNECTICUT FIRE INSURANCE CO. OF HARTFORD, CONN., Robert Hampson & Son, Agents.
 GUARDIAN FIRE AND LIFE ASSURANCE CO. OF LONDON, ENG., { E. P. Heaton, Manager.
 { Per Alex. Stewart, Inspector.
 HARTFORD FIRE INSURANCE CO. OF HARTFORD, CONN., G. Ross Robertson Sons, Agents.
 IMPERIAL INSURANCE CO. LTD. OF LONDON, ENG., G. R. Kearley, Resident Manager.
 INSURANCE CO. OF NORTH AMERICA, PHILADELPHIA, U. S., Robert Hampson & Son, General Agents.
 LANCASHIRE INSURANCE CO. OF MANCHESTER, ENG., { J. G. Thompson, Manager.
 { John Carson, Agent
 LAW UNION AND CROWN INSURANCE CO. OF LONDON, ENG., J. E. E. Dickson, Manager.
 LIVERPOOL AND LONDON AND GLOBE INSURANCE CO. OF LIVERPOOL, ENG., G. F. C. Smith, Chief Agent.
 LONDON AND LANCASHIRE FIRE INSURANCE CO. OF LIVERPOOL, ENG., Evans & Johnson, General Agents
 LONDON ASSURANCE CORPORATION OF LONDON, ENG., E. A. Lilly, Manager.
 MANCHESTER FIRE ASSURANCE CO. OF MANCHESTER, ENG., { Jas. Boomer, Manager.
 { Evans & Johnson, Agents.
 NORTH BRITISH AND MERCANTILE INSURANCE CO. OF EDINBURGH AND LONDON, Thos. Davidson, Managing Director.
 NORTHERN ASSURANCE CO. OF ABERDEEN AND LONDON, R. W. Tyre, Manager.
 NORWICH UNION FIRE INSURANCE SOCIETY OF NORWICH, ENG., Walter Kavanagh, Gen'l Agent.
 NATIONAL ASSURANCE CO. OF IRELAND, Matthew C. Hinshaw, Chief Agent.
 PHENIX INSURANCE CO. OF BROOKLYN, U. S., Robert Hampson & Son, Agents.
 PHENIX INSURANCE CO. OF HARTFORD, CONN., J. W. Tatley, Manager.
 PHENIX ASSURANCE CO. OF LONDON, ENG., Paterson & Son, Chief Agents.
 QUEBEC FIRE ASSURANCE CO. OF QUEBEC, CAN., { W. W. Welch, Secretary.
 { J. H. Routh & Son, Agents.
 QUEEN INSURANCE CO. OF AMERICA, Geo. Simpson, Manager.
 ROYAL INSURANCE CO. OF LIVERPOOL, ENG., Geo. Simpson, Manager.
 SCOTTISH UNION AND NATIONAL INSURANCE CO. OF EDINBURGH, SCOTLAND., Walter Kavanagh, Chief Agent.
 SUN INSURANCE OFFICE OF LONDON, ENG., { H. M. Blackburn, Manager.
 { J. P. Bamford, Agent.
 UNION ASSURANCE SOCIETY OF LONDON, ENG., T. L. Morrisey, Resident Manager.
 WESTERN ASSURANCE CO. OF TORONTO, CAN., { C. C. Foster, Secretary.
 { J. H. Routh & Son, Agents.

Note.—The Agreement was practically completed by the 1st August, at which date the Commission Rules became operative by resolution of 26th June, but a small amendment requiring the guarantee deposit from the Representative instead of the Company, necessitated a re-signing of the Agreement. The Agreement was finally concluded and guarantee deposits all made by the 1st October.



Commission Rules and Regulations on Business located within the District covered by the Montreal Tariff.

Operative on and after 1st August, 1899.

Commission not payable to parties duly registered.

1.—Any person transacting Fire Insurance business in Montreal to be entitled to receive remuneration therefor, must be registered as hereinafter provided, and no Company shall pay or agree to pay any commission or other remuneration to any person, firm or institution, unless thus registered.

Number of Special Agents

2.—Each Company shall be entitled to appoint as Special Agents six individuals (each member of a firm to count as one, *except as hereafter provided in Sub-Section A*), such individuals, their partners or associates, or firms of which they may be members not being already Special Agents of any other Company.

Similar in a firm of Special Agents may be constituted.

Sub-Sec. A.—A *bona-fide* firm of not more than two members, duly registered in the tutelle office, may be treated as one of the six authorized appointments, providing the Company appointing them shall pay to the Association in advance an annual fee of one hundred dollars, but should a firm consist of over two members, the additional members shall each count as one of the six authorized appointments, though should such firm consist of four members, the Company shall have the privilege of registering the third and fourth members as a single appointment, upon payment of a further annual fee of one hundred dollars.

Commission payable to Special Agent.

3.—A Special Agent may be paid a commission not exceeding 15 per cent, by any Company, and a commission not exceeding 17½ per cent, by the Company to which he is specially attached.

Registration of Special Agents

4.—Every Company must at once register with the Secretary of the Association, the name of each Special Agent in its employ, and of any hereafter appointed. The Secretary shall submit the names, occupation and address of said Special Agents at the next meeting of the Montreal Committee, and the same shall be published in the minutes thereof, and unless objection is taken to the appointment at the following meeting, and sustained by a majority vote of members present, a certificate of registration shall be granted upon payment of the necessary fees. Quarterly in each year (February, May, August and November), a full list of all such Special Agents shall be published.

Fee Payable to Special Agents

5.—Every Special Agent shall sign an agreement same as form appended hereto, and obtain a certificate annually on the 1st January from the Association, for which he shall personally pay \$25.00. New certificates issued after the 1st January shall be charged the *pro-rata* for the unexpired period to 31st December, but in no case shall the fee be less than \$10.00. Any Agent transferring his allegiance to another Company shall be required to obtain a new certificate, and pay fee for same. No Company shall pay the fee for a Special Agent, such action shall be deemed an infringement of these rules and shall subject the Company to the penalty provided in section No. 13.

Suburban Agents

6.—Each Company shall further be allowed to appoint four individuals as Suburban Agents for the adjoining Municipalities to whom a remuneration not exceeding a commission of 15 per cent, may be paid by the Company or Companies by whom they are registered, on any business such Suburban Agents may place. A Suburban Agent may represent more than one Company, but in all other respects he must comply with the regulations governing Special Agents.

Sub-Agents.

7.—Each Company shall be entitled to have ten Sub-Agents, their names being first registered with the Secretary as hereafter provided, to whom a commission not exceeding 10 per cent, may be paid by the one Company registering their names on business placed in said Company, but on no other business and by no other Company (not even by another Company in same office or agency.) The Company upon appointing a Sub-Agent shall cause him to sign an agreement same as form appended hereto, which shall also be signed by the Company (and further, by the Special Agent in cases where he makes the appointment), as accepting the responsibility for the proper observance of all rules by said Sub-Agent. The Company shall immediately file the agreement with the Secretary and, thereafter, on the 1st of January in each year, return to the Secretary a list of all such appointments as it may desire to continue in force; the appointment and registration of any party not so returned shall be deemed to be cancelled and the payment thereafter of any remuneration to such party will be a violation of these rules. Any Company desiring to have more than ten Sub-Agents shall be permitted to appoint and register any number thereof upon payment of an annual fee of \$2.50 for each Sub-Agent in excess of ten, which fee shall be exigible for the year ending 31st December or any portion thereof. The names of parties registered as Sub-Agents shall not be divulged by the Secretary.

Agents not to be appointed in his own property.

8.—It is contrary to the intent and spirit of these rules, and shall be considered an infraction of same to appoint as an Agent, any party whose principal business shall be the insurance on his own property.

Agents not to be appointed in his own business.

9.—Special or Sub-Agents shall not pay commission or any remuneration to any person whatsoever, except that a Special Agent may pay a commission not exceeding 10 per cent. to the Sub-Agent of his own Company on business placed therein.

Continuation of Broker's Certificates

10. Parties who held Broker's Certificates in 1894 and have since continued same may place business and receive a commission not exceeding 10 per cent, therefor, from all Companies provided they pay an annual fee of \$10.00 and sign the necessary agreement form, and that no objection be taken to their eligibility to the privilege.

Agents may place special agents to other Co.

11.—The Manager or the chief Commissioned Agent in this city of a Company having a seat at the Montreal Committee may place business with Companies other than his own, and receive a commission not exceeding 15 per cent, therefor from such Companies, and a commission not exceeding 17½ per cent, from one Company other than his own upon being so registered by said Company,

and the Commission by-law of the Association, which prompts the payment of a higher commission than 15 per cent.

Penalties for
Infractions.

13.—Penalty for infraction of these rules shall be a fine, upon the offending Company or Agent, and the Registration of the Agent involved shall be suspended till such fine is paid. The fine shall be determined by the Infractions Committee, and where a premium is involved the amount of fine shall be the sum thereof in the case of a Company being adjudged in default, and thirty per cent, of the premium in the case of an Agent; the policy shall also be cancelled. The penalty may be modified or waived by the Montreal Committee upon a two-thirds vote of the members present at the meeting at which the case is dealt with. The Company to which an Agent is attached shall be responsible for the payment of any fine imposed upon him, or his dismissal, and no Agent thus dismissed shall be eligible for reappointment by any Company for twelve months from date of dismissal. A Company, however, shall not be responsible for any infraction of these rules as between its own special Agent and another Company.

Commission on Re-insur-
ances.

14.—Amount of commission payable between Companies for re-insurance shall be limited to 15 per cent, net.

Deposit.

15.—Every representative (whether representing one or more Companies) having a seat at the Montreal Committee, shall deposit with the Association the sum of \$250.00, to be held in trust as a guarantee for the due observance of his obligations under these Rules. Any fine imposed on a Company or any of its Agents shall be deducted from the deposit of its representative, and he shall immediately make good the deficit thus caused in the deposit.

Adjudication
on Rules.

16.—The Montreal Committee shall adjudicate on all matters connected with these Rules, but this shall not prejudice any Company's right of appeal to the Association.

SPECIAL AGENTS AGREEMENT.

I, _____ hereby apply for a Certificate of Registration and do agree that the following are the conditions (which I declare I accept) of my being appointed a Special Agent to the _____ Insurance Company, and, or, of my receiving a commission, for such business as I may place with it or other Companies.

a.—That I am not engaged and will not engage in the manufacture or sale of merchandise either as a principal or employee. (Trade Broker excepted.)

b.—That the business which I intend to place with the Company now receiving my signature, does not principally consist of my own property.

c.—That I will not directly or indirectly allow any person whomsoever to participate in my commission except parties presenting a certificate of registration with the Association for the current year, either as a Special Agent for any Company or as a Sub Agent of my own Company, to the former of whom a commission not exceeding fifteen per cent and to the latter ten per cent, may be paid.

d.—That I will not give or offer business directly or indirectly to any Company not a member of this Association, except in instances where all Companies shall be full or shall not be open for the insurance, and then only in strict conformity with the Tariff Rates and Regulations.

e.—That I will not (either individually, jointly or collectively with any partner or associate, or any other person whomsoever), receive a higher rate of remuneration than a Commission of 17 1/2 per cent, on any business placed with the _____ Insurance Co., or 15 per cent, on any business placed with any other Company or Agent.

f.—That I will strictly conform to all Rules, Regulations and Rates of the Association, and in no way whatsoever seek to evade or connive at any evasion of the same.

g.—That I will forthwith answer as required any and all questions which may be put to me by the Secretary of the Canadian Fire Underwriters' Association, with regard to obligations of this agreement.

h.—That in the event of a Company cancelling a risk upon which I shall have received a commission, I will return the commission upon the unearned premium.

i.—I understand that penalties for the infringement of any of the foregoing Rules, or non-payment of a premium due a Company after it has been received by me from the assured, or other dishonorable conduct, shall be a fine to be fixed by the Association for the payment of which, I hereby hold myself responsible. Further, in the event of my dismissal by this Company for the non-payment of such fine, I shall be ineligible for re-appointment by any Company for one year from date of disqualification.

j.—I agree to renew this application on the 1st January in each year, so long as I may hold this appointment, and to pay an Annual Fee of \$25.00.

SUBURBAN AGENTS AGREEMENT.

I, _____ hereby apply for a Certificate of Registration, and do agree that the following are the conditions (which I declare I accept) of my being appointed a Suburban Agent to the _____ Insurance Company, and, or, of my receiving a commission, for such business as I may place with it.

a.—That I will not directly or indirectly give or offer any business to, or receive a commission from any Company or Agent here or elsewhere, except the Company now receiving my signature, unless I first obtain a certificate therefor from the Canadian Fire Underwriters' Association.

b.—That I am not engaged and will not engage in the manufacture or sale of merchandise either as a principal or employee. (Trade Broker excepted.)

c.—That the business which I intend to place with the Company now receiving my signature, does not principally consist of my own property.

d.—That I will not directly or indirectly allow any person whomsoever to participate in my commission except a Sub Agent of my own Company, to whom a commission not exceeding ten per cent may be paid.

e.—That I will not (either individually, jointly or collectively with my partner or associate, or any other person whomsoever), receive a higher rate of remuneration than a Commission of 15 per cent.

f.—That I will strictly conform to all Rules, Regulations and Rates of the Association, and in no way whatsoever seek to evade or connive at any evasion of the same.

g.—That I will forthwith answer as required any and all questions which may be put to me by the Secretary of the Canadian Fire Underwriters' Association, with regard to obligations of this agreement.

h.—That in the event of a Company cancelling a risk upon which I shall have received a commission, I will return the commission upon the unearned premium.

i.—I understand that penalties for the infringement of any of the foregoing Rules, or non-payment of a premium due a Company after it has been received by me from the assured, or other dishonorable conduct, shall be a fine to be fixed by the Association for the payment of which, I hereby hold myself responsible. Further, in the event of my dismissal by this Company for the non-payment of such fine, I shall be ineligible for re-appointment by any Company for one year from date of disqualification.

j.—I agree to renew this application on the 1st January in each year, so long as I may hold this appointment.

SUB-AGENTS AGREEMENT.

