

# Fire and Marine Insurance in Canada in 1908.

From the Preliminary Report of the Superintendent of Insurance.

Rate of Losses paid, and General Expenses, per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1908, also the rates of the Premiums charged per cent. of Amounts insured.

|                                                           | Nature of Business.                | Rate of Losses paid per cent. of Premiums received. | Rate of General Expenses per cent. of Premiums received. | Amount of Risks taken during the year. | Premiums charged thereon. | Rate of Premiums charged per cent. of total Risks taken. | Net Amount of Insurance in force at Date. | Assets.       |
|-----------------------------------------------------------|------------------------------------|-----------------------------------------------------|----------------------------------------------------------|----------------------------------------|---------------------------|----------------------------------------------------------|-------------------------------------------|---------------|
| <b>Canadian Companies.</b><br>(Home and Foreign Business) |                                    |                                                     |                                                          | \$                                     | \$ c.                     |                                                          | \$                                        | \$ c.         |
| Acadia Fire.....                                          | Fire.....                          | 38.14                                               | 28.27                                                    | 7,608,550                              | 100,971 56                | 1.45                                                     | 7,309,931                                 | 574,574 63    |
| Anglo-American.....                                       | ".....                             | 88.65                                               | 35.29                                                    | 31,174,352                             | 476,421 74                | 1.53                                                     | 29,741,436                                | 377,718 86    |
| British America.....                                      | Fire, Inland marine and Ocean..... | 72.76                                               | 37.78                                                    | 291,773,417                            | 2,645,054 03              | 0.91                                                     | 270,733,884                               | 1,976,329 51  |
| Canadian Fire.....                                        | Fire.....                          | 67.03                                               | 34.62                                                    | 16,633,558                             | 364,229 58                | 2.19                                                     | 23,381,411                                | 677,152 59    |
| Central Canada Manufacturers.....                         | ".....                             | 69.15                                               | 36.72                                                    | 2,600,574                              | 29,833 66                 | 1.15                                                     | 1,902,473                                 | 58,245 51     |
| Dominion Fire.....                                        | ".....                             | 75.48                                               | 49.67                                                    | 22,499,245                             | 347,470 21                | 1.54                                                     | 10,065,741                                | 139,578 79    |
| Eastern Canada Manufacturers.....                         | ".....                             | 69.15                                               | 37.62                                                    | 2,302,699                              | 26,407 17                 | 1.15                                                     | 1,902,473                                 | 67,157 50     |
| Equity Fire.....                                          | ".....                             | 81.71                                               | 41.29                                                    | 21,614,365                             | 315,999 62                | 1.46                                                     | 22,545,865                                | 195,204 46    |
| London Mutual.....                                        | ".....                             | 66.41                                               | 32.48                                                    | 57,241,957                             | 820,806 78                | 1.43                                                     | 74,045,676                                | 634,789 19    |
| Manitoba Assurance Co.....                                | ".....                             | 71.07                                               | 37.56                                                    | 23,722,260                             | 378,390 95                | 1.60                                                     | 19,878,142                                | 340,047 52    |
| Mercantile Fire.....                                      | ".....                             | 49.80                                               | 27.37                                                    | 17,526,916                             | 233,312 64                | 1.33                                                     | 16,721,786                                | 354,615 73    |
| Montreal-Canada Fire.....                                 | ".....                             | 84.77                                               | 46.64                                                    | 27,335,118                             | 417,930 77                | 1.53                                                     | 28,220,675                                | 304,039 60    |
| Nova Scotia Fire.....                                     | ".....                             | 32.02                                               | 36.03                                                    | 6,507,466                              | 96,298 67                 | 1.48                                                     | 6,729,440                                 | 207,007 61    |
| Ontario Fire.....                                         | ".....                             | 82.87                                               | 35.05                                                    | 18,007,553                             | 320,698 18                | 1.78                                                     | 19,226,787                                | 201,662 70    |
| Ottawa Fire.....                                          | ".....                             | 43.49                                               | 42.23                                                    | 7,375,216                              | 155,506 50                | 2.11                                                     | 2,773,290                                 | 158,197 44    |
| Pacific Coast Fire.....                                   | ".....                             | 110.80                                              | 55.92                                                    | .....                                  | .....                     | .....                                                    | 6,240,994                                 | 224,798 92    |
| Quebec Fire.....                                          | ".....                             | 30.37                                               | 30.17                                                    | 13,506,878                             | 185,746 18                | 1.38                                                     | 16,428,746                                | 439,266 39    |
| Richmond and Drummond.....                                | ".....                             | 76.63                                               | 41.98                                                    | 8,046,462                              | 168,785 63                | 2.10                                                     | 6,184,420                                 | 114,440 56    |
| Rimouski.....                                             | ".....                             | 59.50                                               | 33.67                                                    | 18,868,845                             | 308,519 04                | 1.64                                                     | 27,315,320                                | 384,182 18    |
| Sovereign Fire.....                                       | ".....                             | 73.05                                               | 63.18                                                    | 15,300,871                             | 205,809 65                | 1.35                                                     | 10,716,372                                | 446,829 11    |
| Western.....                                              | Fire, Inland marine and ocean..... | 77.63                                               | 36.17                                                    | 630,624,969                            | 4,524,868 75              | 0.72                                                     | 358,570,689                               | 3,058,139 42  |
| Totals.....                                               |                                    | 72.87                                               | 37.17                                                    | 1,240,271,311                          | 12,131,461 31             | 0.98                                                     | 960,635 551                               | 10,933,978 22 |

Rate of Losses paid, and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1908, also the Rates of Premiums charged per cent. of Amounts insured.

