

THE STREETS OF MONTREAL.

It is very discreditable to the metropolis of the Dominion that visitors should be able to report of our streets that their condition warrants reference being made to Montreal as "a filthy city." What is the road Committee doing in the matter of protecting the health of the citizens from the ravages of disease due to the dirt and neglect observable everywhere? The appropriation for street cleaning purposes cannot have been exhausted, and our citizens have a perfect right to some explanation from those to whom is entrusted the work of a most important department of civic administration. Surely, our worthy Mayor will, without delay, demand that the reproach and scandal now attaching to Montreal by reason of its filthy appearance be removed. The public health ought, as we stated last week, to be the first consideration of our councillors.

The citizens of Montreal are a long-suffering people, but their patience is nearly exhausted.

GROWTH OF LIABILITY LOSS RATIO.

In support of our recent article, showing the marked increase in the number of accidents recorded for the past year, in which reference was made to the very general belief that the Workmen's Compensation Act has been the means of increasing the recorded casualties of all kinds coming under its operation, and that the compensation assigned has stimulated claims in a very remarkable manner, the following from the "Financial and Commercial Bulletin" forms interesting reading matter for insurance men:—

We have frequently called attention to the fact that the payments for losses during the first years of a liability company as against the premium receipts show a very small percentum. The losses on any given year continue to be paid for many years after the policy period itself has expired. It is, however, somewhat of a new phase of the matter of insurance to find that, by the statistics of experience in European countries where liability insurance has been in force, the number of accidents each year—not the payments—have shown a steady advance.

In commenting upon this fact, the President of one of the largest English insurance companies remarks that "humanity is very similar in every country," and inquires: Can this increase in the number of accidents be explained "by reason of improvement in the art of claim making?" The figures referred to are as follows:—

	Accid'ts Reported.	
	1897.	1898.
Factories and workshops alone (excluding mines, quarries & railways)	18,125	28,882
Railways, mines, quarries, factories and workshops	30,934	44,450

Again, in Austria, the figures relating to the number of persons injured for every 10,000 workmen insured are as follows: 1891, 55.9; 1892, 70.8; 1893, 70.7; 1894, 74.5; 1895, 82.6; 1896, 87.4; 1897, 95.2.

In Germany the figures show as follows, being the number of workmen compensated for every 10,000 insured: First year, 5.6; second year, 5.4; third year, 4.1; fourth year, 4.9; fifth year, 7.4; sixth year, 7.7; seventh year, 8.8; eighth year, 9.3; ninth year, 12.0; tenth year, 14.0; eleventh year, 18.0; twelfth year, 20.0.

If we now turn to the payments, we find statistics from South Wales as follows, being the amount paid for every 100 members: First year, \$75; second year, \$135; third year, \$190; fourth year, \$200; fifth year, \$235; sixth year, \$280; seventh year, \$325; eighth year, \$275; ninth year, \$240; tenth year, \$265; eleventh year, \$240; twelfth year, \$280; thirteenth year, \$300; fourteenth year, \$335; fifteenth year, \$350; sixteenth year, \$375.

Thus we are face to face with the important fact that, with the development of insurance, not only the number of accidents increases but also payments. A company relying upon its experience in the first five years, gauged either by the number of accidents reported or by the payments in respect of claims, would find, at the end of fifteen years, this data to be entirely misleading, and that, instead of a loss ratio of 40 or 50 per cent., the whole of its premiums would be absorbed in the payment of claims.

THE ARKANSAS MUDDLE.

The Strong Resolutions Adopted.

A meeting of companies interested in Arkansas business was held in New York last week, at the rooms of the New York Board of Fire Underwriters to consider the matter of the suits which have been brought against the companies in that State. Representatives of companies who do a large portion of the business of the State were in attendance, and also Messrs. L. B. Leigh and John F. Boyle, of Little Rock. Mr. Leigh made an exhaustive statement of the situation, including full information in regard to the pending suits and other matters of interest to the companies concerned.

After an extended discussion and expression of views, which disclosed a unanimous purpose on the part of those present to stand firmly together in resistance to the suits in question and that section of the law which has given rise to them, the following resolutions were adopted, viz.:—

"Resolved, That the companies here represented approve the action thus far taken by the representatives of the companies at Little Rock in engaging counsel, and also of the cessation of business in the State of Arkansas.

"Resolved further, That we would regard it as a breach of business comity for any company to write business in Arkansas at offices outside the State, either directly or by way of re-insurance."