I, _____ hereby apply for a Certificate of Registration and do agree that the following are the conditions (which I declare I accept) of my being appointed a Sub-Agent to the _____ Insurance Company, and, or, of my receiving a commission, for such business as I may place with it.

a.—That I will not directly or indirectly give or offer any business to, or receive a commission from any Company or Agent here or elsewhere, except the Company now receiving my signature.

b.—That I will not receive nor participate in commission on the insurance premium of any mercantile or manufacturing establishment in which I am or may be engaged as principal or employee.

c.—That the business which I intend to place with the Company now receiving my signature, does not principally consist of my own property.

d.—That I will not directly or indirectly permit the assured or any employee thereof, or any other person, to participate in my commission.

e.—I understand that penalties for the infringement of any of the foregoing Rules, or non-payment of a premium due a Company after it has been received by me from the assured, or other dishonorable conduct, shall be a fine to be fixed by the Association, for the payment of which I hereby hold myself responsible. Further, in the

MONTREAL COMMITTEE.

MONTREAL, Wednesday, October 18th, 1899.

Met this day at 3.00 p.m.

Present: E. A. LILLY (London Corporation), in the Chair.

ALLIANCE	Not represented.	NORTH BRIT & MERCANTILE	Not represented.
AMERICAN	J. P. BAMFORD.	NORTHERN	R. W. TYRE.
ATLAS	M. C. HINSHAW.	NORWICH UNION	W. KAVANAGH.
ÆTNA	{ C. R. G. JOHNSON.	NATIONAL OF IRELAND	M. C. HINSHAW.
BRITISH AMERICA		Not represented.	PHENIX OF BROOKLYN
CALEDONIAN	LANSING LEWIS.	PHENIX OF HARTFORD	E. V. CHAPLIN.
COMMERCIAL UNION	W. S. JOPLING.	PHENIX OF LONDON	R. MCD. PATERSON.
CONNECTICUT	Not represented.	QUEBEC	C. H. ROUTH.
GUARDIAN	Not represented.	QUEEN	{ GEO. SIMPSON.
HARTFORD	W. ROBERTSON.	ROYAL	
IMPERIAL	G. R. KEARLEY.	SUN	J. P. BAMFORD.
LANCASHIRE	Not represented.	SCOTTISH UN. & NAT.	W. KAVANAGH.
LAW UNION & CROWN	J. E. E. DICKSON.	UNION	Not represented.
LIVERPOOL & LONDON & GLOBE, G. F. C. SMITH.		WESTERN	C. H. ROUTH.
LONDON ASSURANCE	E. A. LILLY.		
LONDON & LANCASHIRE	{ C. R. G. JOHNSON.		
MANCHESTER			

Minutes of Meeting of 4th instant were submitted and confirmed.

128 COMMISSION RULES—The Secretary reported that since last Meeting a further number of Special Agents had failed.

The following appointments yet require to be completed:—

ALLIANCE	A. Robillard	Agreement and Fee required.
ATLAS	A. A. Meilleur	Agreement and Fee required.
NATIONAL	T. McElligott	Agreement and Fee required and also arrears for '98.
NORWICH UNION	J. O. Labelle	Fee for current year and arrears for last year.
PHENIX OF HARTFORD	J. Mercier	Fee for current year received but held in suspense for arrears for '98
NORTH AMERICA	H. H. Brosseau	Fee not paid.
QUEBEC	{ A. Ranger	{ Fees not paid.
	{ G. Brouillet	
WESTERN	J. Courtois	Fee not paid.
AMERICAN	D. White	Fee not paid.
LANCASHIRE	{ A. G. Walsh	{ Fee not paid.
	{ Geo. Carson .....		Agreement and Fee required.

The Companies interested were requested to promptly bring the foregoing Agencies into line.

With regard to the appointments of H. A. Hiam for the Queen, and Allan D. Taylor for the Northern, to which objection as to their eligibility had been taken at last Meeting, the application for the former had since been withdrawn, that for the latter after some discussion was referred to the President and Secretary for enquiry and report.

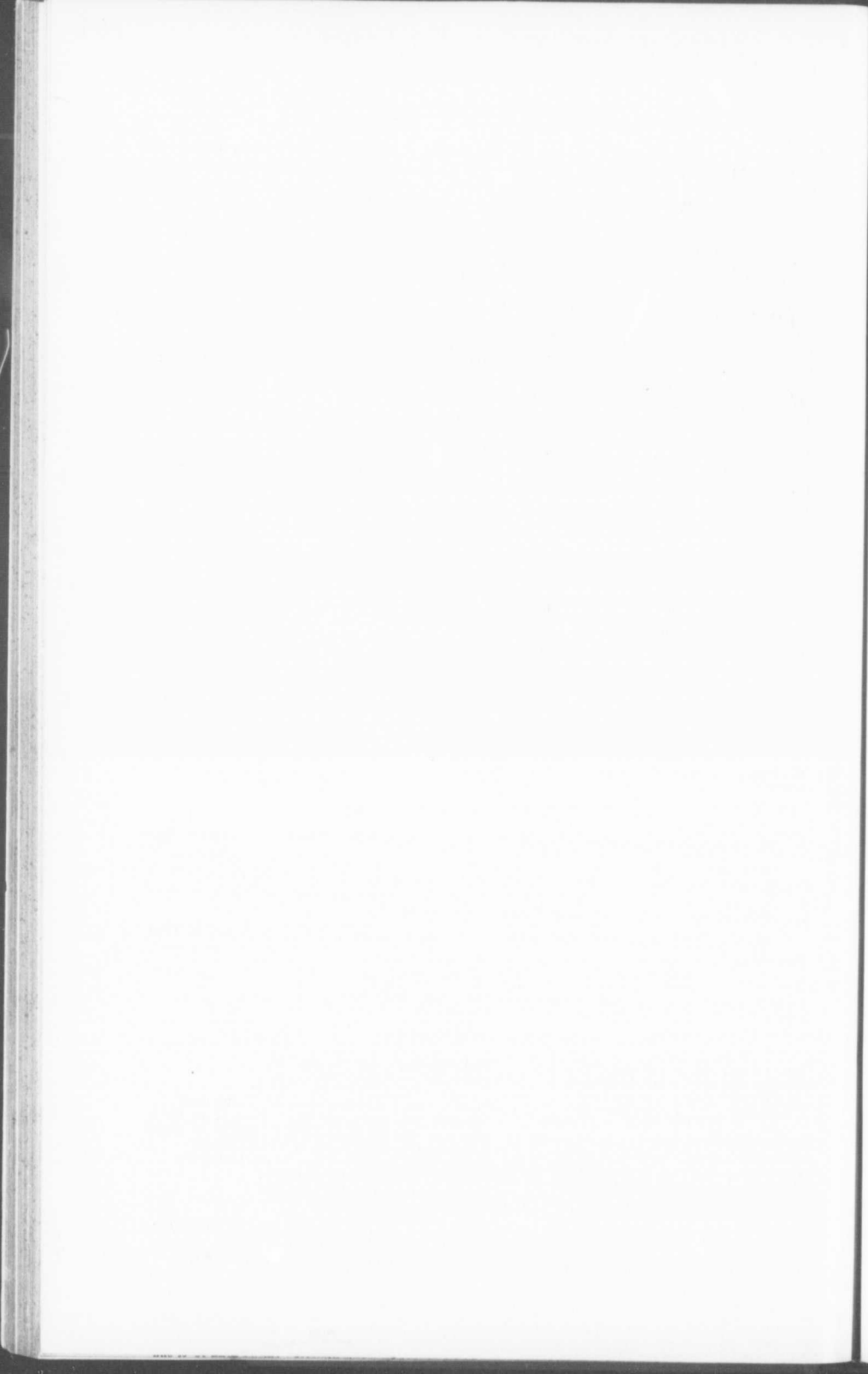
The following applications were received and ordered to be recorded for action at next Meeting:—

As Special Agent.

PHENIX OF HARTFORD	O. Jutras	Estate Agent, 286 Sanguinet St.
HARTFORD	William Fair	Accountant, 185 St. James St.

As Suburban Agents.

LANCASHIRE	Homer Taylor	Real Estate Agent, 183 St. James St.
LANCASHIRE	Thos. McGovern	Clerk, 375 Boulevard Street.
LANCASHIRE	Z. Charest	Customs Officer, 1145 St. Denis Street.
CALEDONIAN	M. Ludington	Insurance Agent, 4274 Dorchester St., Westmount.
IMPERIAL	A. C. A. Bissonette	Notary and Post Master, 3671 Notre Dame St., St. Henry
NORTH BRITISH & MER A. C. A. Bissonette		Notary and Post Master, 3671 Notre Dame St., St. Henry
GUARDIAN	A. W. Hayden	Insurance and General Agent, 17 St. John Street.
GUARDIAN	Louis Desjardins	Insurance Agent, 1562 St. James St., Ste. Cunegonde.
ROYAL	E. J. Christmas	Insurance Agent, 4210 Dorchester St.
QUEEN	N. R. Mudge	Insurance Agent, 222 Board of Trade.
ALLIANCE	G. H. Junkin	Agent "Manufacturers' Life."
ALLIANCE	E. J. Langlois	Agent, 129 Rachel Street.
ALLIANCE	Frank Scott	Sec'y Grand Trunk Ry. Superannuation & Prov. Fund Ass'n
ALLIANCE	Alf. T. Holland	Accountant, 185 St. James Street.
LONDON & LANCASHIRE	Chas. J. Brown	Real Estate and Insurance, 4228 St. Catherine Street.



BRITISH AMERICA	Chas. H. Hope.....	Book-Keeper, Cote St. Paul.
UNION	Edwin C. Short	Real Estate and Insurance, 147 St. James Street.
QUEBEC	F. LeCavalier	Clerk, 110 Versailles St.
WESTERN	G. W. Badgley	Manager Montreal Invest. & Freehold Co, Temple Bldg.
SUN.	J. C. Lafortune	Insurance Agent, 101 Bourget St., St. Henry.
GUARDIAN	Geo. Durnford	Chartered Acct. and Estate Agent, 130 Clandeboye Ave.
ÆTNA	Jas. Baillie	Real Estate Agent, Board of Trade Building.
LONDON & LANCASHIRE	Jas. Baillie	Real Estate Agent, Board of Trade Building.
ÆTNA	Hugh Beckham	Real Estate Agent, Temple Building.
PHENIX OF HARTFORD	Gabias & Payette	Insurance Agents, 3158 ^h Notre Dame Street.
NORTH AMERICA	Gabias & Payette	Insurance Agents, 3158 ^h Notre Dame Street.
PHENIX OF HARTFORD	G. H. McDougall	Agent, Verdun, P. Q.
LONDON CORPORATION	T. B. Macaulay	Sun Life Insurance Company, 1766 Notre Dame St.
AMERICAN	G. H. McDougall	Real Estate and Insurance, Verdun.
SUN.	G. H. McDougall	Real Estate and Insurance, Verdun.
GUARDIAN	H. W. Mayrand	Banker, 4188 St. Catherine Street.

Allowance for Office Rent.—The question was raised as to whether the payment of an allowance for office rent was permissible under the Commission Rules; the President ruled that as the Commission Regulations limited the payment of any commission or remuneration to an amount not exceeding a commission of 17½ per cent., any payment in excess of such amount would be a violation of the Rules. After some discussion, the following Notice of Motion was given for next Meeting:—

That each company shall be permitted to pay an amount, not exceeding \$250.00, for office rent to two of their Special Agents, whose names shall be returned to the Secretary.

126—ENDORSEMENT FEE.—The question of the difficulty of collecting this fee on Montreal Business having been referred by the Association, at its recent Annual Meeting, to this Committee, the following Notice of Motion was given for next Meeting:

That the extra chargeable for Endorsement Fee be abolished on all business situate within the Tarif District of Montreal.

The meeting was then adjourned.

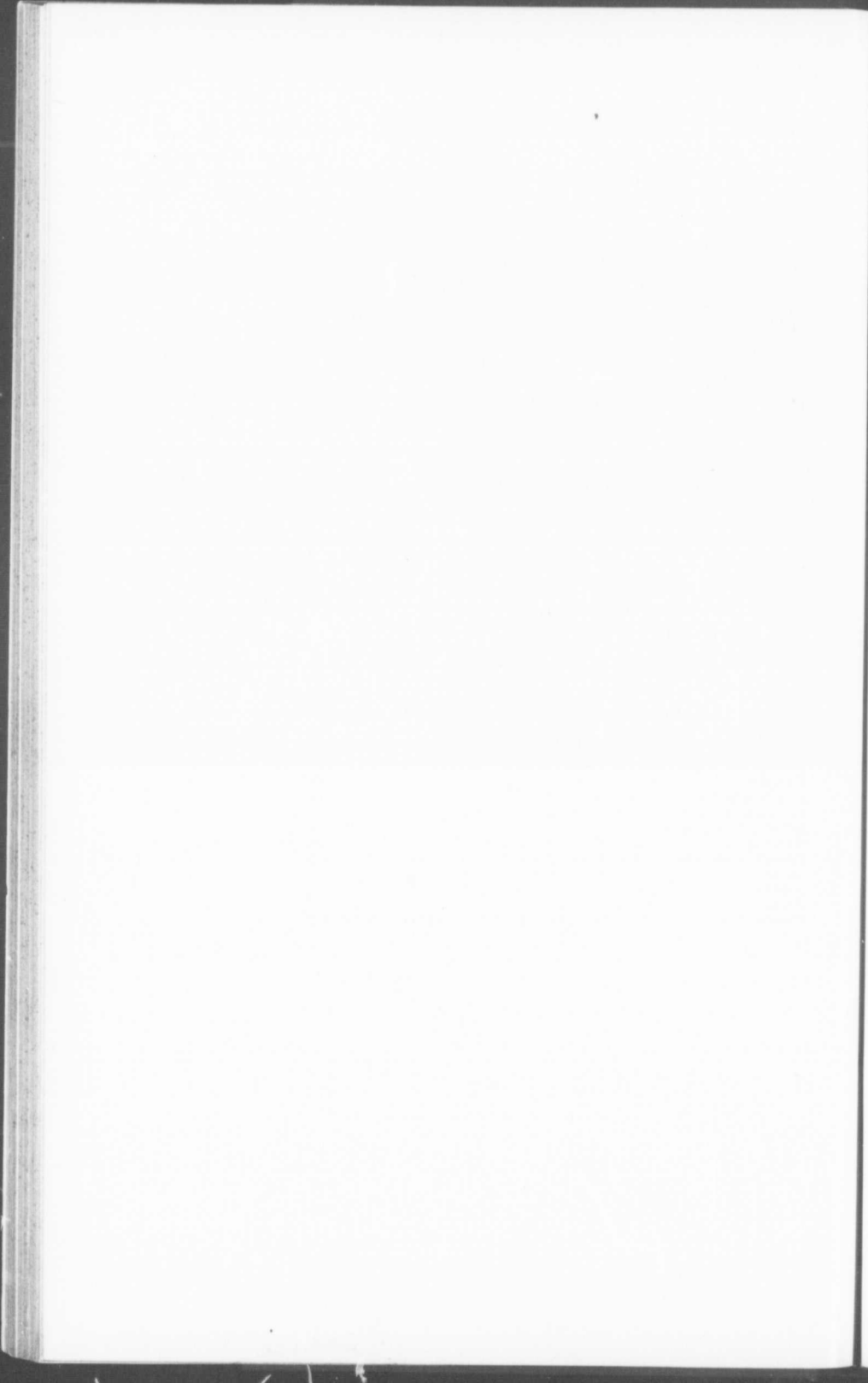
ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.