|                                                         | Name of Business.     | Rate of Losses paid per cent. of Premiums received. | Rate of General Expenses per cent. of Premiums received. | Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of Premiums charged per cent. of Risks taken. |
|---------------------------------------------------------|-----------------------|-----------------------------------------------------|----------------------------------------------------------|----------------------------------------|---------------------------|----------------------------------------------------|
| <b>British Companies.</b><br>(Canadian Business Only).  |                       |                                                     |                                                          | \$                                     | \$ c.                     |                                                    |
| Alliance.....                                           | Fire & Inland Mar.    | 59.83                                               | 34.44                                                    | 17,225,541                             | 164,482 88                | .95                                                |
| Atlas.....                                              | ".....                | 63.42                                               | 30.35                                                    | 31,505,335                             | 480,821 33                | 1.53                                               |
| Caledonian.....                                         | ".....                | 79.00                                               | 28.66                                                    | 26,907,642                             | 365,794 75                | 1.36                                               |
| Commercial Union.....                                   | Fire & Inland Mar.    | 53.56                                               | 29.96                                                    | 96,874,928                             | 1,280,645 34              | 1.32                                               |
| General Accident Fire and Life.....                     | Fire.....             | 5.54                                                | 45.18                                                    | 7,171,318                              | 105,067 30                | 1.47                                               |
| Guardian.....                                           | ".....                | 62.13                                               | 28.47                                                    | 52,238,793                             | 820,250 96                | 1.57                                               |
| Law Union and Crown.....                                | ".....                | 59.36                                               | 32.72                                                    | 10,532,795                             | 153 149 37                | 1.45                                               |
| Liverpool and London and Globe.....                     | ".....                | 57.77                                               | 26.33                                                    | 109,407,538                            | 1,663,546 04              | 1.52                                               |
| London and Lancashire Fire.....                         | ".....                | 62.76                                               | 30.28                                                    | 37,889,219                             | 538,831 08                | 1.42                                               |
| London Assurance.....                                   | ".....                | 57.56                                               | 35.86                                                    | 14,560,277                             | 193,476 85                | 1.33                                               |
| North British.....                                      | ".....                | 54.38                                               | 27.58                                                    | 63,611,014                             | 893,905 64                | 1.41                                               |
| Northern.....                                           | ".....                | 74.04                                               | 26.90                                                    | 41,024,107                             | 636,183 06                | 1.55                                               |
| Norwich Union Fire.....                                 | ".....                | 65.07                                               | 32.19                                                    | 43,115,341                             | 647,372 72                | 1.50                                               |
| Phoenix of London.....                                  | ".....                | 56.91                                               | 27.81                                                    | 74,227,350                             | 1,241,190 15              | 1.67                                               |
| Royal.....                                              | ".....                | 53.16                                               | 27.12                                                    | 108,544,918                            | 1,563,310 26              | 1.44                                               |
| Scottish Union and National.....                        | ".....                | 66.11                                               | 26.37                                                    | 21,858,263                             | 303,930 39                | 1.39                                               |
| Sun Insurance Office.....                               | ".....                | 51.64                                               | 30.96                                                    | 30,897,567                             | 460,146 47                | 1.49                                               |
| Yorkshire.....                                          | ".....                | 38.33                                               | 31.48                                                    | 16,090,288                             | 213,244 31                | 1.33                                               |
| Totals.....                                             |                       | 58.42                                               | 28.78                                                    | 803,742,234                            | 11,725,348 90             | 1.46                                               |
| <b>American Companies.</b><br>(Canadian Business Only). |                       |                                                     |                                                          |                                        |                           |                                                    |
| Ætna Insurance Company.....                             | Fire & Inland Mar.    | 38.86                                               | 25.51                                                    | 18,955,503                             | 272,486 10                | 1.44                                               |
| Connecticut Fire.....                                   | Fire.....             | 66.37                                               | 25.95                                                    | 8,937,800                              | 148,603 27                | 1.66                                               |
| German-American.....                                    | ".....                | 66.69                                               | 24.90                                                    | 17,209,153                             | 241,626 00                | 1.40                                               |
| Hartford Fire.....                                      | ".....                | 49.97                                               | 31.17                                                    | 50,493,833                             | 757,033 31                | 1.50                                               |
| Home Fire.....                                          | ".....                | 54.50                                               | 23.45                                                    | 26,949,190                             | 391,920 17                | 1.45                                               |
| Insurance Company of North America.....                 | Fire & Inland Mar.    | 60.82                                               | 31.22                                                    | 29,885,480                             | 413,704 68                | 1.41                                               |
| Lumber Insurance Company.....                           | Fire.....             | 65.60                                               | 25.30                                                    | 4,558,977                              | 100,628 39                | 2.21                                               |
| National Fire.....                                      | ".....                | 8.76                                                | 48.26                                                    | 1,435,381                              | 26,497 18                 | 1.85                                               |
| Phoenix, of Brooklyn.....                               | Fire and Tornado..... | 53.75                                               | 23.57                                                    | 23,554,340                             | 376,662 51                | 1.60                                               |
| Phoenix, of Hartford.....                               | Fire.....             | 46.40                                               | 33.06                                                    | 15,882,158                             | 232,099 80                | 1.46                                               |
| Queen, of America.....                                  | ".....                | 67.04                                               | 28.36                                                    | 47,303,226                             | 749,305 37                | 1.58                                               |
| Rocheester German.....                                  | ".....                | 58.53                                               | 24.03                                                    | 5,621,744                              | 84,347 14                 | 1.50                                               |
| Springfield Fire and Marine.....                        | Fire and Tornado..... | .....                                               | 73.05                                                    | 1,403,026                              | 22,625 89                 | 1.61                                               |
| St. Paul Fire and Marine.....                           | Fire & Inland Mar.    | 46.77                                               | 26.79                                                    | 12,406,079                             | 132,500 93                | 1.07                                               |