

Bests insurance reports Volume 9 ; upon all American and foreign joint-stock companies, and American mutual companies and Lloyds associations, ... States, fire, marine, liability, steam bo



This historic book may have numerous typos and missing text. Purchasers can download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1908 Excerpt: ...30, 1899, began business in Ontario November 1, 1899, and received its Dominion of Canada license February 3, 1900. During 1907 it passed into the control of interests identified with Burnett, Ormsby & Clapp, Ltd., insurance agents and brokers of Toronto. On August 1, 1907, all outstanding risks of this company were reinsured in the Ontario Fire Insurance Company, of Toronto, Ont., the Ottawa continuing in business. We are advised that, on account of the difficulty of selling securities at that time the contract between the two companies provided that only a certain amount of cash should pass between them, and that the Ottawa Fire Insurance Company has given the Ontario Fire a twelve months note for a considerable sum of money, which note is bearing a comparatively high rate of interest. It was thought better to do this than to sell securities of the Ottawa for much less than their intrinsic value. This doubtless is the item due other companies shown above. The company is offering profit sharing policies which it issues under the title Manufacturers Underwriters Policy. It agrees to limit the expense on such policies to 20% of the premiums, and to write only manufacturing plants, warehouses, and similar risks. It is believed that this will eliminate

the conflagration hazard. Careful inspections are promised, and 40% of the underwriting profits will be set aside each year to be divided among the policyholders of two years duration who have not made any claim in excess of the amount of their premium. s s s There is to be no extra liability of policyholders. The companys authorized capital is \$1,000,000, 50% subscribed and \$125,000 paid in. By December 31, 1903, the rapid increase of the unear...

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