Infractions Substantiated since 5th July, 1899.

(Infractions preceded by an asterisk (*) have been rectified according to instructions.)

* Commercial Union—Stock, Montreal.	Cancellation ordered	31-7-99.	Reported	9-8-99.
* Guardian—	" "	" "	11-9-99.	" 25-9-99.
* L. & L. & Globe—	" "	" "	16-9-99.	" 16-9-99.
* Northern—Saloon,	" "	" "	28-6-99.	" 11-7-99.
* Norwich Union—Stock,	" "	" "	30-6-99.	" 4-7-99.
* National—	" "	" "	11-9-99.	" 27-9-99.
* Phoenix of London—Stock,	" "	" "	11-9-99.	" 21-9-99.
* Queen—	" "	" "	11-9-99.	" 20-9-99.
* Royal—	" "	" "	31-7-99.	" 16-10-99.
* Royal—	" "	" "	31-7-99.	" 16-16-99.
* Royal—	" "	" "	11-9-99.	Policy expired.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, Wednesday, November 22nd, 1899.

Met this day at 3.00 p.m.

Present: E. A. LILLY (London Corporation), in the Chair.

ALLIANCE	P. M. WICKHAM.	NORTH BRIT & MERCANTILE	THOS. DAVIDSON.
AMERICAN	Not represented.	NORTHERN	R. W. TYRE.
ATLAS	M. C. HINSHAW.	NORWICH UNION	W. KAVANAGH.
ÆTNA	} C. R. G. JOHNSON.	NATIONAL OF IRELAND	M. C. HINSHAW.
BRITISH AMERICA		NORTH AMERICA	} HAROLD HAMPSON.
CALEDONIAN	LANSING LEWIS.	PHENIX OF BROOKLYN .....		} E. V. CHAPLIN.
COMMERCIAL UNION	JAS. MCGREGOR.	PHENIX OF HARTFORD	} Not represented.
CONNECTICUT	HAROLD HAMPSON.	PHENIX OF LONDON .....		} C. H. ROUTH.
GUARDIAN	E. P. HEATON.	QUEBEC	} GEO. SIMPSON.
HARTFORD	Not represented.	QUEEN .....		} Not represented.
IMPERIAL	G. R. KEARLEY.	ROYAL	} W. KAVANAGH.
LANCASHIRE	Not represented.	SUN .....		} T. L. MORRISSEY.
LAW UNION & CROWN	J. E. E. DICKSON.	SCOTTISH UN. & NAT.	} C. H. ROUTH.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.	UNION	
LONDON ASSURANCE	E. A. LILLY.	WESTERN	
LONDON & LANCASHIRE	} C. R. G. JOHNSON.		
MANCHESTER			

Minutes of Meeting of 18th ultimo were submitted and confirmed.

130.—COMMISSION RULES—Special Agents—The Secretary reported that the list of incomplete Special Agency appointments submitted at last Meeting had been decreased, the following being now the only nominations which are in default.

ALLIANCE	A. Robillard.....	Agreement and Fee required.
NORWICH UNION	J. O. Labelle.....	Fee for current and arrears for last year.
PHENIX OF HARTFORD	J. Mercier	Fee for current year received, but held in suspense for arrears for '98
LANCASHIRE	G. Carson	Agreement and Fee required.

The Alliance stated that owing to exceptional circumstances attending Mr. Robillard's appointment, they had been unable to bring it strictly in accord with the Commission Rules and suggested that they be permitted to make explanation before a Committee. The matter was referred to the Infractions Committee for report:

The Norwich Union explained that while Mr. Labelle was willing to pay the fee for the current year, he declined to do so for the previous year, as he alleged that the Rules not being then strictly enforced he did not receive the protection to which he was entitled. It was pointed out that Mr. Labelle's position was not tenable and that the fee for last year must be paid.

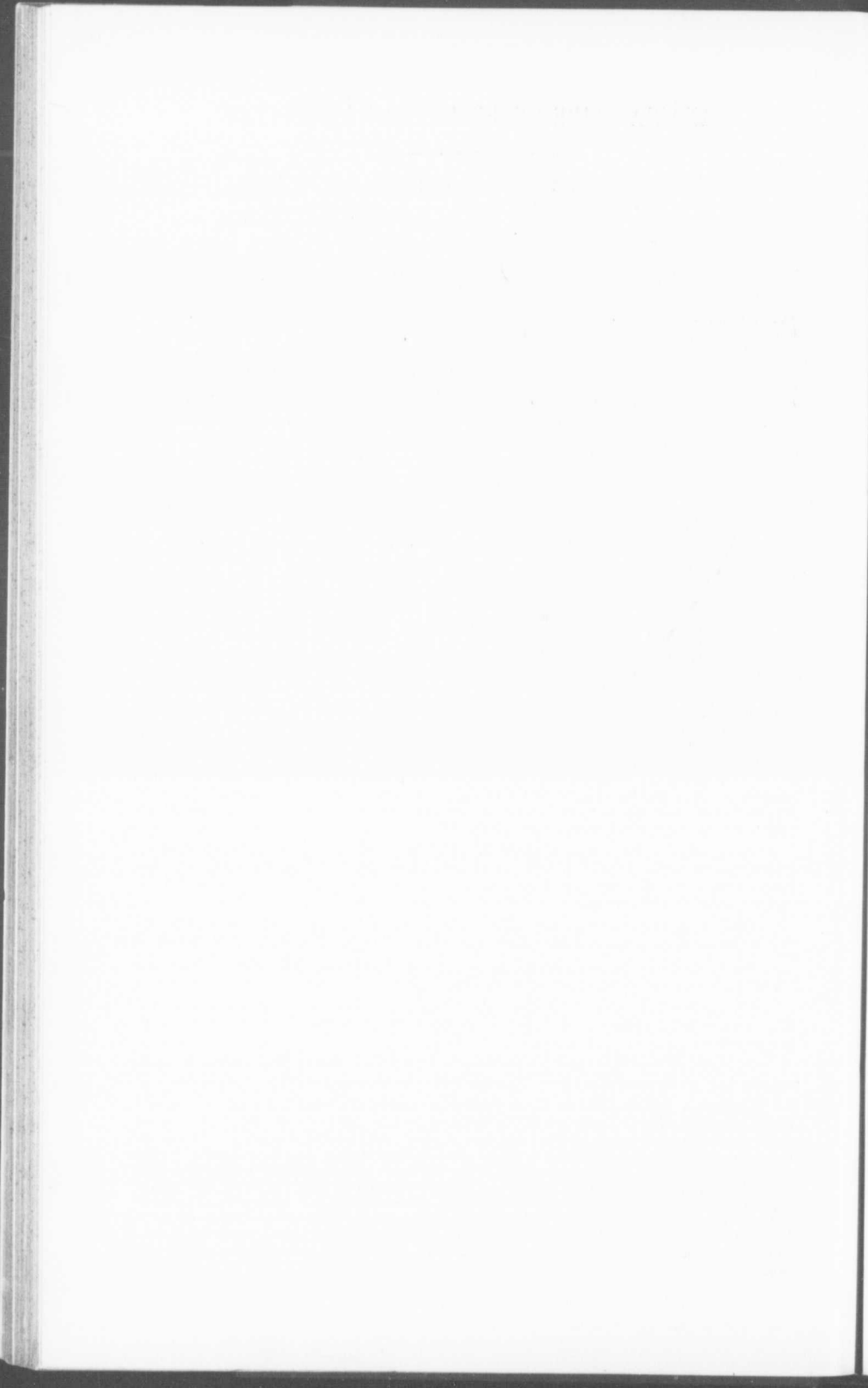
The Phoenix of Hartford replied that they had been unable to close the matter with Mr. Mercier owing to the absence of their Manager, but he having returned, hoped to do so promptly.

The Lancashire—The representative of this Company not being present, the Secretary was instructed to write him with regard to the appointment of Mr Geo. Carson.

The application of Allan D. Taylor for the Northern, to which objection had been taken, was withdrawn. The applications of D. White, for the American and G. Brouillet for the Quebec, were also withdrawn.

Applications from O. Joutras for the Phoenix of Hartford and Wm. Fair for the Hartford, submitted at last Meeting, were ordered to be granted upon the payment of the requisite fee.

Suburban Agents—On the list of applications for registration as Suburban Agents, submitted at last Meeting, being brought up for adoption, general objection was taken that a number of the applicants were not bona fide Suburban Agents. The Chairman pointed out that the difficulty of limiting the registration of parties as Suburban Agents strictly to those which did suburban business only, had been recognized when the Rules were formulated; there was nothing, however, in the Regulations to prevent the applications being granted, unless objection be raised and sustained on some other point than the locality of the business of the applicants. The list of applications recorded in Minutes of 18th ultimo were thereupon granted and certificates ordered to be issued, excepting those of Homer Taylor for the Lancashire and N. Luddington for the Caledonian, which were withdrawn. In this connection the Notices of Motion, as at foot, were given for next Meeting.



The following new applications were received and ordered to be recorded in the Minutes for action at next Meeting:—

As Special Agents.

LONDON & LANCASHIRE.. E. MacKay Edgar..... Insurance Agent, 1823 Notre Dame Street.
 NORTH AMERICA..... Palmerston Barry..... Exec. Estate J. Barry, 8 Beaver Hall Sq.
 LIV. & LOW & GLOBE.... W. Markland Molson..... Insurance Agent, 180 St. James Street.
 AMERICAN..... J. D. Olivier..... Insurance and Loan Agent, 143 St. James Street.
 AMERICAN..... T. L. Germain..... Insurance Agent, 1396 St. Catherine Street.
 AMERICAN..... A. C. Bourassa..... Real Estate Agent, 26 St. James Street.

As Suburban Agents.

NORTHERN..... J. Stevenson Brown..... Real Estate Agent, Temple Building.
 UNION ASSURANCE..... J. F. Raphael..... General Agent, 8 St. John Street.
 NORTH AMERICA..... T. M. Marsh..... Court Crier, Court House.
 LONDON & LANCASHIRE.. F. W. Hudson..... Agent, 349 Victoria Ave., Westmount.
 LIV. & LOW & GLOBE.... S. H. McDowell..... Real Estate and Ins., 559 Argyle Avenue, Westmount.
 LAW UNION & CROWN... F. H. Carlin..... Sec. Montreal Stock Yard Co., 112 St. Etienne Street.
 ÆTNA..... Fitz James F. Browne..... Real Estate, Ins. & Financial Agent, 207 St. James St.
 CALEDONIAN..... Peter Gillespie..... Broker, 11 Hospital Street.
 LAW UNION & CROWN... H. B. Muir..... Mgr. United States Life Ins. Co., 189 St. James Street.
 LANCASHIRE..... W. E. Dyer..... Insurance Agent, 185 St. James Street.
 AMERICAN..... J. C. Lafortune..... Insurance Agent, 101 Bourget Street, St. Henry.
 SUN..... C. Charest..... Insurance Agent, 114 St. Denis Street.

Allowance for Office Rent.—The Notice of Motion, given at last Meeting, to permit the payment of an amount, not exceeding \$250.00, for Office Rent to two Special Agents, was, after some discussion, withdrawn.

131.—ENDORSEMENT FEE.—In accordance with notice of motion given at last Meeting it was moved—"that the extra chargeable for Endorsement Fee be abolished on business situated within the Tariff District of Montreal". The motion was lost.

132.—NOTICES OF MOTION.—The following were given:—

(1)—**Suburban Agents.**—That whereas it is understood to be the true meaning and intent of the rule re Suburban Agents that all such must be appointed for some suburb outside of Montreal, that their operations be restricted to such specified locality and that they reside therein.

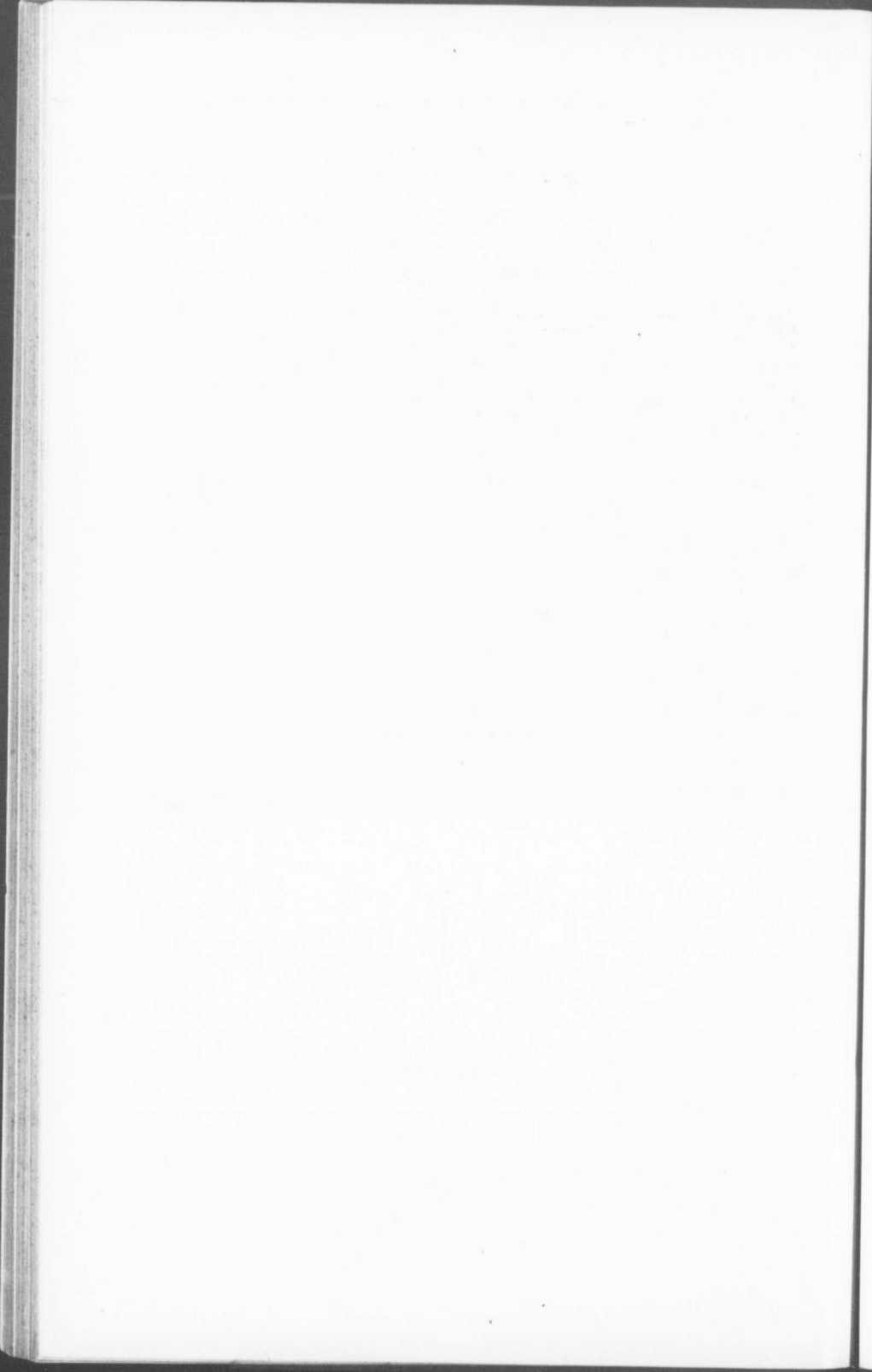
(2)—**Suburban Agents.**—That each applicant for registration as Suburban Agent be required to pay a fee of \$10.00 per annum, that should he represent more than one Company a further fee of \$5.00 be paid for each additional Company.

