

The following is a tabulation of the business done by the Fire and Marine Insurance Companies, showing the Ratios of Loss, Expense and Profit, per cent. of Premium Receipts, and the Rank of the Companies according to such figures. These calculations being made from the Government Summary, are, in the case of the English and United States Companies, but the business done in Canada, while in the case of the Canadian Companies, it includes their total operations, the figures being so arranged in the Summary as to render it impossible to give their ratios otherwise.

INSURANCE SOCIETY.

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CANADIAN COMPANIES.

Name of Company.	Net Premiums.	Losses incurred during the year.	Ratio of Losses per cent. of Premiums.	General Expenses for the year.	Ratio of Expenses per cent. of Premiums.	Losses and Expenses for Year.	Ratio of Losses and Expenses per cent. of Premiums.	Excess of Premiums over Losses and Expenses. (c)	Ratio of Profit per cent. of Premiums.	RANK OF COMPANY.				Nature of Business.
										By Income.	Lowest Ratio of Losses.	Lowest Ratio of Expenses.	Highest Ratio of Profit.	
1. Anchor Marine.....	64,686	80,120	123.8	9,439	14.6	89,559	138.4	(d) 24,873	-38.4	10	10	1	.....	Inland and Ocean Marine.
2. British America.....	1,023,064	702,817	68.7	295,297	28.9	998,114	97.6	(e) 24,950	2.4	2	7	8	.....	Fire, Inland and Ocean Marine.
3. Canada Fire.....	167,608	112,498	67.1	45,172	26.9	157,670	94.	(e) 9,938	5.9	4	4	6	5	Fire.
4. Citizens.....	87,040	44,865	51.5	30,636	35.2	75,491	86.7	(e) 11,549	13.3	8	2	11	2	Fire.
5. Dominion.....	70,388	55,305	78.6	24,080	34.2	79,385	112.8	(d) 8,997	-12.8	9	9	10	.....	Fire.
6. London Mutual Fire.....	106,601	66,220	62.1	27,943	26.2	94,163	88.3	(e) 12,438	11.7	6	5	4	3	Fire.
7. Merchants Marine.....	90,782	162,342	178.8	20,779	22.8	183,121	201.6	(e) 92,339	-101.6	7	11	3	.....	Inland and Ocean Marine.
8. Quebec.....	62,559	29,569	47.3	13,033	20.8	42,602	68.1	(e) 19,957	31.9	11	1	2	1	Fire.
9. Royal Canadian.....	273,740	167,031	61.	78,492	28.7	245,523	89.7	(e) 28,217	10.3	3	4	7	4	Fire, Inland and Ocean Marine.
10. Sovereign.....	125,230	75,879	60.4	37,069	29.6	112,748	90.	(e) 12,482	10.0	5	3	9	5	Fire.
11. Western.....	1,136,335	837,362	73.7	307,465	27.0	1,144,817	100.7	(d) 8,482	-7	1	8	6	.....	Fire, Inland and Ocean Marine.
Totals.....	3,208,033	2,333,798	72.7	889,505	27.7	3,223,193	100.4	(d) 15,160	-47					

BRITISH COMPANIES.

1. Commercial Union.....	2,316,606	85,391	36.9	46,375	20.0	131,766	56.9	99,840	43.1	3	6	3	6	
2. Guardian.....	62,745	19,260	30.7	14,059	22.4	33,319	53.1	29,426	46.9	10	3	8	4	
3. Imperial.....	166,461	48,462	31.0	32,508	20.8	80,970	51.8	76,491	48.2	7	4	4	3	
4. Lancashire.....	184,144	73,372	39.8	46,309	25.2	119,681	65.0	64,463	35.0	5	10	11	10	
5. Liv. & Lon. & Globe.....	155,879	48,869	31.4	37,421	24.0	86,290	55.4	69,589	44.6	8	5	10	5	
6. London & Lanc. Fire.....	9,448	465	.....	1,394	.....	1,859	.....	7,589	.....	.....	.....	.....	.....	
7. London.....	52,454	14,406	27.5	10,476	19.9	24,882	47.4	27,572	52.6	11	2	2	1	
8. North Brit. & Mer.....	253,871	110,820	43.7	66,866	26.3	177,686	70.0	76,185	30.0	2	11	12	11	
9. Northern.....	75,174	42,169	56.1	14,062	18.7	56,231	74.8	189,43	25.2	9	12	1	12	
10. Norwich Union.....	20,506	1,415	.....	6,961	.....	8,276	.....	12,330	.....	6	1	9	2	
11. Phoenix.....	162,339	44,261	27.3	38,125	23.4	82,386	50.7	79,953	49.3	6	1	9	2	
12. Queen.....	195,089	75,241	38.6	41,289	21.1	116,530	59.7	78,339	40.3	4	9	5	8	
13. Royal.....	417,150	168,512	38.0	88,860	21.3	247,372	59.3	169,778	40.7	1	7	6	7	
14. Scottish Commercial.....	20,920	20,920	.....	9,560	.....	30,480	.....	10,967	.....	12	8	7	9	
15. Scottish Imperial.....	52,044	20,077	38.5	11,423	22.0	31,500	60.5	20,544	39.5					
Totals.....	2,048,403	763,640	37.3	465,588	22.7	1,229,228	60.0	819,175	40.0					

* Only in business portion of year.

† Retiring from business.

UNITED STATES COMPANIES.

Etta Fire.....	103,175	46,754	45.3	14,022	13.5	60,776	58.8	(c) 42,399	41.1	1	2	2	2	Fire.
Agricultural of Watertown.	47,289	31,177	65.9	19,281	40.8	50,458	106.7	(d) 3,169	-6.7	4	3	4	.....	Fire.
Hartford.....	32,190	34,153	41.0	11,254	13.5	45,407	54.6	(d) 37,783	45.4	2	1	1	1	Fire.
Phoenix of Brooklyn.....	56,541	62,757	107.2	11,502	19.6	74,259	126.8	(d) 15,718	-26.8	3	4	3	.....	Fire.
Totals.....	292,195	174,841	59.8	56,059	19.1	230,900	78.9	(c) 61,295	21.1					Fire, Inland and Ocean Marine.