

form if properly installed. The underwriters have the making of the rules and one would naturally assume these to be sufficient. If they are not sufficient it is the place of the fire underwriters to draw up rules, no matter how stringent, which will satisfy the insurance companies. It is for the owner of the factory to choose his system of lighting. If he does not care to go to the additional expense which more stringent rules might involve, let him pay a higher rate. But to publish rules which, when followed, do not meet the requirements of the insurance companies certainly savours of a prejudice against electrical installations for lighting and power for which no good reason has been given. In the case cited five hundred gas jets were to be replaced by an equal number of incandescent lamps, doing away with the use of all matches and open flames. It is difficult to imagine a case where electric lighting would be more desirable, yet the proprietor is practically to be fined if he takes this step to improve his lighting and protect his factory."

It is useless railing at the underwriters, they are just as anxious to get business with consequent profits as any merchant or producer of a saleable article. They fix rates according to their experience, and as soon as all electric installations are perfected they will cease to discriminate against electricity.

**SUMMARY OF FIRE INSURANCE IN CANADA**

FOR THE YEARS 1869 TO 1891, INCLUSIVE.

From the Report of the Superintendent of Insurance.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
	\$	\$	\$	\$
<b>Canadian Cos.</b>				
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,929	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,408	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,662,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,943,674	178,691,762	736,995
1891	1,278,736	152,666,165	177,785,359	940,734
1892	1,052,041	123,785,683	148,557,131	792,219
1893	1,137,797	121,562,165	154,614,280	797,149
1894	1,108,294	130,567,693	150,241,967	801,871
1895	1,151,126	114,379,430	141,251,862	807,003
1896	1,061,855	107,268,258	154,231,897	713,566
1897	1,021,216	111,006,221	159,927,706	718,891
1898	1,121,927	130,509,195	169,792,859	637,101
1899	1,183,739	154,851,897	190,577,768	637,101
1900	1,298,751	170,894,095	221,756,637	1,013,087
1901	1,727,410			1,009,899
<b>Totals...</b>	<b>\$37,952,772</b>	<b>\$3,990,898,369</b>		<b>\$26,568,096</b>

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
	\$	\$	\$	\$
<b>British Cos.</b>				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,963,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,306
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,392	377,690,654	424,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,292	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,867,212
1899	5,652,228	524,980,343	654,890,000	3,567,212
1900	5,846,920	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
<b>Totals...</b>	<b>\$110,260,764</b>	<b>\$10,928,951,036</b>		<b>\$76,964,154</b>
<b>American Companies.</b>				
1869	165,166*	9,702,356*	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928*	147,061
1871	314,452	27,367,712*	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,888,750	99,389
1877	213,830	21,013,457	18,293,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	40,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,928
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,965
1901	1,327,491	108,486,527	122,439,754	875,865
<b>Totals...</b>	<b>\$18,230,354</b>	<b>\$1,749,921,738</b>		<b>\$12,655,047</b>
<b>TOTALS FOR ALL YEARS FROM 1869 TO 1901, INCLUSIVE.</b>				
Can. Cos.	\$37,952,772	\$3,990,898,369		\$26,568,096
Brit. Cos.	\$110,260,764	\$10,928,951,036		\$76,964,154
Amer. Cos.	\$18,230,354	\$1,749,921,738		\$12,655,047
<b>Gr. Totals</b>	<b>\$166,443,890</b>	<b>\$16,669,771,143</b>		<b>\$116,187,297</b>

\* These returns are imperfect.