(3)—**Refrigerator Storehouses.**—To reconsider the rates on these risks.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, Wednesday, December 20th, 1899.

Met this day at 3.00 p.m.

Present: E. A. LILLY (London Corporation), in the Chair.

ALLIANCE	P. M. WICKHAM.	NORTH BRIT & MERCANTILE	RANDALL DAVIDSON.
AMERICAN	Not represented.	NORTHERN	R. W. TYRE.
ATLAS	M. C. HINSHAW.	NORWICH UNION	W. KAVANAGH.
ÆTNA	} C. R. G. JOHNSON.	NATIONAL OF IRELAND	M. C. HINSHAW.
BRITISH AMERICA		Not represented.	NORTH AMERICA
CALEDONIAN	LANSING LEWIS.	PHENIX OF BROOKLYN	} Not represented.
COMMERCIAL UNION	JAS. MCGREGOR.	PHENIX OF HARTFORD .....		Not represented.
CONNECTICUT	Not Represented.	PHENIX OF LONDON	R. MCD. PATERSON.
GUARDIAN	E. P. HEATON.	QUEBEC	C. H. ROUTH.
HARTFORD	Not represented.	QUEEN	} GEO. SIMPSON.
IMPERIAL	G. R. KEARLEY.	ROYAL .....		W. MCKAY.
LANCASHIRE	J. CARSON.	SUN	Not represented.
LAW UNION & CROWN	J. E. E. DICKSON.	SCOTTISH UN. & NAT.	W. KAVANAGH.
LIVERPOOL & LONDON & GLOBE, G. F. C. SMITH.		UNION	T. L. MORRISSEY.
LONDON ASSURANCE	E. A. LILLY.	WESTERN	C. H. ROUTH.
LONDON & LANCASHIRE	} C. R. G. JOHNSON.		
MANCHESTER			

Minutes of 22nd ultimo were submitted and confirmed.

134.—COMMISSION RULES.—The Secretary reported that the following Special Agency appointments still remained uncompleted:—

Alliance—A. Robillard, Agreement and fee required.

Lancashire—Geo. Carson, Agreement and fee required.

Norwich Union—J. O. Labelle, Fee for current and arrears for last year.

Phoenix of Hartford—J. Mercier, Fee for current year received but held in suspense for arrears for '98.

With regard to the first named, action deferred pending report from the Committee on Infractions, to which it had been referred at the request of the Alliance.

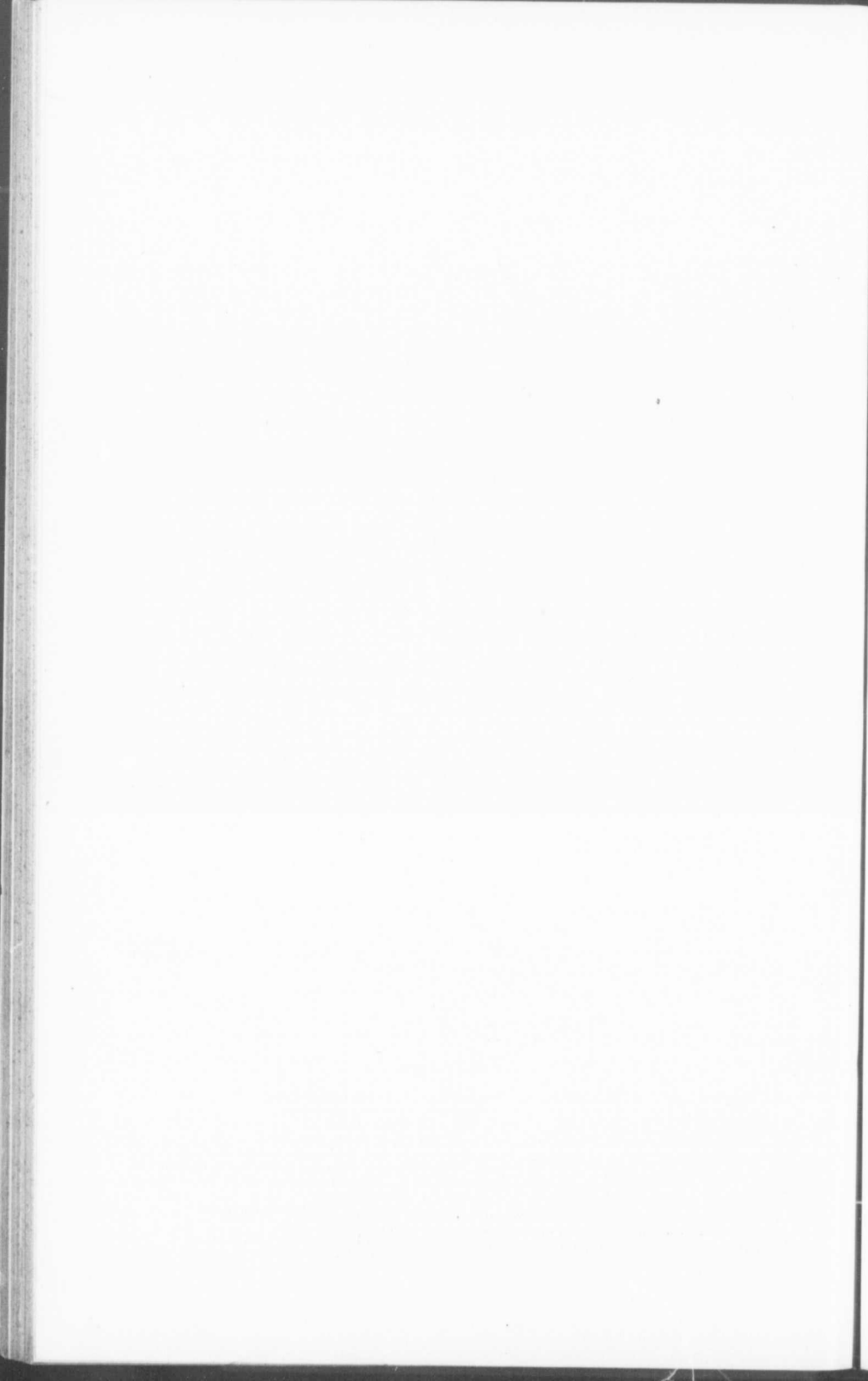
The representative of the Norwich Union, who was present, was requested to bring the Labelle Agency into line without further delay, and the Secretary was instructed to write the Lancashire and the Phoenix of Hartford to the same effect, in regard to their appointments.

The following applications, which were received at last Meeting and recorded in the Minutes thereof, were ordered to be granted:—

*As Special Agents.*LONDON & LANCASHIRE, E MacKay Edgar Insurance Agent, 1823 Notre Dame Street.
NORTH AMERICA..... Palmerston Barry..... Exec. Estate J. Barry, 8 Beaver Hall Sq.

Objection was taken to this application on the ground that Mr. Barry was in the employ of a Mercantile House, it being explained, however, that registration was asked in order to enable him to carry on the business of his deceased father for the benefit of the estate, the certificate was granted but its renewal not to be implied.

LIV. & LON. & GLOBE... W. Markland Molson..... Insurance Agent, 180 St. James Street.
AMERICAN J. D. Olivier Insurance and Loan Agent, 143 St. James Street.
AMERICAN T. L. Germain Insurance Agent, 1396 St. Catherine Street.
AMERICAN A. C. Bourassa..... Real Estate Agent, 26 St. James Street.*As Suburban Agents.*NORTHERN J. Stevenson Brown. Real Estate Agent, Temple Building.
UNION ASSURANCE..... J. F. Raphael General Agent, 8 St. John Street.
NORTH AMERICA..... T. M. Marsh..... Court Crier, Court House.
LONDON & LANCASHIRE, F. W. Hudson Agent, 349 Victoria Ave., Westmount.
LIV. & LON. & GLOBE... S. H. McDowell.. Real Estate and Ins., 559 Argyle Avenue, Westmount.
LAW UNION & CROWN... F. H. Carlin Sec. Montreal Stock Yard Co., 112 St. Etienne Street.
ÆTNA Fitz James E. Browne.. Real Estate, Ins. & Financial Agent, 207 St. James St.
CALEDONIAN Peter Gillespie Broker, 11 Hospital Street.
LAW UNION & CROWN... H. B. Muir..... Mgr. United States Life Ins. Co., 180 St. James St.
LANCASHIRE W. E. Dyer..... Insurance Agent, 185 St. James St.
AMERICAN J. C. Lafortune..... Insurance Agent, 101 Bourget Street, St. Henry.
SUN C. Charest..... Insurance Agent, 114 St. Denis St.



The following new applications were received and ordered to be recorded for action at next Meeting :—

As Special Agents.

PHENIX OF LONDON . . . Simeon Mondou . . . Insurance Agent, 164 St. James St.
 ALLIANCE Arthur F. Dick . . . Insurance Agent, 157 St. James Street.
 AMERICAN Walter Scott . . . Insurance Agent, 613 New York Life Building.
 LANCASHIRE Henry Ward . . . Real Estate Agent, 260 St. James St.

As Suburban Agents.

LONDON ASSURANCE . . . Wm. Shaw . . . Insurance Agent, Westmount.
 LONDON ASSURANCE . . . A. Jackson . . . Insurance Agent, &c 117 Coursol St., St. Cunegonde.
 MANCHESTER Henry De Salabery . . . Notary, 560 Dorchester St.
 MANCHESTER W. H. Olive . . . Agent I. C. Ry., Board of Trade Building.
 SUN Chas Salsbury . . . Insurance Agent, 3 Winchester Ave., Westmount.
 ÆTNA Wm. Hanson . . . Broker, Canada Life Building.
 LONDON & LANCASHIRE . . . Edwin Hanson . . . Broker, Canada Life Building.
 ALLIANCE Oliver G. Becket . . . Insurance Agent, 338 St. Paul St.
 NORTH AMERICA L. Bissonnet . . . Agent, 1494 Notre Dame St.

136.—SPRINKLERED RISKS.—During the discussion on the previous subject a member asked privilege to introduce a matter, as he, with some others interested therein were obliged in a few minutes to leave the Meeting, upon this being granted he said he took objection to the action of the Factory Improvement Committee in having named a reduced rate on a sprinklered risk for which a rate had already been named by the Secretary and which rate his Company had endeavored to maintain. Some of the Members interested, however, having to leave before the discussion was completed, it was agreed that when the Meeting was adjourned, it should be to Friday morning at 11 a.m.

The President being obliged to leave, the Vice-President, Mr. McGregor, took the chair.

137.—SUBURBAN AGENTS.—The following Notices of Motion given at last Meeting were then introduced and, after discussion, lost on the following votes, which, by request, were taken by Companies.

That whereas it is understood to be the true meaning and intent of the rule re Suburban Agents that all such must be appointed for some suburb outside of Montreal, that their operations be restricted to such specified locality and that they reside therein.

AYES.—Atlas, Commercial Union, Norwich Union, National, Phoenix of London, Quebec, Scottish Union & National, Western. 8 Ayes.

NAYS.—Ætna, Alliance, British America, Caledonian, Imperial, Lancashire, Liverpool & London & Globe, London & Lancashire, Manchester, North British & Mercantile, Law, Union & Crown, Northern, Union.—13 Nays.

That each applicant for registration as Suburban Agent be required to pay a fee of \$10.00 per annum, that should he represent more than one Company a further fee of \$ 5.00 be paid for each additional Company.

AYES.—Atlas, Commercial Union, Imperial, Liverpool & London & Globe, Northern, Norwich Union, National, Quebec, Scottish Union & National, Western.—10 Ayes.

NAYS.—Ætna, Alliance, British America, Caledonian, Lancashire, London & Lancashire, Manchester, North British & Mercantile, Law Union & Crown, Phoenix of London, Union.—11 Nays.

The Meeting then adjourned to Friday at 11 a.m.

MONTREAL, Friday, 22nd December, 1899.

Met pursuant to adjournment at 11 a.m.

Present :—E. A. LILLY, in the Chair, R. W. Tyre, Jas. McGregor, H. Hampson, P. M. Wickham, W. Kavanagh, J. A. Frigon, C. H. Routh, J. P. Bamford, G. F. C. Smith, Lansing Lewis, V. Chaplin, F. W. Evans, E. P. Heaton, M. C. Hinshaw, G. R. Kearley, R. McD. Paterson, Randall Davidson, Wm. McKay, T. L. Morrissey.

138.—REFRIGERATOR STOREHOUSES.—In accordance with Notice of Motion given at last Meeting, it was moved and seconded

That the basis rate for private Refrigerator Storehouses be reduced to 75c. and that the Secretary do specially re-rate all such risks in accordance therewith.

