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Wine and Loss Claims. A very amusing story is told in Brookfield's autobiographical sketches in which he and an insurance loss adjuster figure. A small fire occurred in the house where this favourite actor lodged, which damaged some of his property. When the agent called Mr. Brookfield opened a bottle of champagne and the wine soon so opened the heart of the adjuster that he kept suggesting losses that had not occurred and making the loss on those that had much heavier than reality. The champagne paid for itself ten times over by the loss claim being so inflated by the champagne gas. The story is well told and should serve as a caution to loss adjusters against accepting the vinous hospitality of claimants. In the same work is a story of a Fire Brigade Chief arriving at a fire after it had been put out by the residents. He was highly indignant and said: "People ought to mind their own business!"

Northwest Fire Protection. There are a number of settlements in Manitoba and the Northwest Territories that are gradually developing into villages and towns. The communities in their early stages are chiefly composed of persons who have made or who are still making a gallant struggle to acquire a better position. They naturally are averse to any expenditures for the common purposes of a new settlement beyond what they regard as absolutely necessary. Providing municipal machinery is postponed for the sake of economy, hence conditions arise that are not desirable to be maintained. One such condition is the entire absence of fire protection in these young communities. Yet nowhere is fire protection more needed; for in their houses and their stocks of goods the residents have their all invested and a fire is liable to leave them penniless, stranded in a region where financial recovery is a very slow process. The provincial authorities would do a great service were they to do all in their

power to promote the establishment of fire protection throughout the Northwest, following in the wake of which the protection of fire insurance would follow and so guard the people who are building up new villages and towns from ruinous disaster.

A Pertinent Question. The good fortune of the State of South Dakota in escaping serious fires has caused an outcry to have arisen in that State against the fire insurance companies who were recently accused by a prominent newspaper in that State of "practicing robbery," of charging "wildly exorbitant rates," and the demand is made for "laws to protect the people against insolent robbery." We have heard similar irrational talk nearer home. An examination of the insurance record of that State by the "Insurance Press" reveals that in the past 12 years the loss ratio has averaged about 50 per cent., which, with 35 per cent. added for expenses leaves an apparent margin of 15 per cent. of the premium receipts, which for the whole of those twelve years works out to give a surplus of \$900,000. Allowing only five per cent. of premiums for profits this surplus is reduced to \$600,000, a sum which would be swept away in an hour or two by a large fire, which is liable to occur any day. In 10 American States the business has involved a loss. Suppose a conflagration were to occur the whole difference in favour of the companies during twelve years would probably be wiped out in as many hours, along with a further sum as in Florida where the fire losses have been $4\frac{1}{4}$ times the total premiums. Our contemporary, therefore, asks a question which we put in another form; If the State penalizes fire companies that make a profit in their domains, how are fire companies to penalize the people of a State, or Province, or City, where the fire losses have exceeded the premiums? Are such places "insolent robbers" for drawing more from fire companies than they paid them on premiums?