FOREIGN FIRE COMPANIES IN THE UNITED STATES.

We are again indebted to our contemporary, the *Insurance Age*, of New York, for the attached figures of the United States business of a number of British fire companies, of two Canadian fire companies, and of one French company, which also operate in the Canadian field. The complete record of the operations of foreign fire companies in the United States kept by our contemporary embraces 53 companies. Their summarised figures to December 31, 1912, are as follows:—

Risks in Force	$13,888,507,889
Income since entry	1,576,721,991
Expenditures since entry	1,420,891,772
Premiums since entry	1,393,361,538
Losses paid since entry	847,309,935

The fortitude with which the companies have continued to do business in the United States, often under very unfavorable circumstances, observes the *Age* in commenting upon these figures, is, in our mind, greatly to be commended. Misfortune has attended a portion of them and the fear of disaster has driven others away. The great rank and file, however, have never left these shores. They have spent large sums in establishing agency plants and official headquarters and it is undoubtedly their judgment that it would be foolish to withdraw all these resources, possibly at a large sacrifice, on account of the losses of here and there a year, in the transaction of the great business in which they are engaged.

Whatever may be said to the contrary, continues the *Age*, it is certain that the resources of the foreign fire insurance companies are needed in the United States, for never has there been sufficient capital for the protection of its great industries. This fact is demonstrated from the increasing importance of the foreign companies, while the American companies, than which there are none better, do not seem to suffer in consequence.

Not only, however, is legislation in the United States, as a general thing, hostile to the foreign companies, but continues the *Age*, the attitude of the local companies is not always what it should be. Personally, the managers of the foreign companies are popular and well liked by their associates, but there is an underground current of resentment and hostility which does not make for the best interests of the foreign companies. All this is disagreeable and has to be overcome. The foreign companies have usually been the target for unjust taxes and oppression of all kinds, but "they have patiently borne the burden, protesting mildly when the injustice was too great, but always yielding to the law, whatever it might be."

The St. John, N.B., city commissioners have had a meeting with the fire underwriters to discuss matters in connection with fire protection in the city. This was the first time that the fire underwriters have met with the city commission and subjects pertaining to fire fighting were freely discussed. The renewal of the water mains was talked over and the Commissioner of Water and Sewerage showed what had been done and told the underwriters the size of the pipe used. The underwriters brought up the necessity of motor driven vehicles for the fire department and it was pointed out that Halifax had recently secured a combination hose cart and chemical engine with motor drive. Reference was also made to the necessity for an electric wiring inspector, and it was thought that a good man should be secured as soon as possible.

UNITED STATES RECORD OF BRITISH, CANADIAN AND FRENCH FIRE COMPANIES DOING BUSINESS IN BOTH CANADA AND UNITED STATES, FROM DATE OF ENTRY IN UNITED STATES TO DECEMBER 31, 1912.

(*Statistics of the Insurance Age, New York*).

	Years in U.S. Field	Risks in force in U.S.	Income in U.S. since entry.	Expenditures in U.S. since entry	Premiums in U.S. since entry	Losses in U.S. since entry	Losses to Premiums
		$	$	$	$	$	P.c.
Atlas	21	280,058,278	26,255,521	23,401,180	22,367,935	13,170,634	58.8
British America	39	175,489,545	35,780,074	33,816,653	33,129,416	21,925,058	66.0
Caledonian	23	252,881,876	33,897,081	32,545,626	30,083,580	19,589,619	65.1
Commercial Union	42	705,215,014	110,011,689	107,713,775	101,373,075	60,333,196	59.5
General Fire	3	54,454,771	1,388,903	552,142	812,011	220,532	20.7
Law Union & Rock	16	91,548,265	8,425,090	7,943,517	5,733,490	4,695,276	81.8
Liverpool & London & Globe	52	1,449,005,882	239,895,365	214,113,704	211,315,841	130,720,294	61.8
London Assurance	41	407,813,154	53,882,484	48,891,001	46,010,412	29,015,197	63.6
London and Lancashire	34	516,028,631	66,757,680	57,575,773	58,123,314	34,448,792	59.2
North British and Mercantile	47	971,227,455	132,957,263	115,987,503	109,495,589	67,404,465	61.4
Northern	37	500,897,884	62,884,225	57,858,598	52,849,320	31,603,165	60.5
Norwich Union	34	300,483,965	50,845,713	47,781,925	45,685,720	28,834,957	63.1
Palatine	12	297,803,001	11,097,245	18,816,629	17,902,231	10,543,581	58.8
Phoenix	34	401,852,829	69,188,308	66,247,089	63,702,072	40,501,579	63.5
Royal Exchange	22	274,820,272	27,261,085	19,827,215	18,853,768	13,822,856	74.3
Royal	40	1,521,413,013	185,394,113	166,401,851	164,685,829	93,789,122	56.6
Scottish Union & National	33	423,953,104	49,665,078	34,336,223	45,558,615	26,840,550	58.6
Sun	31	530,504,030	62,536,266	58,106,843	57,696,960	34,023,161	58.9
Union	4	46,853,360	2,202,410	1,416,196	1,334,770	482,306	36.1
Union Fire (Paris)	3	49,730,230	925,475	546,348	744,839	302,284	45.8
Western	39	234,932,353	58,636,675	55,858,565	55,333,111	37,698,512	68.1
Yorkshire	2	37,493,601	493,204	282,815	463,771	70,442	10.5