Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1903, inclusive.

	Totals for 1869 to 1902.	Premiums received, 1903.	Totals for 1869 to 1903.
Canadian Companies,	$	$	$
Anglo-American........	474,234	271,787	746,021
British America..	7,030,070	424,684	7,4 4,754
Canada Agricultural....	454,896	....	454,896
Canada Fire............	881,333	....	881,333
Canadian Fire..........	588,201	180,485	768,691
Citizens...............	2,856,961	....	2,856,961
Dominion...............	190,242	....	190,242
Eastern	894,194	....	894,194
Equity Fire............	220,201	135,900	356,101
*London Mutual Fire...	4,426,391	423,179	4,849,570
Mercantile Fire	1,110,484	80,009	1,190,493
National Fire	284,026	....	284,026
Ottawa Fire............	388,203	190,351	578,554
Ottawa Agricultural....	194,861	....	194,861
Provincial	1,434,350	....	1,434,350
Quebec	2,813,668	93,964	2,907,632
Royal Canadian	3,538,023	....	3,538,023
†Sovereign....	1,055,404	....	1,055,404
Stadacona	490,488	....	490,488
Victoria Montreal	79,327	....	79,327
Western	10,603,003	530,190	11,133,193
	40,008,565	2,330,549	42,339,114
British Companies.			
§Albion Fire Insur. Ass.	1,468,310	....	1,468,310
Alliance...............	1,831,868	204,485	2,036 353
Atlas..................	1,952,563	292,829	2,245,392
Caledonian	2,843,082	262,839	3,105,921
City of London..........	1,588,254	....	1,588,254
Commercial Union......	8,944,055	458,743	9,402,798
Employers Liability	364,689	....	364,689
‡Glasgow and London ..	1,619,733	....	1,619,733
Guardian	5,599,538	489,256	6,088,794
Imperial...............	6,085,796	....	6,085,796
Lancashire.............	6,210,844	....	6,210,844
Law, Union and Crown .	207,296	83,194	290,490
L'pool. & London & Gl'be.	8,775,428	684,482	9,459,910
London and Lancs. Fire.	3,528,664	275,349	3,804,013
London Assurance......	2,875,455	127,554	3,003,009
Manchester	2,187,726	197,750	2,385,476
National, of Ireland.....	2,235,110	272,129	2,507,239
North Brit. and Merctle.	11,230,017	569,180	11,799,197
Northern	4,999,765	383,105	5,382,870
Norwich Union	3,627,239	421,145	4,048,384
Phœnix, of London.....	8,475,113	684,265	9,159,378
Queen	4,354,694	....	4,354,694
Royal	17,073,299	973,773	18,047,072
Scottish Commercial....	343,421	....	343 421
Scottish Imperial.......	672,855	....	672,855
Scottish Union and Natl.	2,951,316	337,110	3,288,426
Sun Insurance Office ...	1,781,496	257,382	2,038,878
Union Assurance Society	2,661,580	361,905	3,023,485
United Fire............	718,477	....	718,477
	117,207,683	7,336,475	124,544,158
American Companies.			
Ætna...................	4,711,539	212,034	4,923,573
Agricultural, of Watertn.	1,309,100	....	1,309,100
American Fire	72,325	....	72,325
Andes	31,431	....	31,431
Connecticut Fire........	721,078	63,666	784,744
Hartford Fire	4,282,164	249,366	4,531,530
Home, New Haven	....	....	....
Home, New York	82,277	184,321	266,598
Insur. Co. of Nth. Amer.	1,305,758	217,391	1,523,149
Phenix, of Brooklyn....	1,793,898	190,020	1,983,918
Phœnix, of Hartford....	1,960,453	145,432	2,105,885
Queen, of America......	3,534,703	505,602	4,040,305
	19,804,726	1,767,832	21,572,558
Recapitulation.			
Canadian Companies....	40,008,565	2,330,549	42,339,114
British "	117,207,683	7,336,475	124,544,158
American "	19,804,726	1,767,832	21,572,558
Grand totals......	177,020,974	11,434,856	188,455,830

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including $124,272 re insurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.

FIRE INSURANCE IN CANADA, 1903.

The tables given in this issue, showing the business for 1903 of the fire insurance companies operating in Canada, are compiled from the "Abstract of Statements" issued by the Superintendent of Insurance, Ottawa. If the returns of last year were representative of the invariable course of the business, or of its average results, conditions would be materially different to those now existing. Last year the ratio of losses incurred to net cost received for premiums was, for the Canadian companies, 51.96 per cent.; for the British companies, 51.77 per cent., and for the American companies, 48.49 per cent. This is not as favourable a result as in 1902, but were such loss ratios as those of last year to prevail the cost of the business would be reduced and property owners would reap the benefit. But fire insurance business cannot safely be based on the experience of even two or three years, much less one year, for there is ever present the risk of some conflagration breaking out that will destroy the fruits of favourable years.

News of the terrible fire at Toronto came after above was written. The warnings and the lessons of so fearful a catastrophe, following so closely upon the Baltimore and Rochester conflagrations, will surely produce a profound and wholesome impression upon the public mind.

FIRE LOSS IN MARCH.

The fire loss in March is stated by the "New York Commercial Bulletin" to have been $11,202,150. The record for first three months this year is as follows:—

	1704.	1903.	1902.
	$	$	$
January............	21,790,200	13,166,350	75,032,800
February...........	90,051,000	16,090,800	21,010,500
March..............	11,202,150	9,907,650	12,056,600
Totals..........	$123,043,350	$39,164,800	$48,099,900

Amongst the losses in Canada over $10,000 were Halifax, hotel and stores, $60,000; Stratford, stores, $18,000; St. Johns, Quebec., stores, $75,000; Toronto, upholsterers' goods, $80,000; Montreal, stores, $75,000; St. John, N.B., rail works, $50,000; Cornwall, cotton mill, $20,000; Guelph, Ont., church, $12,000; Ingersoll, Ont., stores, $20,000, Napanee, business block, $11,000; Princeton, B.C., hotel and store, $30,000; Smith's Falls, business block, $15,000; St. Mary's, Ont., flour mill, $15,000.

A TEST AT BALTIMORE, of the heat resisting qualities of building materials resulted in proving that common red brick resisted intense heat better than any other material. Brick, we must remember, is quite used to great heat, hence, it ought to stand it, better than materials to whom heat is a novelty.