

### FIRE IN LAKE OF THE WOODS MILLING COMPANY'S WAREHOUSE MONTREAL.

A fire broke out in the brick warehouse of the Lake of the Woods Milling Company, St. Denis St., Montreal, on the morning of the 8th inst., causing a large insurance loss. The following companies are interested:

	Stock.
Aetna .....	\$10,000
Alliance .....	10,000
British America .....	15,000
Caledonian .....	5,000
Commercial Union .....	20,000
Guardian .....	20,000
Hartford .....	10,000
Home .....	15,000
London & Lancashire .....	30,000
North British & Mercantile .....	20,000
Northern .....	30,000
Phoenix of Hartford .....	5,000
Phoenix of London .....	10,000
Queen .....	20,000
Royal .....	25,000
Su .....	10,000
Union .....	30,000
Loss about 50% .....	\$285,000
	Building.
Phoenix of London .....	\$26,500

### FIRE AT MESSRS. STARK & CO'S HARDWARE MERCHANTS, MONTREAL.

By the fire which occurred on the 6th inst., on the above premises the following companies are interested:

	Stark & Co Contents	Montreal Small Wares Co Stock. Machinery
Aetna .....	5,000	
Commercial Union .....		5,000
Guardian .....	5,000	3,000
Hartford .....	15,000	
Liverpool & London & Globe .....		7,500
London Assurance .....		2,000
North America .....		5,000
Northern .....	5,000	
Norwich Union .....	10,000	
Phoenix of Brooklyn .....		2,500
Phoenix of London .....	5,000	2,500
Queen .....	10,000	
	1,000 fix.	
Royal .....	15,000	
	1,000 fix.	5,000
Anglo American .....	5,000	
Mount Royal .....	500 fix.	
Ottawa .....	5,000	
	\$82,500	\$13,000
Probable losses	80%	50% 10%
	Building	
Royal .....	3,500	
Liverpool & London & Globe .....	3,500	
Loss Total	\$7,000	

### ACKNOWLEDGMENTS.

The following publications recently received are acknowledged with thanks:

**OHIO INSURANCE REPORT, 1904.**—This report includes all companies transacting the business of fire, marine, casualty, fidelity, surety, liability and credit insurance in the State of Ohio. There was a reduction in number of fire companies last year, the number being 164 against 169 in 1903. The Ohio stock companies show assets of \$3,550,207, and income \$1,405,016. Those of other States, assets \$286,077,905, income, \$161,206,766, branches of fore-

ign companies, assets, \$74,736,023, income, \$60,600,007. In the last 10 years the premiums received were \$89,333,266, the losses paid, \$51,347,819, expenses paid, \$31,266,636. In 1904 the losses and expenses exceeded premiums by \$424,016.

**STATE OF MAINE INSURANCE REPORT.**—The premiums for fire insurance in Maine in 1904, were \$2,404,886, and losses paid, \$1,429,571. The Maine business of foreign fire companies was premiums, \$2,205,786, losses paid, \$1,350,293.

**STATE OF KENTUCKY INSURANCE REPORT.**—Fire, Marine and Inland insurance, 1904.

**MASSACHUSETTS INSURANCE COMMISSIONER, 1904.**—There were 15 companies which ceased to do business in this State last year, and 13 were admitted. A statement is given in this report regarding "illegal transaction of business," with special reference to the Royal Exchange Assurance Company. The branches of foreign fire companies operating in Maine have assets to extent of \$85,414,493, fire premiums, \$60,668,342, and losses paid, \$30,692,762. The total fire premiums of all the companies last year was \$214,962,891, losses paid, \$127,031,051, and expenses \$77,567,460.

**STATE OF NEW JERSEY INSURANCE REPORT, 1904.**—This report covers fire and marine business. Six companies withdrew from the State last year. The premiums received by the branches of foreign companies last year was \$54,306,345, and losses paid, \$35,887,077.

**OHIO INSURANCE DEPARTMENT. REPORT ON LIFE INSURANCE COMPANIES.**—The companies had in force on December 31, 20,086,732 policies carrying \$12,331,056,674 of insurance. The aggregate premiums received in Ohio were \$24,332,533.

**NORTH DAKOTA INSURANCE REPORT, 1903.**—The cover of this report gives the year it is for as 1903 and most of the tables go up to that year, but in one table the figures for 1904 are included. A supplementary sheet has been issued which gives the premiums for 1904 as, \$978,201 and losses paid, \$447,170, and losses incurred \$417,898, which is not the usual order. There are 29 fraternal societies in North Dakota who have \$51,985,892 in force under 33,233 policies. In 1904, 3,073 policies ceased to be in force.

**NEW HAMPSHIRE INSURANCE REPORT, 1904.**—There are 110 fire companies in New Hampshire, whose premium receipts last year were \$1,697,180 and losses paid, \$746,685; the ratio of losses to premiums being 43.94 per cent. against 65.12 per cent. in 1903. In regard to the Valued Policy Law Experience, the Commissioner has the following remarks:

"The New Hampshire Insurance Department as now constituted was reorganized in 1870. The report for 1870 gives the risks written \$36,207,134, the premiums received as \$425,277, losses paid, \$360,550, ratio of losses to premiums 84 per cent. In 1904 the risks written were \$124,937,443, premiums received, \$1,690,180; losses paid, \$746,685, ratio of losses to premiums, 43.94 per cent. In 1870 the foreign companies received \$371,730 in premiums and the losses paid were \$354,411, ratio of