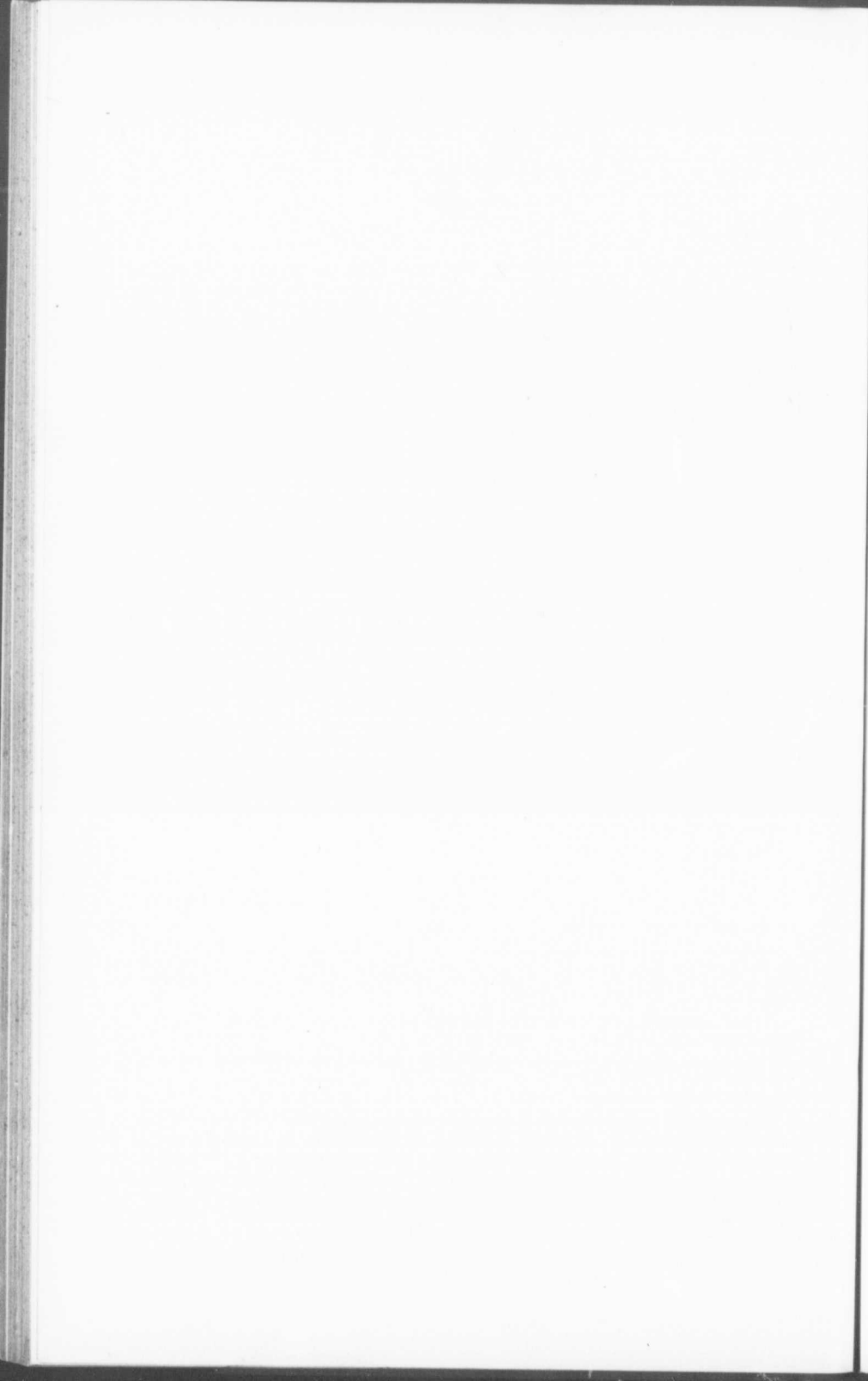
It was moved in amendment

That the Secretary do specifically rate all Refrigerator Storehouses but not below a minimum basis of 75c.

A request was made that the vote should be taken by ballot, this was objected to and a vote by Companies on this procedure being demanded, it was taken as follows :—

AYES :—American, Ætna, Alliance, British America, Caledonian, Commercial Union, Connecticut, Guardian, Imperial, Lancashire, Liverpool & London & Globe, London & Lancashire, London Assurance, Manchester, North British & Mercantile, North America, Phoenix of Brooklyn, Phoenix of Hartford, Phoenix of London, Quebec, Sun, Western.—22 Ayes.

NAYS.—Atlas, Northern, Norwich Union, National, Scottish Union & National, Union—6 Nays



The vote on the main subject was accordingly taken by ballot, when the amendment was lost by 10 ayes to 17 nays and the main motion was also lost by 7 ayes to 21 nays.

139.—INFRACTIONS COMMITTEE.—The Infraction Committee presented the following report on two cases of infractions, on which, owing to exceptional circumstances, it had been called upon to adjudicate:—

MONTRIAL GAS WORKS.—These works are specially rated at 62½c. with the 90 per cent. Co-insurance Clause, the risk had been renewed by the Companies previously on the risk without the 90 per cent. Co-insurance Clause but with an addition of 20 per cent. to the rate. Your Committee after hearing explanations on behalf of the Companies on the risk agreed to report that, inasmuch as there is no Board Rule determining the equivalent extra rate for the waiving of the 90 per cent. Co-insurance Clause, the Companies in renewing the insurance on the Gas Works at other terms than laid down in the rating slip, without first obtaining a rate therefor from the Secretary technically committed an infraction of the tariff, but as the risk was previously on their books and that it does not appear that any Company has been prejudiced thereby, the Committee is of opinion that it is not expedient or necessary to disturb the existing policies.

THE SHEDDEN CARTAGE COMPANY.—The Alliance Assurance Company issued an annual policy on the whole of the Shedden Company's premises, which had been previously insured by sundry policies in the Alliance and other Companies maturing now and at various future dates; the new policy of the Alliance was made to replace the policies now expiring and others at the future expiry dates, the premium for the latter being calculated at pro rata rates from the date at which the policy attached to the date of the expiry of the Annual Policy issued by the Alliance, the whole premium being paid for in advance.

The complaining Company contends that not only is the action of the Alliance a violation of the Association Rules, which prohibit writing, under any circumstances, a risk for a less period than one year at other than short term rates, but that by such illegal action of the Alliance in thus covering risks some months ahead at pro rata rates was to the prejudice of the other Companies now holding the separate policies. On behalf of the Alliance it was explained that the risk had been controlled by their Special Agent for a number of years, and that the action taken in writing it in one policy maturing at one date was to meet the wishes and convenience of the Assured; that the method it followed to insure the property in one schedule due at one date was not without precedence. After consideration, your Committee decided that the action of the Alliance in writing an annual policy, portions of which would only attach at a future date and charging pro rata rates for such proportions, though the premium on such portions was paid in advance along with the annual premium was contrary to the Tariff regulations, and that the rules require the cancellation of the policy.

On motion, the report of the Committee with regard to the Gas Works, was adopted. The Members discussed the Shedden matter at some length, but the Meeting having been in session for nearly two hours, it was decided to adjourn further consideration of the question till next Meeting.

140.—SPRINKLERED RISKS.—With regard to the objection taken to a rate named by the Factory Improvement Committee under the circumstances before recited, the matter was referred back to the Factory Improvement Committee to take into consideration the representations of the objecting Company.

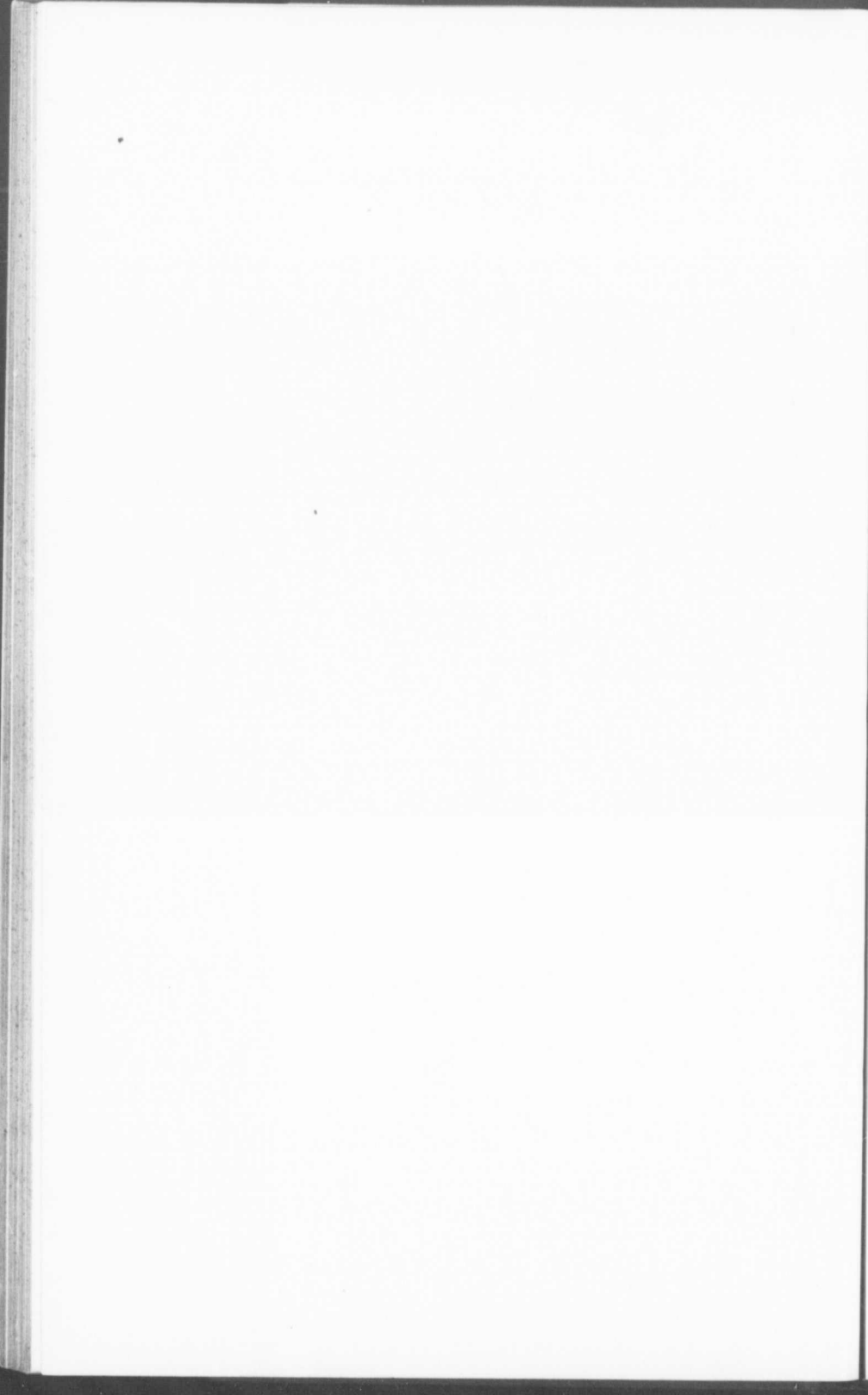
The Meeting then adjourned.

ALF. W. HADRILL,

Secretary,

E. A. LILLY,

Treasurer,



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, Wednesday, January 10th, 1900.

Met this day at 3.00 p.m.

Present: E. A. LILLY (London Corporation), in the Chair.

ALLIANCE	P. M. WICKHAM.	NORTH BRIT & MERCANTILE	Not represented.
AMERICAN,	Not represented.	NORTHERN	Not represented.
ATLAS	Not represented.	NORWICH UNION	W. KAVANAGH.
ÆTNA	} C. R. G. JOHNSON.	NATIONAL OF IRELAND	Not represented.
BRITISH AMERICA		Not represented.	NORTH AMERICA .....	} Not represented.
CALEDONIAN	LANSING LEWIS.	PHENIX OF BROOKLYN	} Not represented.
COMMERCIAL UNION	JAS. MCGREGOR.	PHENIX OF HARTFORD .....		Not represented.
CONNECTICUT	Not Represented.	PHENIX OF LONDON	R. MCD. PATERSON.
GUARDIAN	Not represented.	QUEBEC	Not represented.
HARTFORD	Not represented.	QUEEN	} GEO. SIMPSON.
IMPERIAL	G. R. KEARLEY.	ROYAL .....		} Not represented.
LANCASHIRE	J. A. FRIGON.	SUN	Not represented.
LAW UNION & CROWN	J. E. E. DICKSON.	SCOTTISH UN. & NAT.	W. KAVANAGH.
LIVERPOOL & LONDON & GLOBE, Not represented.		UNION	T. L. MORRISEY.
LONDON ASSURANCE	E. A. LILLY.	WESTERN	Not represented.
LONDON & LANCASHIRE	} C. R. G. JOHNSON.		
MANCHESTER			

Minutes of Meetings of December 20th and 22nd, were submitted and confirmed.

141.—DECEASE OF Mr. JOHN H. ROUTH.—The Chairman said that since they had last met, one of their members, who had been associated with them since the formation of the Association, Mr. J. H. Routh, the esteemed representative for this City of the Western and Quebec Assurance Companies, whose ill health during the last two years had prevented active attention to business, had been removed by death. The funeral having been private, the attendance of members was limited to those who had been his intimate friends, but the Association sent a memorial wreath as a tribute of respect. Members would now doubtless unite in placing on record an expression of their esteem and sympathy.

It was then moved and unanimously resolved:—

That we, the members of the Montreal Committee of the Canadian Fire Underwriters' Association, have heard with sincere regret of the death on the 4th instant of Mr. John Havila-d Routh, the Montreal representative of the Western and Quebec Assurance Companies, after a long and patiently borne struggle for life;

That we recognize the good service rendered to the obligations of his Companies as members of this Association, which, joined to his integrity in all his business relations, earned him our entire esteem and respect, while his memory is endeared to us by his unassuming and never-failing courtesy and kindness.

That we offer our earnest sympathy to his bereaved family.

142.—COMMISSION RULES.—The Secretary reported that the following Special Agency appointments still remained incomplete:—

LANCASHIRE.....Geo. Carson, Agreement and fee required,
NORWICH UNION..J. O. Labelle, Fee for 1898 and arrears for last year.

After some explanations, the matter was left over with the hope that the Secretary would be able to report compliance by next Meeting.

The following applications, which were received at last Meeting and ordered to be recorded in the Minutes thereof, were ordered to be granted:—

As Special Agents.

