

FIRE INSURANCE IN CANADA IN 1910.*(Continued from page 639.)*

steps—better construction, improved fire equipment, greater watchfulness and the like—which will naturally bring rates to a lower level. Underwriters in the last twelve months have in a number of cases shown their willingness to meet at once improved conditions by lowering rates, and there was a further reduction last year of the rate of premium charged per cent. of risks taken, to 1.36, against 1.41 in 1909 and 1.50 in 1908. They have done, and are at present doing, too, excellent work themselves in the improvement of conditions. It is for the public now to do its share in reducing the fire waste of the Dominion.

FACTORY FIRE RISKS AT TORONTO.

Mr. J. B. Laidlaw's Important Suggestions—Committee Appointed to Draw up Regulations for Greater Safety.

Mr. John B. Laidlaw, Canadian Manager of the Norwich Union Fire Insurance Society, has, as reported briefly in our last issue, lately made some important suggestions to the Fire & Light Committee of the Toronto City Council with regard to safeguarding Toronto from such a calamity as the recent factory fire in New York, by which some 140 employees lost their lives.

Mr. Laidlaw showed by plates, representing the New York building, says the Toronto Globe, how even though it was of fireproof construction, and supposedly as safe as most of the modern buildings in Toronto, the interior arrangement of the work tables, the fire escapes, the elevators and stairways, had been such as to afford little safety to the employees.

Outside fire escapes, he claimed, were not sufficient; and moreover they often passed windows so that if those windows were left open the flames could shoot out, enveloping anyone who might try to pass down the escape. There should be, he said, inside staircases, enclosed in partitions of lath and plaster, and wired glass, not mere thin boards, and they should be so arranged that it would be possible for people from upper floors to pass down the stairs, past a floor on which there might be fire. They should be so constructed that they would be fireproof themselves and enclosed in slow-burning partitions, giving the firemen a chance in the early stages of a fire to get up to where it might be, and giving people a chance to get out.

CHANGES NOT EXPENSIVE.

The needed changes in buildings would not necessarily be expensive, said Mr. Laidlaw, and he would not favor making a man with an old building construct a brick shaft for a fire staircase up to the roof. But some measures ought to be speedily devised or prevent, if possible, such a holocaust in Toronto as had befallen other cities, and Toronto had no guarantee against such, for many of the buildings there would prove just as sure death-traps as any of those where disasters have occurred. It was an urgent necessity to provide for a diminution of loss, and the more important preservation of life. The individual man would be paid well for his expense in making the improvements by the reduction in his insurance rate.

Mr. Laidlaw earnestly asked the committee to prepare a by-law to be passed by the city or by the city in co-operation with the Provincial Government's factory inspector.

He also pointed out the very serious danger from festoons in decoration of buildings, such as the Armouries on the occasion of the recent Motor Show.

A committee, consisting of members of the Fire & Light Committee, the Fire Chief, the City Architect, Mr. Laidlaw and a representative of the Provincial Government was appointed to draw up regulations for greater safety.

LIFE INSURANCE IN CANADA DURING 1910.

Another Record Advance in New Business—Policies New and Taken up in 1910 over \$153,000,000.

The annual reports of life insurance companies operating in Canada, which have been published in our columns during the last few weeks, will have led our readers to anticipate that the figures now sent out by the Superintendent of Insurance in his preliminary report, showing the operations of the companies as a whole during 1910, are of a satisfactory character. This is, in fact, the case, as the transcript of the figures published on page 645 effectively shows. Following upon the very large total of "policies new and taken up" in 1909, this item has again been substantially advanced, the 1910 increase over 1909 being \$21,438,330, to the new high figure of \$153,177,408. How far the present wave of expansion and prosperity throughout the Dominion is carrying these companies may be seen from the fact that in 1908 "policies new and taken up" were only \$99,896,206. This amount was the highest in this respect which had then been reached, with the exception of one year, 1905, when the total recorded was \$105,907,336. In 1906 came the interruption to business, caused by the New York disclosures, in 1907, financial unrest and panic in the United States. The following year, 1908, saw the real recovery and in the period which has since elapsed, there has been, as the figures show, a long march forward. The following figures epitomize the situation in this regard during the last five years:

POLICIES NEW AND TAKEN UP IN CANADA.
(000's omitted.)

	1906	1907	1908	1909	1910
Canadian Companies..	\$62,450	\$61,839	\$69,030	\$79,122	\$90,778
British Companies....	4,472	3,502	3,390	3,930	4,170
American Companies	28,091	25,042	27,476	48,687	58,229
	\$95,013	\$90,383	\$99,896	\$131,739	\$153,177

The ratio of increase in policies new and taken up of 1910 over 1909, and, for the sake of comparison, 1909 over 1908, in the case of each class of companies operating in the Dominion, is as follows:—

	1909.	1910.
Canadian Companies	11.4	11.4
British Companies	11.6	10.6
American Companies	17.7	12.1
Mean Ratio of Increase	13.1	11.7

This is the third year in succession that Canadian companies have marked the substantial advance in this connection of about 11 per cent. Relatively, it will be seen, not so rapid progress was made by the American companies in 1910 as in 1909, and their position, is, of course, chiefly accounted for by the very large figures of the Metropolitan and Prudential's industrial business. The Canadian companies' proportion of the whole of the "policies new and taken up" remains, as in 1909, at about 60 p.c. Lest the relative smallness of these figures should mislead, it may be pointed out that only four British companies were actively engaged in life business in Canada during 1910, and one of these four was in the field only during a part of the year.