

NORTH AMERICA'S FIRE WASTE.

Some Interesting Statistics—Canada's Losses Helped to Raise the Average Ratio.

Among the tabulations to be found month by month in the Insurance Age, we find one fifteen pages in extent, giving the aggregate of risks, premiums, and losses, average rate and loss ratio for states of the Union, and for Canada. Not having room for the full tables year by year, we give only the loss per centages and the rate of premium in each. The comparison here given is a valuable one:

Ratio of Fire Loss to Premium.

	Rate of Premium.	Years.	Loss per cent.
Alabama	1.59	30	56.0
Arkansas	1.93	34	57.8
Colorado	1.57	27	43.9
Vermont	1.43	33	62.8
South Dakota	1.74	20	43.5
Massachusetts	1.03	34	52.5
Nevada	2.56	26	33.7
Indiana	1.22	29	53.1
West Virginia	1.44	27	45.7
Texas	1.61	44	59.2
Oklahoma	1.44	18	42.4
Canada	1.11	40	61.8
Wisconsin	1.42	40	51.2
Kentucky	1.33	39	56.2
Wyoming	1.06	27	36.9
Hawaiian Islands	1.80	11	27.7
Alaska	2.53	20	18.8
Iowa	1.64	39	42.1
Arizona	2.56	25	56.7
Utah	1.64	27	39.5
*California	1.62	38	93.9
District of Columbia	0.63	26	36.4
Connecticut	0.95	38	46.5
Indian Territory	1.86	20	57.1
Missouri	1.14	37	57.1
Idaho	2.41	26	52.0
New Jersey	0.85	33	49.9
Florida	2.01	30	70.9
Georgia	1.33	28	55.9
†Illinois	1.18	40	47.6
Kansas	1.30	37	50.5
Louisiana	1.28	27	49.7
Maryland	0.80	37	87.2
Montana	2.19	27	39.9
Mississippi	1.87	27	57.7
Maine	1.38	41	62.1
Michigan	1.35	39	52.4
Ohio	1.19	41	53.4
Minnesota	1.44	37	55.5
North Dakota	2.09	20	57.3
New York	0.67	36	54.5
New Mexico	1.88	27	47.1
New Hampshire	1.55	40	45.1
Pennsylvania	1.12	36	54.5
Rhode Island	0.90	40	32.8
Oregon	2.20	26	4.99
Tennessee	1.53	36	64.2
Virginia	1.41	27	53.6
North Carolina	1.41	29	53.8
Delaware	0.71	29	48.4
Nebraska	1.41	32	43.9
Washington	2.01	25	46.9
South Carolina	1.37	27	52.2

*Including catastrophe of 1906.

†Less the \$91,933,000 loss by conflagration of the year 1871.

The lowest rates of premium are to be found mainly in the Eastern States; for example Connecticut, \$0.95 per \$100; Rhode Island, \$0.90; Massachusetts, \$1.03; New Jersey, \$0.85; New York, \$0.67; Delaware, \$0.71; Maryland, \$0.90.

The average is the low figure of \$1.08, which appears to be caused mainly by the enormous preference of New York state over any other, the \$124,000,000,000 of that state having cost only \$0.67 per \$100 where the \$75,405,000,000 at risk in six eastern Atlantic states cost something under 90 cents per \$100.

Disregarding such remote and isolated results as those given for the Hawaiian Islands and Alaska, it is found that the lowest ratios of loss are those suffered in Colorado, Wyoming, Utah, Nevada, Nebraska, in the west; Rhode Island and New Hampshire in the east. The total at risk, according to a recapitulation of these tables, was \$468,330,000,000, the average of fire loss to premiums 54.8. The extraordinary loss ratios of California, 93.9, Maryland, 87.2, and Florida, 70.9, result from the conflagrations of 1906 in San Fran-

cisco, of 1904 in Baltimore, of 1901 in Jacksonville. The Illinois ratio would be swelled to 67.81 if the Chicago conflagration figures of \$92,000,000 were included. Other localities in which losses ran the ratio up above the average, were Maine, Vermont, Tennessee and Canada.

It might prove misleading were it attempted to draw comparative conclusions from these figures. To compare the figures from a manufacturing state like Massachusetts, for example, with an agricultural state like Texas would involve consideration of the predominating classes of risks in each.

BOILER INSPECTION.

Board of Trade of London, Pleads for Uniformity in Legislation—Other Views.

The London, Ontario, Board of Trade, recently petitioned the Ontario Government to join with other provinces and formulate a Boiler Inspection Act that would protect both the user and manufacturer and would be uniform throughout the Dominion. This matter does not appear to have advanced far as yet. Mr. J. A. Nelles, secretary of the London Board of Trade states that some of the provincial acts are ambiguous and in some provinces inoperative.

They also stipulate rules governing all classes of boilers. A rule that is applicable to a water-tube stationary boiler in some cases cannot be applied to a traction-engine boiler, and rules that apply to traction-engine boilers cannot be applied to water-tube or brick-set stationary boilers. It is suggested that each of the provinces employ an expert who is conversant with the inspection and construction of water-tube, brick-set and traction and portable engine boilers, and that these experts meet at some convenient place and formulate a Boiler Inspection Act that will be uniform for the Dominion.

A Dominion Act would be preferable, but this is found to be unconstitutional, the provinces having control of these matters.

Suggestions for a New Act

The Act should consist of rules, regulations, formulae, etc., for the construction of all steam boilers made or used in Canada, and rules for the inspection of these boilers in the field, under which provincial inspectors should work. There should be a chief inspector for each province, and if thought advisable a chief inspector for the Dominion, to whom manufacturers could submit blue-prints and specifications of boilers to be passed on. The new Act should not be retroactive. Boilers sold or in course of construction at the time, or previous to a certain date, should be inspected under previous acts, or rules, could be laid down in the new act governing these boilers.

The Acts as they are at the present time are a great hardship to users as well as manufacturers. For instance, a person purchasing a boiler in one province could not use the boiler in some of the other provinces, as it would not comply with their Acts. This is also a hardship for manufacturers, as they have to make boilers of different construction for the different provinces, adds Mr. Nelles.

Mr. Arthur W. White, of Messrs. George White & Sons, manufacturers of portable and traction engines, London, Ontario, thinks that boiler legislation passed by the Dominion Government would be a good thing. This, he adds, is apparently unconstitutional. The right to pass Boiler Inspection Acts is vested in the Provincial Governments.

Differences in Boilers

"As it stands at the present time manufacturers are compelled to make boilers of different construction for each different province. A boiler that will pass examination for a certain pressure in one province would be allowed considerable more pressure in another province, or be cut down to half the pressure in some other province. A user of steam boilers, purchasing a boiler to be used in one province, and wishing to move to another province, finds himself handicapped having the pressure on his boiler cut down, as it has not been made to comply with the Inspection Act of that particular province.

"The different provincial governments should get together. It would be an easy matter for each of the governments to appoint a man thoroughly competent in all branches of boiler construction and inspection, and have these experts meet at some central place in Canada, and formulate a uniform Boiler Act, governing boiler inspection and construction.

"There should be a chief inspector for each province, and if possible, a chief Dominion inspector, to whom users and manufacturers of steam boilers could appeal if the inspectors acted arbitrarily, or did not do their duty in inspecting boilers thoroughly before giving certificates, and to whom manufacturers could send blue prints to have passed

(Continued on page 1746).