PHENIX OF LONDON.....Simeon Mondou.....Insurance Agent, 164 St. James St.
ALLIANCE

.....Arthur E. Dick.....Insurance Agent, 157 St. James Street.

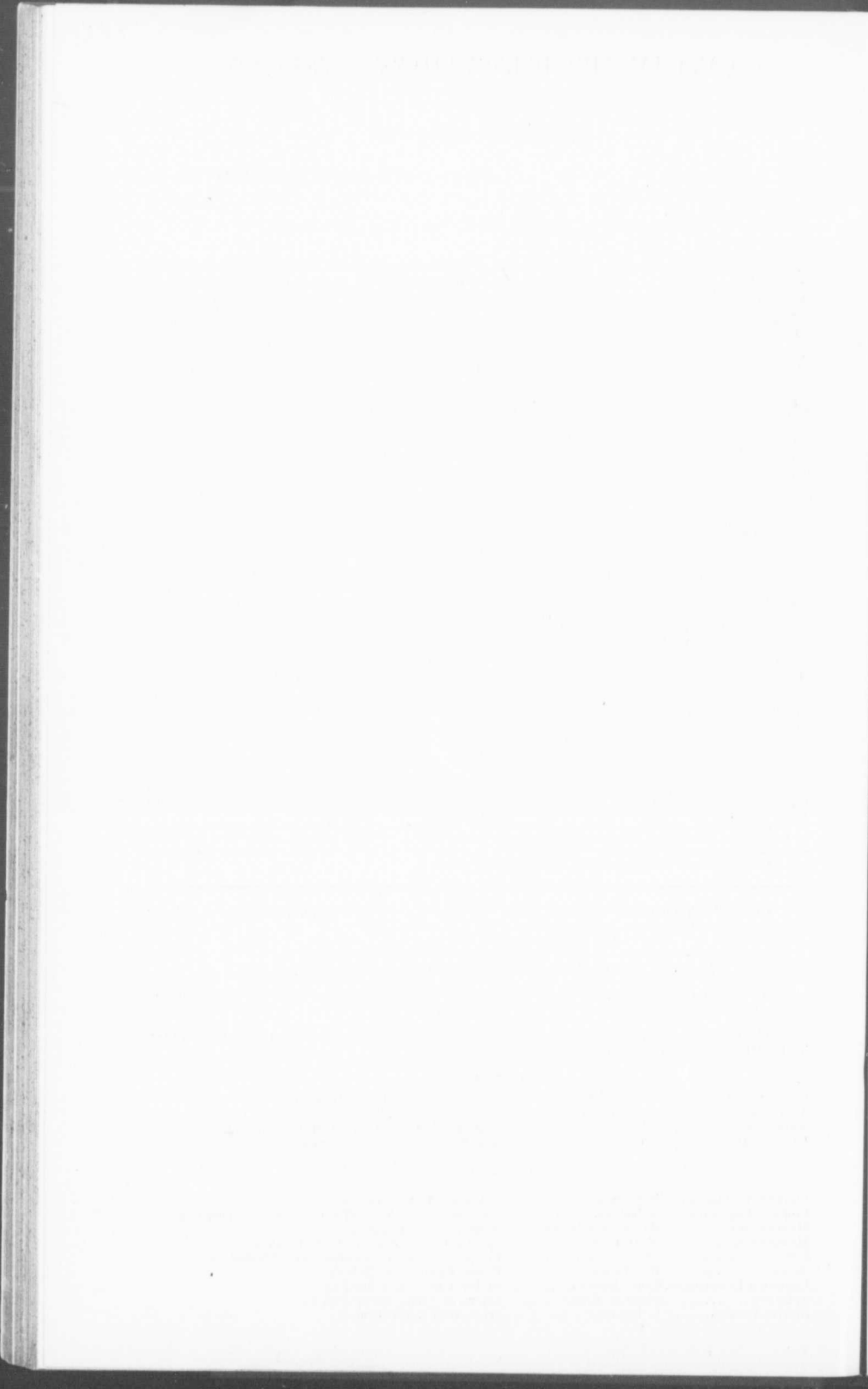
AMERICAN.....Walter Scott.....Insurance Agent, 613 New York Life Building.

LANCASHIRE

.....Henry Ward.....Real Estate Agent, 260 St. James St.

As Suburban Agents.

LONDON ASSURANCE.....Wm. Shaw.....Insurance Agent, Westmount.
LONDON ASSURANCE.....A. Jackson.....Insurance Agent, &c., 117 Coursol St., St. Cunegonde.
MANCHESTER.....Henry De Salabery.....Notary, 560 Dorchester St.
MANCHESTER.....W. H. Olive.....Agent I. C. Ry., Board of Trade Building.
SUN.....Chas. Salsbury.....Insurance Agent, 3 Winchester Ave., Westmount.
ÆTNA.....Wm. Hanson.....Broker, Canada Life Building.
LONDON & LANCASHIRE, Edwin Hanson.....Broker, Canada Life Building.
ALLIANCE.....Oliver G. Becket.....Insurance Agent, 338 St. Paul St.
NORTH AMERICA.....L. Bissonnet.....Agent, 1494 Notre Dame St.



The following new applications were received and ordered to be recorded for action at next Meeting :—

As Special Agents.

LONDON ASSURANCE.....	Wm. Shaw.....	{ Insurance Agent, 181 McGill Street. (Superseding Suburban Agency appointment.)
NORTH AMERICA.....	H. B. Muir.....	

As Suburban Agents.

LONDON & LANCASHIRE....	H. N. De Witt.....	Insurance Clerk, 1723 Notre Dame Street.
BRITISH AMERICA.....	H. N. De Witt.....	Insurance Clerk, 1723 Notre Dame Street.
NORWICH UNION.....	R. W. H. Smith.....	Insurance Agent, Temple Building.
NORWICH UNION.....	R. A. Manwaring.....	Real Estate Agent, 147 St. James Street.
SCOTTISH UNION & NAT..	H. L. Putman.....	Real Estate Agent, Temple Building.
SCOTTISH UNION & NAT..	Arthur Ross.....	Broker, Canada Life Building.

As under the new Rules all Certificates expire on the 31st December in each year, renewal of last year's Certificates is now required, and the Secretary was instructed that all Certificates of Special and Suburban Agents in good standing might be renewed on formal application. The Secretary was also instructed not to receive or submit for election any applications for registration as Special Agents unless same be accompanied with the amount of the fee.

COMMISSION TO CLERKS IN COMPANIES' OFFICES.—In answer to a question the Chairman stated that as the Montreal Commission Rules prohibit the payment of commission or other remuneration to any person, firm or institution unless registered, it would be a violation of the Rules for a Clerk in the office of any Company or Agent to be paid a commission, unless said Clerk were registered either as a Special, Sub-Agent or Suburban Agent, as provided by the Rules.

143.—INFRACTIONS COMMITTEE.—The latter portion of this Committee's Report presented at last Meeting, relating to the risk of the Shedden Cartage Company was taken up and, after discussion, the decision of the Committee was confirmed.

The Alliance gave notice that it would appeal from the decision to the whole Association.

The Infractions Committee presented a further report which was received and, on motion, adopted as follows :—

MONTREAL COMMISSION RULES.—Your Committee beg to report that as instructed at Meeting of November 22nd, it had heard the Alliance's explanation with regard to the difficulty in bringing Special Agent Robillard's appointment in accord with the Montreal Commission Rules, and it recommends that that Company be requested to forthwith bring the said appointment in accord with the Rules, and that the Company do so report such compliance not later than the 1st March next, in the meantime the registration of Mr. Robillard be provisionally accorded upon his complying in all other respects with the Rules.

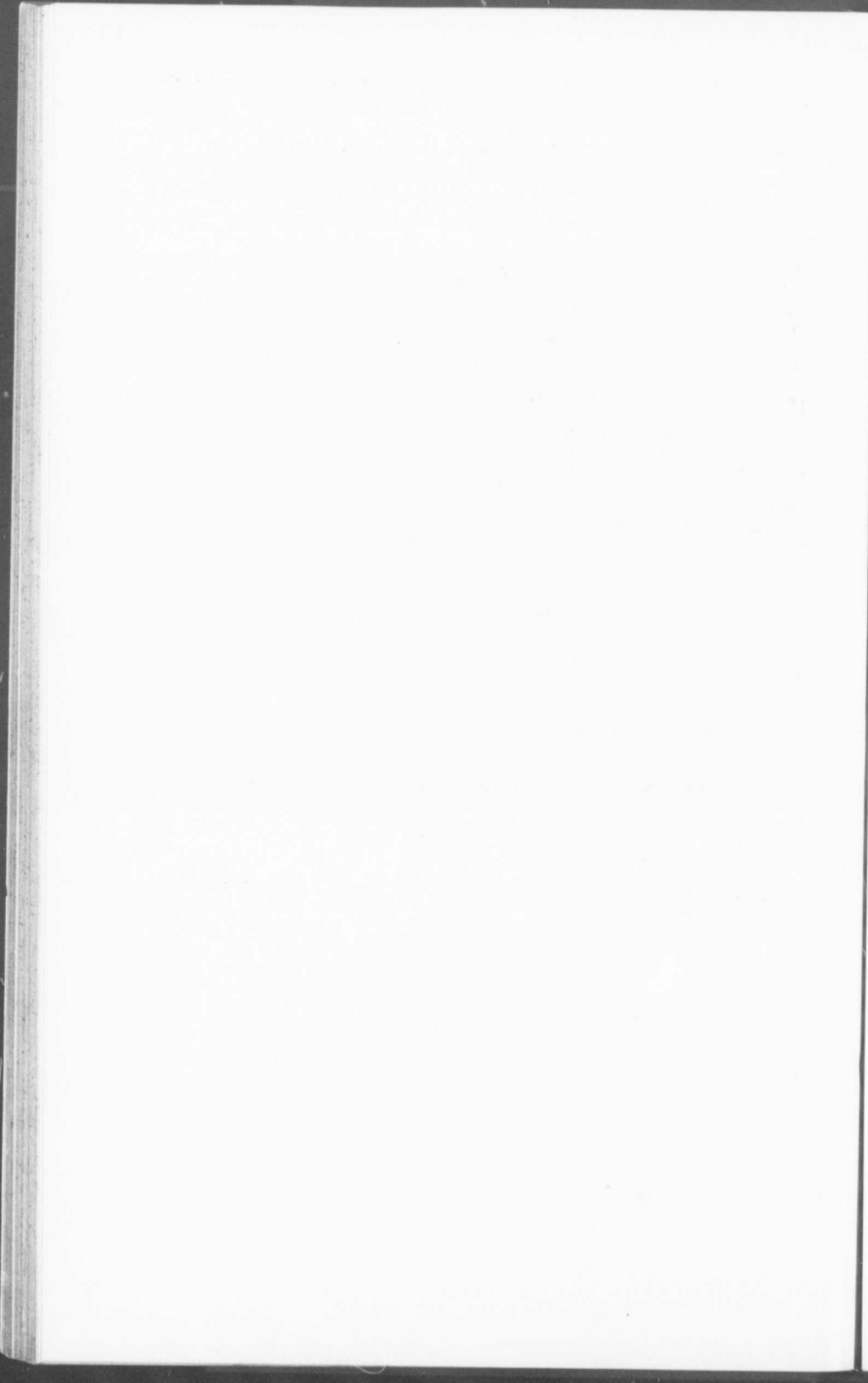
144.—SPECIAL RATING.—Theatre Royal.—An application was submitted from the proprietor of this building for a reduced rate. The Secretary was instructed to reply that the Association was unable to grant any further reduction than that already accorded for electric lighting.

145.—FORTIFICATION LANE.—Special Protection.—A letter was read from a Company suggesting that the proprietors on either side of Fortification Lane be required to provide special protection owing to the narrowness of the Lane and other unfavorable features. The letter was referred to the Fire Appliance Committee for report.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, Wednesday, April 25th, 1900.

Met this day at 3.00 p.m.

ALLIANCE	Not represented.	NORTH BRIT & MERCANTILE	Not represented.
AMERICAN	J. P. BAMFORD.	NORTHERN	Not represented.
ATLAS	M. C. HINSHAW.	NORWICH UNION	Not represented.
ÆTNA	} Not represented.	NATIONAL OF IRELAND	M. C. HINSHAW.
BRITISH AMERICA		NORTH AMERICA	} Not represented.
CALEDONIAN	A. M. NAIRN.	PHENIX OF BROOKLYN .....		} Not represented.
COMMERCIAL UNION	Not represented.	PHENIX OF HARTFORD	Not represented.
CONNECTICUT	Not represented.	PHENIX OF LONDON	Not represented.
GUARDIAN	E. P. HEATON.	QUEBEC	Not represented.
HARTFORD	Not represented.	QUEEN	} Not represented.
IMPERIAL	G. R. KEARLEY.	ROYAL .....		} Not represented.
LANCASHIRE	ALEX. STEWART.	SUN	J. P. BAMFORD.
LAW UNION & CROWN	J. E. E. DICKSON.	SCOTTISH UN. & NAT.	Not represented.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.	UNION	Not represented.
LONDON ASSURANCE	Not represented.	WESTERN	Not represented.
LONDON & LANCASHIRE	} Not represented.		
MANCHESTER			

In the absence of the President and Vice-President, Mr. M. C. Hinshaw, on request, took the chair.

Minutes of last Meeting of 10th January were submitted and confirmed.

146.—Commission Rules.—The names of Geo. Carson as Special Agent for the Lancashire and J. O. Labelle for the Norwich Union, reported in default for non-payment of fees, were ordered to be removed from the roll. The application of H. B. Muir for the Insurance Company of North America, recorded in last Minutes, was withdrawn.

