

MAY NAME BODY TO FIX FIRE INSURANCE RATES

**Attorney - General Intimates
Legislation at Next Session**

VIEW OF THE FIRE MARSHAL

**Sir Adam Beck's Resolution Discussed
in the House—London Complains
of Unfair Treatment—Ontario Be-
hind in Insurance Laws.**

Sir Adam Beck's resolution in the Legislature yesterday in favor of an inquiry into the control exercised by Underwriters' Associations and similar bodies over the method of regulating and placing of insurance and the rates chargeable for insurance against loss or damage by fire or otherwise, and recommending that the Lieutenant-Governor-in-Council name a Commission to conduct such inquiry, was unanimously adopted.

Legislation in Sight.

Hon. I. B. Lucas, Attorney-General, said Mr. Heaton, the Fire Marshal, had investigated and reported on the subject, and the conclusion was to the effect that in the Fire Marshal's view the question was of such tremendous importance and surrounded with so many difficulties that he was not prepared to make any recommendation for legislation, but rather suggested what Sir Adam Beck suggested: that a Commission should be appointed to take the matter up and endeavor to obtain such expert advice and assistance as could be secured. It was hoped a Commission would be able to get rid of the difficulties, and, at any rate, to find a partial solution in the way of a rate-regulating body along the lines suggested. They might be in a position to give consideration to legislation next session.

In introducing his resolution Sir Adam Beck said he had received scores of letters from all parts of the country in reference to this matter, asking that some remedy be attempted in order to relieve the situation as it exists to-day.

"At the present time we have," said Sir Adam, "what might be termed a 'Rating Bureau,' which is known as the Underwriters' Association. This association was formed by the Canadian tariff fire insurance companies, and they employ inspectors for the various departments, such as waterworks, electric and fire requirements. These inspectors visit the various municipalities and report to the underwriters, and upon their reports the tariff companies fix their rates. The tariff companies are under absolute obligation to observe the findings of the Underwriters' Association. There is no appeal or modification from their rulings, and no machinery for doing so. If the rate fixed by them is thought to be unfair, discriminatory or based upon wrong findings, no redress can be obtained."

London Says Unfair.

"Take for instance the city of London. The inspectors of the Underwriters' Association visited that city and made their report, which was thought to be unfair to the city, and which resulted in higher rates being put in force. We had no tribunal to appeal to, no public official to step in and look after our interests. The Council of the city made a decided protest, which resulted in the Underwriters going into the matter furth-