

FIRE INSURANCE BUSINESS IN CANADA IN 1898.

We present herewith our usual preliminary statement, shewing the results of fire insurance in the Dominion, for the years 1890 to 1898 inclusive. We desire to thank the managers of the companies for favoring THE CHRONICLE with these figures in advance. The statement will be found of great interest and, although we were unable to obtain the returns of a few of the companies, and consequently had to estimate same, we believe the general results will be found fairly accurate, and afford insurance managers and others the chance of knowing the results of the year's business some weeks in advance of the regular returns.

The year has been a most unsatisfactory one. The average loss ratio is, in round figures, 74 per cent., to which when the expense ratio of 30 per cent. be added, will make a total of 104, about 10 per cent. in excess of 1897.

THE CAUSES OF FIRES IN MONTREAL.

(The Annual Report of the Fire Commissioners.)

To His Worship the Mayor and the Aldermen of the City of Montreal:—

Gentlemen,—

We have the honour of submitting to you a report of our work during the year, beginning the first of January, 1898, to the first of January, 1899.

During the space of time, we have made investigations to discover the origin of 567 fires, and we have filed at the office of the Clerk of Peace written evidence given on oath by witnesses in these cases.

It affords us great pleasure to acknowledge in the present report that we have received from the officers and men of the Montreal Fire and Police Brigades all the information and help asked for.

The following table designates the class of property destroyed, or partly so, the amount insured and the losses incurred in each case by the insurance companies:—

Property.	Insurance.	Losses.
4 Bakeries.....	1,900	189
2 Barbers' shops.....	1,000	550
1 Bathing establishment.....	108,000	800
1 Black dressing manufacture.....	3,000	50
3 Blacksmiths' shops.....	1,200	340
3 Boarding houses.....	6,200	1,000
4 Boot and shoe stores and manufactures.....	9,200	8,850
1 Box manufacture.....	8,000	125
6 Butchers' shops.....	2,850	1,100
1 Button manufacture.....	600	25
6 Candy, cigar stores and confectioners.....	13,400	1,425
3 Carpenter's shops.....	1,100	135
2 Carriages and waggon shops.....	1,300	725
7 Churches, colleges and convents.....	116,300	79,385
4 City's property.....	8,000	1,500
2 Clothiers' and Tailors' shops.....	11,500	4,125
1 Cotton mill.....	25,000	200
1 Doors and sash manufacture.....	25,000	10,000
3 Druggists' stores.....	12,000	525
11 Dry goods stores.....	1,341,700	1,046,900

263 Dwellings.....	168,190	31,524
1 Earthenware store.....	2,750	1,200
1 Electrical supplies' manufacture.....	14,000	10,500
3 Engines and boiler shops.....	80,000	35,000
4 Foundries.....	9,500	650
1 Fruit store.....	5,500	1,500
2 Furniture stores.....	21,700	10,000
2 General stores.....	480,000	520
3 Glass works.....	10,500	1,650
25 Groceries.....	42,810	5,853
3 Hardware stores.....	182,100	1,225
1 Hospital.....	3,000	500
7 Hotels and restaurants.....	9,650	1,250
1 Ice house.....	100
2 Insurance properties.....	17,500	2,575
3 Laundries.....	1,300	70
1 Machinery factory.....	15,000	100
1 Millinery store.....	20,000	8,000
1 Music store.....	15,000	50
2 Offices.....	16,500	2,075
1 Oil cloth manufacture.....	10,000	100
6 Paint, Varnish shops and stores.....	45,100	1,650
1 Photographer's studio.....	600	1,500
2 Plumbers' shops.....	800	25
2 Prepared meat manufacture.....	47,000	4,500
4 Printing, engraving and stationeries' estab.....	19,500	12,050
2 Provision stores.....	4,500	80
4 Railway property.....	24,100	1,100
1 Rendering house.....	400	250
3 Rolling mills and horse-shoe nail factories.....	489,000	85,500
2 Roofing material stores.....	8,000	125
8 Saw mills.....	51,000	2,500
82 Sheds, stables and hay-lofts.....	56,975	24,096
2 Ships' supplies and steamers.....	43,500	4,200
1 Shirts' and collars' manufacture.....	55,000	6,500
1 Soap manufacture.....	6,000	75
1 Siding manufacture.....	15,000	12,000
1 Suspenders and umbrella manufacture.....	6,000	100
1 Tea Store.....	500	50
1 Tinware store.....	12,000	9,000
Total.....	\$3,707,225	\$1,382,753

It must be remarked that these figures do not totally cover the losses, but simply the damages done to the buildings or goods where the fire originated.

Fires for a large portion have been caused by the explosion of coal oil lamps and coal oil stoves. We may also observe that during the past year several fires have occurred, the origin of which cannot be accounted for, except through the electric wires used for lighting purposes. During the last year from this source alone, we mean the introduction of electric wires in the premises, as far as we have been able to ascertain, the losses by fire have been greater by over one million dollars than from any other causes. We also desire to bring to your notice that these wires afford a source of danger, and that they might lead to incendiarism, as they leave no possibility of tracing and detecting the guilty parties utilizing their employ.

The causes and origin of the fires as shown by the investigations are as under: Over-heated stoves, furnaces and pipes, 41; defective chimneys, grates or ovens, 59; coal oil, lamp and stove exposures, 79; careless handling or matches, candles or lamps, 80; smoking, 38; spontaneous combustion, 10; gas jets, auer lights and explosions of gas stoves, 13; electric wires, 29; hot ashes, 15; water pipes, 4; tramps, 14; maliciously set, 13; mice and matches, 15; friction 3; plumbers' and painters' stoves and lamps, 3; probable accidents, 83; causes unknown, 66.