

### ACCIDENT BUSINESS IN CANADA, 1904.

We present on another page an exhibit of the accident insurance companies transacted in Canada last year, inclusive of the Employers' Liability Insurance. The figures for both classes of business are compiled from the preliminary report of the Superintendent of Insurance.

The twelve companies whose returns are comprised in the accident table report 65,238 policies new and renewed last year, the premiums received having been \$811,003 and the amount of the new and renewed policies \$144,242,341. The number of accident policies in force at close of 1904 was 56,991, covering insurance for \$125,334,747. This total does not include 7,286 "ticket risks" of the Travelers' for \$36,430,000. The losses incurred during the year were \$344,083, the claims paid amounting to \$336,676.

As compared with preceding year the figures stand as follows for business written:

Total increase in amount of new and renewed policies in 1904.....	\$24,865,800
Total decreases in 1904.....	583,924

Leaving the net increase in policies new and renewed \$24,281,876

Out of the 11 companies in active operation there were 9 which showed increases in their policies new and renewed last year over the total amount in 1904.

The comparison of the net amount in force at close of 1904 with the figures of 1903 stands as follows:—

Total gross increases in net amount in force, 1904, 9 companies.....	\$15,992,715
Total decreases, 2 companies.....	1,638,007
Net increase in net amount in force in 1904.....	\$14,354,708

The business of accident and liability insurance has made considerable progress in Canada since 1897 as the following statistics show:—

	Premiums renewed.	Amount insured.	Paid for claims
	\$	\$	\$
1904.....	1,299,938	209,717,207	583,004
1903.....	1,119,711	178,879,769	507,611
1902.....	911,340	138,515,459	389,273
1901.....	775,990	121,727,447	396,060
1900.....	702,327	112,391,077	412,316
1899.....	606,989	109,746,985	301,268
1898.....	520,460	106,617,360	285,222
1897.....	492,356	91,003,712	241,285

The number of resisted claims last year was only 2,000 as compared with 5,000 in 1903.

The business of Employers' Liability Insurance is assuming considerable proportions in Canada. The premiums last year were \$488,935, the policies new and renewed \$29,044,866, net amount in force on 31st December, 1904, \$26,141,616, the increase being, in premiums \$90,324, in new and renewed policies \$6,555,362 and in net amount in force \$4,330,050.

### REDUCING THE CONFLAGRATION HAZARD.

We are afraid that the public generally does not appreciate the services rendered by the fire offices in connection with the reduction of the Conflagration Hazard. Many years ago at an impromptu banquet when the fire insurance companies joined hands in friendly intercourse without City Council, one of the Aldermen—we think it was the late Mr. Cunningham—in a short speech, referred to the various improvements which had recently been inaugurated in the fire protection of the city, acknowledging, without reservation, that those improvements had been brought about by the uncompromising action of the insurance companies. This was the plain unvarnished truth, and we have now to record another point in which it may be said that the insurance companies have also scored. We refer to the lessening of the conflagration hazard in large cities in general, and in particular respecting the City of Montreal.

There is in this city a district which is designated as "congested," and especially liable to serious conflagrations from its comparatively narrow streets, and closely packed buildings. In this congested district there are immense values liable to a sweeping fire, and the companies in making specific ratings, having regard to the construction of the buildings, exposure and occupancy, etc., while protecting themselves and charging for a hazard which not only may occur, but which has occurred, are calling the attention of the property owners and tenants in a practical form, not only to the danger, but also to the means of modifying the danger. This action of the fire offices is already bearing fruit in various ways, for we find that new buildings are erected of a much superior class to those formerly in vogue. Not only are the new buildings of a higher type but the owners of present buildings are effecting material improvements, and constantly making inquiries as to how they can reduce the rates, and thus not merely lessen the hazard to their own property, but likewise to that of their neighbors. Stairways are being enclosed, useless windows and openings are being bricked up, or protected. A very high standard has been fixed for a strictly first-class building, and deficiencies are charged from one cent upwards. Architects are becoming alive to the situation, and prepare their plans according to the rules laid down by the Underwriters.

A good work is thus being accomplished, and although it will take considerable time before it is finally completed, yet matters are moving in the right direction, and each year will bring us nearer to the desired result. As old buildings are improved, or rebuilt, the danger from conflagration is gradually becoming minimized. There is much to be contended with in Montreal when we take into consideration its climate, nevertheless there is no reason why our city should not be made as secure from conflagration hazard as other cities of like importance, and if this is brought about, the thanks of the community will be due to the action of the fire underwriters.