

band's, when it was not, and for the success rewarding a determined resistance of a fraudulent claim, the Hillman case will ever remain remarkable. The companies that compromised these claims paid \$20,000, out of which they were swindled.

#### Identification Cards

The police commissioners of Boston have instructed the force, where persons are found sick or injured in public places, and have on their person cards or other evidences of membership in sick or accident concerns, to notify the latter by telephone or otherwise, and forward to them an abstract of the police report of the case. This says the "Standard" is an excellent proposition, and will be very helpful not only to the companies carrying contracts, but to the people who are injured. Most of the sick and accident companies furnish identification cards to their policyholders, which are supposed to be carried about the person for just such purposes as are embraced in the police commissioners' order. The prudence of carrying such a means of identification is shown by two deplorable incidents which recently occurred in Canada. In one case, not far from this city, a respectable citizen who fell to the pavement in a fit was locked up all night on a charge of being drunk; in the second case, a stranger in an Ontario city collapsed from the heat, and was rather roughly treated, until a physician appeared, but some time elapsed before the sufferer could give his address.

#### An Alleged Rebuke to Sentiment

In a recent suit brought against the Metropolitan Life by a widow, her counsel, probably recognizing that his client had no case in law, made the following appeal to the feelings of the jury, which secured him a verdict:—"Here is this insurance company, with its millions, and here is this widow, with her two little ones. As between this insurance company with its millions and this widow with her two little ones, I hope you won't hesitate long what to do." On the case being appealed, the verdict in favour of the widow was reversed, and the Appellate Division of the Supreme Court of New York gave the above language as its reason for this decision. Although the case is so reported, we doubt its accuracy. It is, however, extremely unlikely that the Supreme Court would set a verdict aside simply because the plaintiff's lawyer had made a sentimental appeal to the jury. Such appeals are the commonplace, the every-day practice of the Bar. The celebrated case of "Bardell versus Pickwick" gives an amusing version of this old trick, and in Montagu Williams' Memoirs is described a case of the same nature. We fear the widow had a poor case, in a legal sense.

#### Outside Solicitors

An interesting letter on "Outside Solicitors of Fire Insurance" appears in this issue, and "Ariel" treats it with his characteristic intelligence and clearness. We shall be glad to have more communications on this subject, which is exciting great interest amongst the agents and managers of fire companies.

#### FIRE PREMIUMS AND LOSSES IN CANADA IN 1902.

(From the Report of the Superintendent, on that of Insurance).

The cash received for premiums during the year in Canada has amounted to \$10,577,084, being greater than that received in 1901 by \$926,736; and the amount paid for losses has been \$4,152,289, which is less than that paid in 1901 by \$2,622,667. The ratio of losses paid to premiums received is shown in the following table:—

	Paid for losses.	Received for premiums.	Rate of losses paid per cent. of premiums received.	The same for 1901.
Canadian companies....	\$ 865,214	\$ 2,055,793	42.09	58.46
British " ..	2,724,487	6,946,919	39.22	74.13
American " ..	562,588	1,574,372	35.73	65.98
Total.....	4,152,289	10,577,084	39.26	70.20

The corresponding results for the thirty-four years are given below:—

	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.
	\$	\$	
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	56.67
1874.....	3,522,303	1,966,159	55.82
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,986	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,852,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,263	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,854,071	3,266,567	55.97
1891.....	6,168,716	3,905,697	63.31
1892.....	6,512,327	4,377,270	67.22
1893.....	6,793,595	5,052,690	74.73
1894.....	6,711,369	4,589,363	68.38
1895.....	6,943,382	4,993,750	71.92
1896.....	7,075,850	4,173,501	58.98
1897.....	7,157,661	4,701,833	65.69
1898.....	7,350,131	4,784,487	65.09
1899.....	7,910,492	5,182,038	65.51
1900.....	8,331,948	7,774,293	93.31
1901.....	9,650,348	6,174,956	70.20
1902.....	10,577,084	4,152,289	39.26
Totals.....	177,020,974	120,339,586	67.98

Taking the totals for the same thirty-four years, according to the nationalities of the companies, the following are the results:—

	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.
	\$	\$	
Canadian companies...	40,008,565	27,433,310	68.57
British " ..	117,207,683	79,688,641	67.99
American " ..	19,804,726	13,217,635	66.74
Totals.....	177,020,974	120,339,586	67.98

The loss rate for 1902 (39.26) is the lowest for the thirty-four years over which the records extend.