## FIRE PREMIUMS AND TAXATION IN MONTREAL, 1918.

We publish on another page, annual statement showing the premiums received by fire companies licensed to operate in Montreal city in 1918 with a comparative statement for 1917. The number of companies operating have increased from 76 in 1917 to 83 in 1918. The total premiums received last year by these companies in Montreal were $3,931,359 compared with $3,484,059 in 1917. The high prices of all products together with the natural growth of the city are factors in the increase in premiums. The amount at risks guaranteed the citizens of Montreal against loss by fire on city property, by the companies above referred to, is computed at roughly $725,000,000. Including the tax towards the upkeep of the Fire Commissioner's office, the city's special taxation upon the fire companies last year totalled $47,556 compared with $43,039 in 1917. Two companies, the Royal and Guardian, continue to head the list in amount of premiums received being respectively $254,282 and $241,388, while the number of companies whose premium income exceeded $100,000 has increased from six in 1917 to seven in 1918 in the following order: Commercial Union, Liverpool & London & Globe, North British & Mercantile, Northern, Phoenix of London, Western and Mount Royal. It will be noted that the Northern has for the first time crossed the $100,000 mark. Its premium income on Montreal business last year amounted to $132,992.

## NOVEL AND UNUSUAL ACTION WHEN FIRE COMPANIES REFUSE PAYMENT OF CLAIMS SUPPOSED TO BE UNJUST.

It is a well established fact, that every effort is made to give insurance institutions the short end of the stick in the majority of cases where the courts are resorted to in connection with the settlement of claims that may be either just or unjust. In corroboration of this we quote the following from The Spectator, New York:

Unusual action has been taken by William B. Ellison, of New York, the well-known insurance lawyer, in a case in which he was retained by the plaintiff to sue several insurance companies to recover loss claims alleged to be due to his client. One of the insurance companies, in defense of its refusal to pay the claim made against it, alleged fraud and false swearing on the part of the plaintiff. Mr. Ellison takes the position that the insurance company, if it has evidence to sustain its allegation of crime, should first proceed to secure the punishment of the guilty party in a criminal court, before awaiting the beginning of a civil action against it, in which to use such facts as it had discovered in defending a civil suit. Acting upon this theory, Mr. Ellison has called the attention of the district attorney to the matter, and asked him to investigate the case with a view to having the plaintiff indicted, if he is apparently guilty of the charge made in defense of the civil suit, or of being relieved of the onus of presumption or suspicion of guilt, if the charges made in defending the civil suit are not susceptible of proof. Mr. Ellison must be given credit for ingenuity in thus endeavouring to force his opponent's hand, and it will be interesting to note the result of this novel plan.

**Summary of the Trade of Canada—Twelve Months Ending February.**

| | 1917. | 1918. | 1919. |
|---|---|---|---|
| Dutiable .. .. .. | $441,917,609 | $546,253,779 | $528,030,603 |
| Free .. .. .. .. | 363,112,013 | 431,348,256 | 403,918,958 |
| Total .. .. .. .. | $805,029,622 | $977,602,035 | $931,949,561 |
| Duty Collected .. | $142,722,151 | $162,861,605 | $159,061,948 |
| | **Canadian Exports.** | | |
| Mines .. .. .. .. | $ 83,641,039 | $ 76,969,040 | $ 78,316,975 |
| Fisheries .. .. .. | 24,570,488 | 31,610,187 | 34,509,763 |
| The Forest .. .. | 55,540,515 | 51,591,269 | 68,317,442 |
| Animals .. .. .. | 121,612,208 | 178,000,273 | 189,373,753 |
| Agricultural .. .. | 369,303,875 | 551,780,208 | 285,893,798 |
| Manufactures .. | 455,173,956 | 667,842,339 | 554,797,764 |
| Miscellaneous .. | 7,532,612 | 4,794,798 | 5,106,937 |
| Total.. .. .. .. | $1,117,374,693 | $1,562,588,114 | $1,216,316,[illegible]32 |

## THE INSURANCE INSTITUTE OF VANCOUVER, B.C.

On the evening of the 25th March an interesting address was delivered to the members of the Institute by Mr. Hugh Baillie, assistant superintendent of Pacific Coast branches of the Canadian Bank of Commerce.

Mr. Baillie pointed out that property of some kind or other forms the basis of nearly all bank credits, and that without fire insurance protection on property the credit system would fall to the ground, and the trade and commerce of the world, as at present constituted, would be impossible.

## AMERICAN FOREIGN INSURANCE ASSOCIATION

The American Foreign Insurance Association was organized some months ago, with nineteen of the largest American fire insurance companies in its membership, to work co-operatively in extending American insurance to foreign countries. For some time its representatives in South America and the Orient have been looking over possibilities there, and R. J. Douglas is about to sail for London to report on the best method of entering the association companies in the British field. The American Foreign Insurance Association operates somewhat after the plans of the Factory Insurance Association, each member being pledged for the acceptance of a certain percentage of each risk written. — Spectator.