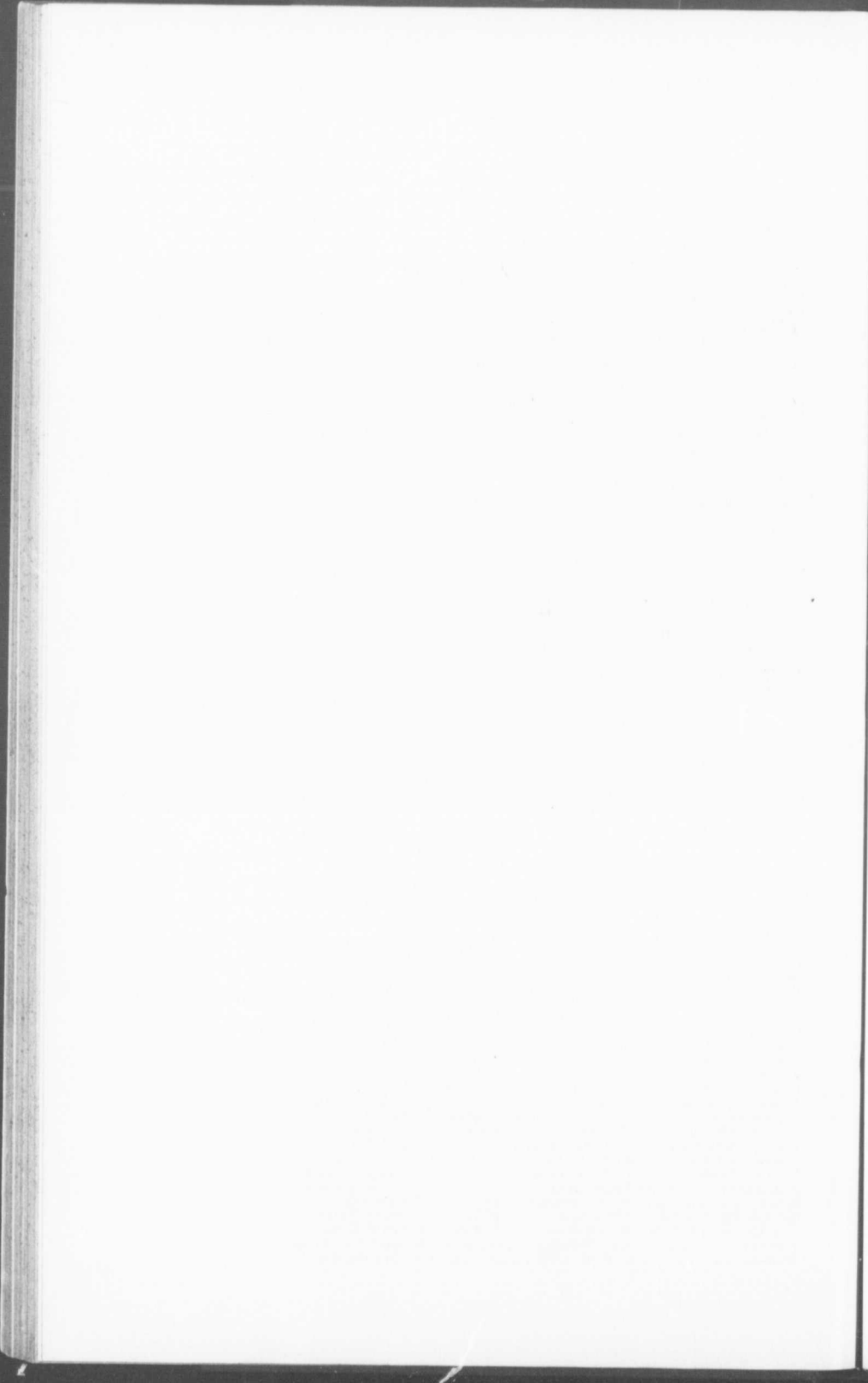
The following applications for registration, a list of which had been previously furnished to each Company in order that they might be dealt with at this Meeting instead of postponing action to a subsequent Meeting, were ordered to be granted, the fees where required having been duly paid.

Special Agents.

ÆTNA	David Anderson	Real Estate and Insurance, 204 St. James St.
BRITISH AMERICA	Thos. Harling	Steamship Agent, &c., 309 Board of Trade Building.
CALEDONIAN	W. A. Wilson	Insurance Agent, Caledonian Insurance Offices.
CALEDONIAN	Pierre Gauthier	Insurance Agent, 451 Ave. La Salles, Maisonneuve.
CALEDONIAN	Edgar Judge	Trade Broker, 512 Board of Trade.
GUARDIAN	Alt. McDougald	Manager British Empire Life Co., Montreal.
LONDON ASSURANCE	Wm. Shaw	Insurance Agent, 181 McGill St.
LONDON & LANCASHIRE	Charles L. Tiffin	Agent, 61 St. Gabriel (Transfer for Walter Deake deceased.)
NORTH AMERICA	C. E. Fuest	Insurance Agent, De Lorimier Ave.
ROYAL	Wm. Clelland	Insurance Agent, Royal Insurance Company.
SUN	Mrs. Mary Hebbert	Insurance Agent, 143 St. James St.

Suburban Agents.

ALLIANCE	Wm. J. McGee	Accountant, 204 St. James Street.
AMERICAN	C. A. McDonnell	Accountant, 180 St. James Street.
BRITISH AMERICA	H. N. Dewitt	Insurance Clerk, 1723 Notre Dame Street.
BRITISH AMERICA	J. A. McDougall	Agent, 185 Drolet Street.
CALEDONIAN	Miss M. A. Ludington	Insurance Agent, 4274 Dorchester St., Westmount.
CALEDONIAN	Knox Henry	Trade Broker, Board of Trade.
CONNECTICUT	J. E. Clement	Agent, 377 St. Hubert St.
COMMERCIAL UNION	R. F. Barrett	Insurance, 1731 Notre Dame St.
COMMERCIAL UNION	A. P. Bastable	Insurance, 1731 Notre Dame St.
COMMERCIAL UNION	Hy. Davison	Clerk, Lachine.
COMMERCIAL UNION	J. E. Hurlubise	Book-keeper, St. Henry.
LONDON & LANCASHIRE	H. N. Dewitt	Insurance Clerk, 1723 Notre Dame St.
LONDON ASSURANCE	F. M. A. Charest	Treasurer, Mile End.
LAW UNION & CROWN	H. J. Ross	Accountant, 180 St. James St.
NORWICH UNION	R. A. Mainwaring	Real Estate Agent, 147 St. James St.
NORWICH UNION	R. W. H. Smith	Insurance, Temple Building.
NORWICH UNION	J. M. M. Duff	Accountant, &c., Imperial Building.
NORTH BRITISH	Joseph Juneau	Agent, 90 Vinet St., St. Cunegonde.
ROYAL	H. A. Christmas	Agent, Ætina Insurance Co.
SCOTTISH UNION & NAT.	Arthur Ross	Broker, 117 St. Francis Xavier.
SCOTTISH UNION & NAT.	H. L. Putnam	Real Estate, Temple Building.
WESTERN	J. C. McEnroe	Commission Broker, 672 St. Denis.
WESTERN	Chas. H. Gwilt	Insurance, P. O. Box 464, City.



The Secretary reported that 80 of the parties holding Special Agent's certificates for last year had paid the renewal fee due the first of the year, the following, notwithstanding repeated applications and also notification to the Companies concerned, were in default:—

AETNA.....	Wm. M. McCombe.	PHENIX OF LONDON.....	J. O. Bernier.
AMERICAN.....	F. L. Germain.	QUEBEC.....	A. R. Ranger.
AMERICAN.....	J. D. Olivier.	QUEBEC.....	S. Gray.
AMERICAN.....	W. Scott.	SUN.....	J. B. Dupuis.
ALLIANCE.....	L. H. Painchaud	SUN.....	T. F. Trihey.
ALLIANCE.....	D. Tansey.	WESTERN.....	Jos. Courtois.
CONNECTICUT.....	W. Labrecque.	WESTERN.....	H. H. Austin.
HARTFORD.....	Wm. Fair.	WESTERN.....	D. Guibault.
NATIONAL.....	T. McEligott.	WESTERN.....	J. H. Sylvain.
NORTH AMERICA.....	H. H. Brosseau.	LANCASHIRE.....	Hy. Reinhardt.
PHENIX OF BROOKLYN.....	S. J. Callaghan.	NORWICH UNION.....	G. S. Garland.

The Secretary was instructed to notify the foregoing Special Agents that their names will be removed from the roll unless payment is made on or before the 5th May next, and also to specially advise the Companies to which they are attached that failing the receipt of the fees by that date, payment of commission will render the Company liable to a portion of its Guarantee Deposit being mulcted for a fine. The Secretary was also instructed to issue a list of Special Agents in good standing on the 7th May next, and to caution Companies against paying commission to parties whose names have been dropped from the roll.

147—Lancashire Insurance Company.—A letter from Mr. Thompson, manager of this Company, notifying that Mr. Alexander Stewart had been appointed its Agent in this City, vice Mr. Jno. Carson resigned, was received and ordered to be filed.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

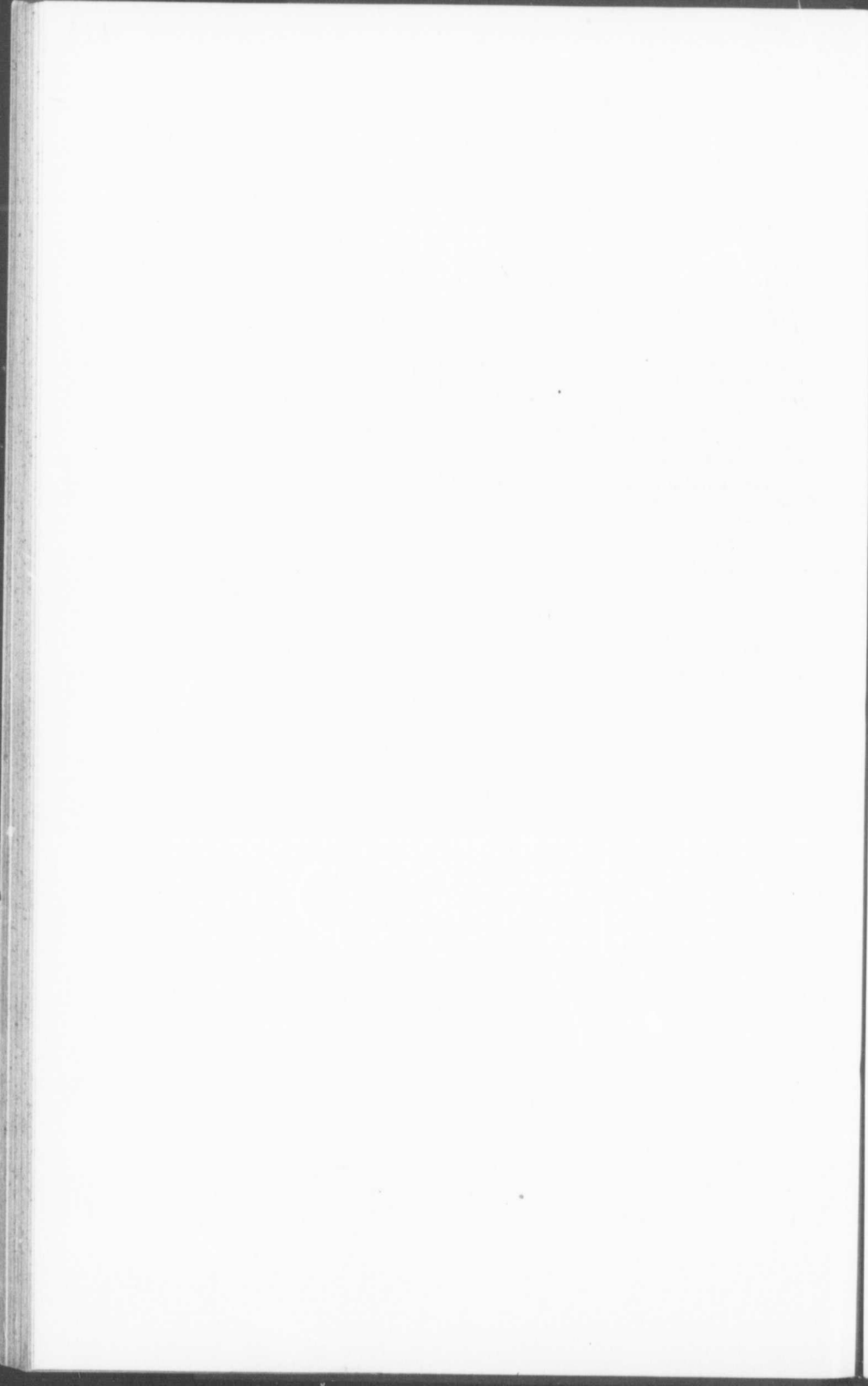
M. C. HINSHAW,
Chairman.

Infractions Substantiated.

Alliance.—Cartage Stables, Montreal.

Norwich Union.—Cartage Stables, Montreal.

Scottish Union.—Cartage Stables, Montreal.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, Wednesday, May 23rd, 1900.

E. A. LILLY, (London Corporation) in the Chair.

Met this day at 3.00 p.m.

ALLIANCE	P. M. WICKHAM.	NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
AMERICAN	Not represented.	NORTHERN	Not represented.
ATLAS	M. C. HINSHAW.	NORWICH UNION	Not represented.
ÆTNA	} C. R. G. JOHNSON.	NATIONAL OF IRELAND	M. C. HINSHAW.
BRITISH AMERICA			NORTH AMERICA .....	} J. E. CLEMENT.
CALEDONIAN	Not represented.	PHENIX OF BROOKLYN	
COMMERCIAL UNION	JAS. MCGREGOR.	PHENIX OF HARTFORD	Not represented.
CONNECTICUT	J. E. CLEMENT.	PHENIX OF LONDON	Not represented.
GUARDIAN	E. P. HEATON.	QUEBEC	Not represented.
HARTFORD	Not represented.	QUEEN	} Not represented.
IMPERIAL	Not represented.	ROYAL	
LANCASHIRE	ALEX. STEWART.	SUN	Not represented.
LAW UNION & CROWN	Not represented.	SCOTTISH UN. & NAT.	Not represented.
LIVERPOOL & LONDON & GLOBE	Not represented.	UNION	T. L. MORRISKY.
LONDON ASSURANCE	E. A. LILLY.	WESTERN	Not represented.
LONDON & LANCASHIRE	} C. R. G. JOHNSON.		
MANCHESTER			

The minutes of meeting of 25th April were submitted and confirmed.

148.—Commission Rules.—The Secretary reported that of the Special Agents listed in arrears in last minutes all had paid except the following, whose appointments had been cancelled:

F. X. Germain, for the American.	S. J. Callaghan, Phoenix of Brooklyn.
W. Scott, for the American.	J. O. Bernier, Phoenix of London.
H. H. Brosseau, North American.	Hy. Reinhardt, Lancashire.
Wm. Fair, Hartford.	

A list of all duly registered Special Agents to date had been issued on the 16th instant.

