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R. WILSON-SMITH,
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Cost of Conflagration Hazard.

What is the cost of the conflagration hazard as distinguished from the general hazard of fire risks is a question difficult to determine. The task has, however, been undertaken by Mr. Blauvelt, manager of the Western Factory Insurance Association. His conclusion is that the cost of the conflagration hazard in these days is from 30 to 37½ cents annually on \$100 at congested risk. If this is anywhere near correct it is evident that the cream of the rates is taken off by this form of risk, any adequate provision for which has been generally overlooked.

Birth-Rate and Death-Rate in Australia. Mr. McLean, government Statist of Victoria, Australia, in an article on "the declining birth-rate in Australia" says:—"In view of all the facts, it might reasonably be asked what are the advantages of a high birth-rate when it is accompanied, as seems to be invariably the case in a normal population, by a high infantile mortality rate. Clearly, it is no satisfaction for any community to have a high birth-rate in order to achieve, in a few years, results which are accomplished by communities with a low birth-rate at no such sacrifice of human life." The same view as above was recently expressed in THE CHRONICLE.

British Cities in Fire Loss. The Western Assurance Company since it entered the field in Great Britain, has shown a degree of enterprise, which has somewhat surprized many who were accustomed to the slow going habits of native companies. The Western has been collecting the fire statistics of British cities that are published in a pamphlet, which gives the proportion to every 1,000 of the populations of the fire losses from 1898 to 1903, as follows: Glasgow, \$1,315; Manchester, \$970; Hull, \$835; Paisley, \$780; Salford, \$705; Dublin, \$695; Sunderland, \$690; Leicester, \$670; Edinburgh, \$585; Belfast, \$605; Aberdeen, \$440; Leeds and Birmingham, each \$425; Sheffield, \$225. The bad pre-eminence of Glasgow is unaccountable.

The Western is not only acquiring prestige by publishing the results of its enquiries, but is doing valuable service by arousing public attention to the fire waste going on in the chief cities of Great Britain. The above statistics may be compared with a return which forms part of the report of the National Board of Fire Underwriters, in which the fire loss in 1903, of 215 cities aggregating a population of 20,488,300, is given as \$45,870,445, so that on the average these cities had a fire loss last year of \$2.24 per head of the inhabitants, or \$2,240 per 1,000, which proportion very largely exceeds the highest in above list of British cities.

Insurance Loss by Baltimore Fire. The chairman of the General Loss Committee, Baltimore, has reported on the conflagration as follows:—

The value involved is estimated at \$50,000,000 and the insurance reported and estimated at \$32,000,000. The losses adjusted and those far enough in process to be correctly estimated are as follows: Value, \$34,237,579.85; insurance on same, \$28,773,149.40; amount paid on insurance, \$25,617,351.32. If \$28,773,149.40 insurance pays \$25,617,351.32 it is fair to assume on the same basis that the values represented by \$32,000,000 insurance would be practically \$38,095,000.

To ascertain personal loss I made the following calculations:

Estimated value involved.....	\$50,000,000
Less value covered in whole or in part by insurance—say	38,095,000
Leaving property not protected by insurance	\$11,905,000
Add the difference between the insurance and the value covered by same.....	\$6,095,000
Less the difference between the amount insured and that paid..	3,510,000
	<u>\$2,585,000</u>
	\$14,490,000
Less value of brick and iron debris, estimated.	962,296
	<u>\$13,527,704</u>
Loss to companies—	
Amount of losses as adjusted.....	\$28,490,000
Less value to be recovered by wrecking companies	100,000
	<u>\$28,390,000</u>