FIRE PREMIUMS AND TAXATION IN MONTREAL, 1919—*Continued*

Company	Premiums 1918	Premiums 1919	1%	Expenses 2-3 of Fire Com.	Total
American Lloyds	4,955	8,213	200.00	11.04	211.04
Dominion	17,559	22,037	220.37	29.60	249.97
The Fire Ins. Co. of Canada	4,448	80,816	808.16	108.48	916.64
London Mutual	27,452	31,318	313.18	42.03	355.21
Mount Royal Assurance Co.	153,523	203,280	2,032.80	272.84	2,305.64
National Ben Franklin	12,052	6,950	200.00	9.34	209.34
National de Paris	76,323	135,268	1,352.68	181.55	1,534.23
Northwestern National	30,501	39,700	397.00	53.29	450.29
Strathcona	83,218	109,076	1,090.76	146.40	1,237.16
Provincial of England	7,466	8,835	200.00	11.87	211.87
Mercantile	.....	1,211	200.00	1.64	201.64
	3,931,359	4,419,568	47,439.99	5,833.33	52,084.05

FIRE PREMIUMS AND TAXATION IN MONTREAL, 1919

We publish on another page, annual statement showing the premiums received by fire companies, licensed to operate in Montreal City in 1919, with a comparative statement for 1918. The number of companies operating have increased from 83 in 1918 to 90 in 1919. The total premiums received by these companies in Montreal were $4,419,568 compared with $3,931,359 in 1918. The increased prices of all products together with the natural growth of the City, continue as factors in the increase in premiums. The amount at risks guaranteed the citizens of Montreal against loss by fire on city property, by the companies above referred to, is computed at roughly $750,000,000.

Including the tax towards the upkeep of the Fire Commissioner's office, the City's special taxation upon the fire companies last year totalled $52,084 compared with $47,556 in 1918. Two companies, the Royal and Guardian, continue to head the list in amount of premiums received, being respectively $252,426 and $239,191, while the number of companies whose premium income exceeded $100,000, has increased from seven in 1918 to no less than eleven in 1919, in the following order: Mount Royal, Liverpool & London & Globe, Phoenix of London, Northern, National of Paris, North Brit. & Mercantile, Western, North America, Strathcona, Commercial Union and London & Lancashire Fire. It will be noted that the Mount Royal has for the first time crossed the $200,000 mark, and that the following four companies have for the first time crossed the $100,000 mark; National of Paris Insurance Co. of North America, Strathcona and the London & Lancashire Fire.

FIRE INSURANCE COVERAGE

"Better be insured than sorry" is a well known insurance slogan, but in order to be well insured and in position to face the adjuster without any fears or qualms, it is necessary to exercise some thought and diligence to be prepared against the fatal day of reckoning.

In this connection Bests Insurance News says:

The average assured depends upon the writing agent to take care of his interests in the effecting of insurance. He accepts from an agent, without question, any policy, written in any way, and puts it into his safe without further thought until such time as he may pull it out for the purpose of making a claim against the company. He has no use for this contract or any particular interest in it until he does suffer a loss. When calamity has befallen him, he is indeed vitally interested, but oftentimes he finds that, because of his indifference and carelessness, he is not properly covered and that, as a consequence, he is going to suffer in the adjustment of the loss.

Many assureds, in order to derive the maximum benefit out of their patronage, scatter their insurance among a number of agents. Since no one agent has the majority of the line, he does not greatly concern himself as to whether the assured has full and omplete coverage, but only delivers his own policies written as well as his office is able to effect them.

Other large patrons of the insurance companies place their accounts with brokers who have established themselves as being well qualified to render service and should, because of their appreciation of handling the account, carefully look after the interests of the insured. Some assureds, with large or moderate sized accounts, adopt the plan of giving the majority of their business to one agent with the understanding that he is to examine all other policies delived by other agents and is to be held responsible for full and well defined coverage.