The following applications for registration, a list of which had been previously furnished each Company in order that they might be dealt with at this meeting, instead of postponing action to a subsequent one, were ordered to be granted, the fees where required having been duly paid:—

Special Agents,

BRITISH AMERICA	Richard O'Bryan	Agent, 1723 Notre Dame Street.
* LANCASHIRE	C. R. Blache	Real Estate & Insurance Agent, 790 City Hall Ave.
PHENIX OF HARTFORD	Jean Charles Brazier	Insurance Agent, 97 St. James Street.
NORTH AMERICA	S. A. Collette	Insurance Agent, 69 Brebeouf St.

* Action on this application was held over until after consideration of a report from the Infraction Committee, when it was granted.

Suburban Agents.

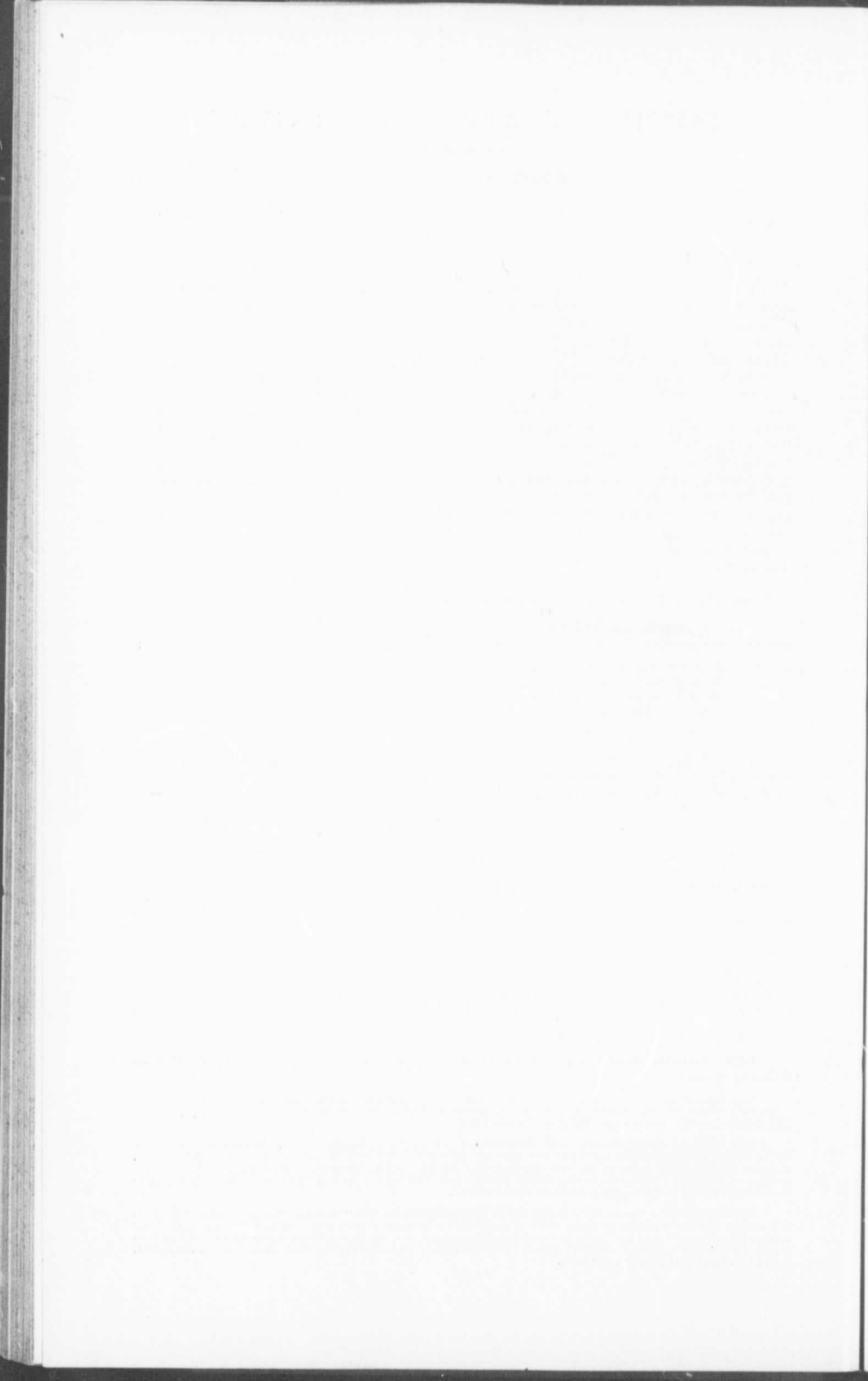
CALEDONIAN	A. M. Nairn	Insurance Agent, British Empire Building.
NORWICH UNION	Geo. Groves	Insurance Agent, 117 St. Francois Xavier.
WESTERN	Patrick Matthews	Insurance Agent, Western Assurance Co.
SCOTTISH UNION & NATIONAL	J. O. Labelle	Insurance Agent, 445 St. Andre—Arrears as Special Agent paid Secretary.
MANCHESTER	J. P. Sudbury	Insurance Agent, 180 St. James St.

149.—Commission Rules—Infraction.—The Committee on Infractions presented the following report:

Your Committee beg to report that the Secretary placed before it the following case of Infraction of the Commission Rules, by a Special Agent placing a risk on behalf of a Sub-Agent in several Companies and paying him Commission therefor, which is prohibited by Section 9 of the Rules.

Risk—Eveleigh Trunk Factory, Total Insurances, \$56,408; Total Premium, \$925.34. Insurance controlled by C. R. Blache, a registered Sub-Agent of the Guardian, through P. Decary a Special Agent of the same Company. The risk was placed by Decary in the Guardian and nine other Companies, he paying 10 per cent. of the Commission received to Blache in violation of the Commission Rules which restricts payment of Commission to a Sub-Agent to the business placed in the Company to which he is attached.

Decary and Blache were cited to appear before the Committee, and the "Guardian" being responsible for their acts and for any fine imposed, was also notified to attend the hearing of the case. Special Agent Decary freely acknowledged his action in the matter and stated that he was entirely unaware that the Rules prohibited him from placing business for his Sub-Agent and contended that the French translation of the Rule on the back of the Special Agent's certificate did not cover the point.



Under these circumstances and in view of the fact that the present is the first case to be dealt with under the new Rules, your Committee consider that the circumstances of the case would be met by Special Agent Decary being fined the amount equal to that he profited by the transaction, *i.e.*, $7\frac{1}{2}$ per cent. on the premium paid by the Gardiau and 5 per cent. on the premium paid to other Companies, making a total of \$19.45. As to the Sub-Agent Blanche, it is questionable whether any other penalty than cancellation of his certificate can be enforced.

Your Committee considered the further penalty of cancellation of the risk, but in their opinion the circumstances are such as not to make this course advisable.

After explanatory remarks from the Committee and the Companies interested, a motion to adopt the report of the Committee was adopted *nem con.*

150.—Western Assurance Company.—A letter was read from the Secretary of this Company advising that Mr. Robert Bickerdike had been appointed Branch Manager at Montreal and would henceforth represent the Company on the Montreal Committee, in succession to Messrs. J. H. Routh & Son, the Senior member of which firm recently deceased.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY
Chairman.

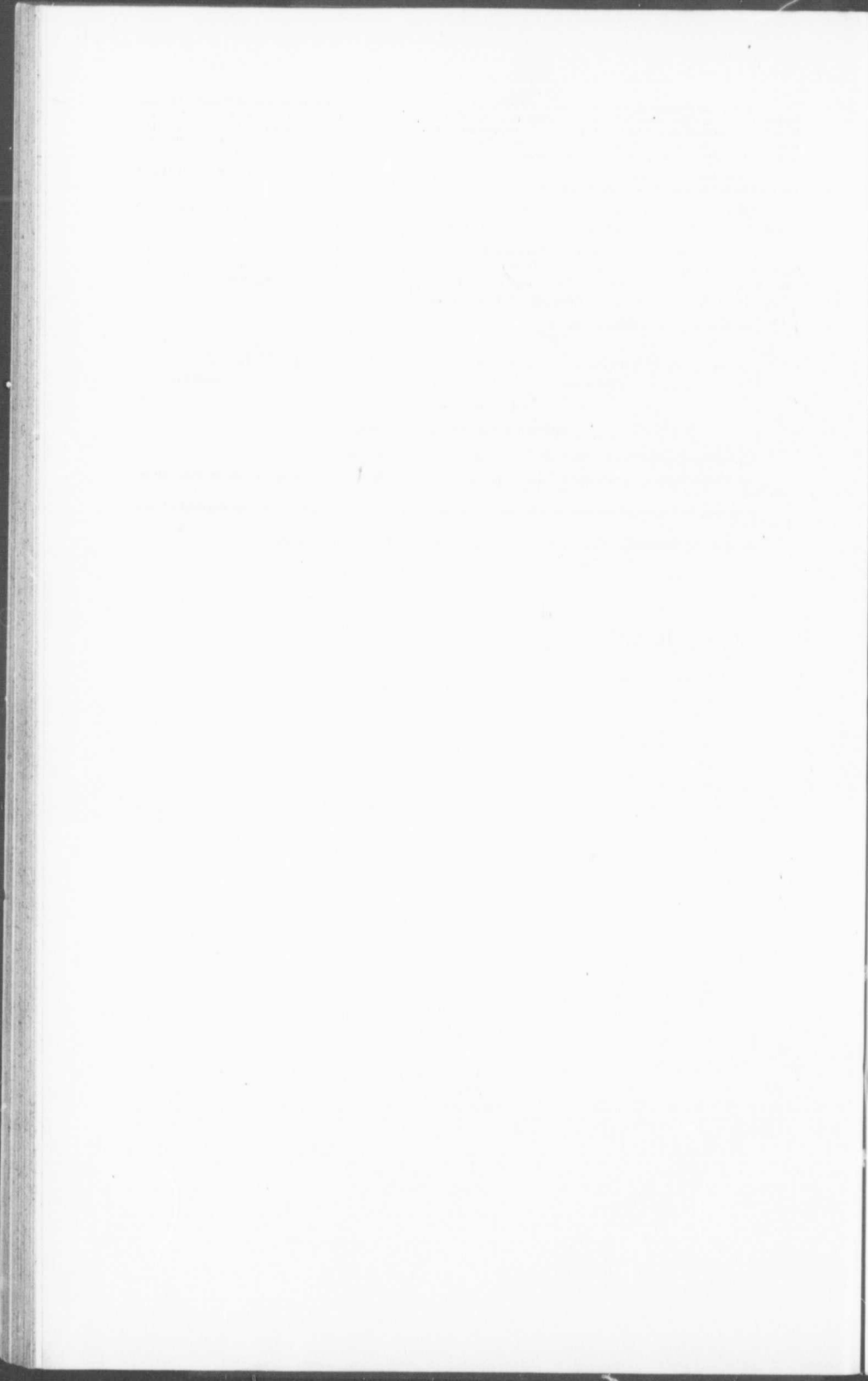
Infractions Substantiated.

Alliance.—Cartage Stables, Montreal. Cancellation requested 31st October.

Norwich Union.—Cartage Stables, Montreal. Cancellation requested 12th January, Policies reported expired 10th May.

Scottish Union.—Cartage Stables, Montreal. Cancellation requested 12th January, Policies reported expired 10th May.

Phoenix of Hartford.—Stock on Market, Montreal. Cancellation requested 23-5-09.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, Wednesday, July 4th, 1900.

E. A. LILLY, (London Corporation) in the Chair.

Met this day at 3.00 p.m.

ÆTNA	F. W. EVANS.	NATIONAL OF IRELAND	Not represented.
ALLIANCE	Not represented.	NORTH AMERICA	HAROLD HAMPSON.
AMERICAN,	Not represented.	NORTH BRIT & MERCANTILE	THOS. DAVIDSON.
ATLAS.....	Not represented.	NORTHERN.....	R. W. TYRE.
BRITISH AMERICA	F. W. EVANS.	NORWICH UNION.....	Not represented.
CALEDONIAN.....	LANSING LEWIS.	PHENIX OF BROOKLYN	HAROLD HAMPSON.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF HARTFORD.....	Not represented.
CONNECTICUT	HAROLD HAMPSON.	PHENIX OF LONDON.....	Not represented.
GUARDIAN	E. P. HEATON.	QUEBEC	ROBT. BICKERDIKE.
HARTFORD.....	WM. S. ROBERTSON.	QUEEN	} Not represented.
IMPERIAL	G. R. KEARLEY.	ROYAL	
LANCASHIRE	Not represented.	SCOTTISH UN. & NAT.	Not represented.
LAW UNION & CROWN.....	Not represented.	SUN.....	Not represented.
LIVERPOOL & LONDON & GLOBE. Not represented.		UNION	T. L. MORRISSEY.
LONDON ASSURANCE.....	F. A. LILLY.	WESTERN.....	ROBT. BICKERDIKE.
LONDON & LANCASHIRE.....	} F. W. EVANS.		
MANCHESTER.....			

Minutes of last Meeting were submitted and confirmed.

151.—COMMISSION RULES, INFRACTIONS.—The Secretary reported that the fine of \$49.45 imposed upon P. Decary, Special Agent for the Guardian, had been paid.

152.—COMMISSION RULES.—The following applications were granted:—

Special Agent.

Phoenix of London.—Arthur Simard, Insurance Agent, 164 St. James Street, in lieu of G. A. Raymond, deceased.

Suburban Agents.

Lancashire.—W. E. Dyer, Insurance Agent, 260 St. James Street.

" Fred S. Hickey, Insurance Agent, 260 St. James Street.

" H. Reinhardt, Insurance Broker, 185 St. James Street.

Guardian.—C. F. Duranceau, Agent, 1251 St. Lawrence Street.

153.—SPECIFIC RATING OF MONTREAL.—The following resolution adopted at last Quarterly Meeting of the Association was presented:—

"That in regard to Montreal City and Suburbs the Montreal Committee be requested to specifically rate the "business and congested sections of Montreal and vicinity."

On motion it was

Resolved that the resolution be received and that a Committee be appointed to consider the necessary details of the work and the method and means of proceeding with same and to report thereon at a Special Meeting of the Montreal Committee to be held two weeks hence.

The Chairman nominated the following Committee:—Ætna (convener), Alliance, Guardian, Imperial, North British & Mercantile, Royal, and Scottish Union.

154.—STAMPING SYSTEM.—The following Notice of Motion was given for consideration at the first Meeting of the Committee after vacation:—

That in view of the successful operation of the stamping system in the Toronto Board, provision be made for the introduction of the system in connection with the business in the territory under the jurisdiction of the Montreal Committee.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.