

1918 experience of the fire companies in the Maritime Provinces was favorable, the figures for the three years are no better than the average, and in the case of Prince Edward Island are, in fact, very bad indeed. The results of a conflagration at Summerside in December, 1916, persist, and with the limited premium income available for the Island Province, it will probably be several years before the average ratio gets down to a normal figure. As fire underwriters are well aware, the favorable experience of 1918 in the Maritime Provinces was followed by a bad experience in 1919, and this will doubtless be reflected in a larger percentage of loss value statistics covering four years are available.

There are some curious fluctuations in the 1918 experience of the companies by classes. In comparison with the others, the foreign companies have particularly heavy loss ratios for that year in Ontario, Manitoba and Saskatchewan, while the Canadian companies make an abnormally poor showing in New Brunswick. While there are bound to be some differences in the experiences of the companies, such wide divergences from the normal as those noted suggest poor underwriting judgment in certain cases, and possibly a "letting-down" by local representatives.

The utility of these statistics will increase with time, and in the course of a few years there should be available a very valuable body of information regarding the expansion of the business in the various provinces, the provincial distribution of premium income, and the loss experience by provinces.

The attached tables show the 1918 experience of the different classes of companies operating in Canada under Dominion license, and the other table the combined experience of all companies in 1918, and for three years.

Canadian Companies.

	Net Premiums Written, 1918	Net Losses Incurred, 1918	% Losses to Premiums
Alberta.	\$577,012	\$245,464	42.6
British Columbia	619,954	184,868	29.8
Manitoba.	657,618	359,351	54.6
New Brunswick.	289,814	171,918	59.3
Nova Scotia.	274,822	91,798	33.4
Ontario.	2,765,475	1,562,768	56.5
Prince Edward Island.	30,877	5,472	17.7
Quebec.	1,446,260	728,956	50.4
Saskatchewan.	786,638	383,897	48.8
Yukon.	486
Totals and Average	7,448,956	3,734,492	50.1

British Companies.

Alberta.	\$1,224,656	\$511,490	41.8
British Columbia	1,884,117	516,955	27.4
Manitoba	1,335,049	811,611	60.9
New Brunswick.	773,666	309,765	40.0
Nova Scotia.	663,055	211,046	31.8
Ontario.	6,773,808	3,870,225	57.1
Prince Edward Island.	101,621	21,262	11.1
Quebec.	4,618,540	2,454,055	53.4
Saskatchewan.	1,416,935	586,698	41.4
Yukon.	3,098	146
Totals and averages	18,794,545	9,293,253	49.0

Foreign Companies.

Alberta.	\$945,378	\$469,639	49.6
British Columbia.	1,643,831	533,737	32.4
Manitoba.	1,056,413	730,931	69.2
New Brunswick.	620,488	240,544	38.8
Nova Scotia.	720,115	168,060	23.3
Ontario.	3,473,136	2,305,038	66.4
Prince Edward Island.	50,346	10,849	21.5
Quebec.	2,454,099	1,306,007	53.2
Saskatchewan.	916,453	549,989	60.0
Yukon.	1,395	146	10.4
Totals and Averages	11,882,654	6,314,910	53.1

FIRE COMPANIES' EXPERIENCE BY PROVINCES, 1916-1918

	Premiums Written 1918	Losses Incurred 1918	% Losses to Premiums 1918	Premiums Written 1916-1918	Losses Incurred 1916-1918	% Losses to Premiums 1916-1918
Alberta.	\$2,748,046	\$1,226,593	44.6	\$7,267,612	\$3,039,666	41.8
British Columbia.	4,147,902	1,235,560	29.8	10,543,961	3,415,392	32.4
Manitoba.	3,049,080	1,901,893	62.4	8,499,393	4,872,254	57.3
New Brunswick.	1,683,968	722,227	42.9	4,423,778	2,353,230	53.2
Nova Scotia.	1,657,992	470,904	28.4	4,343,968	2,343,507	54.0
Ontario.	13,012,419	7,738,031	59.4	34,037,400	22,304,133	65.5
Prince Edward Island	182,844	37,583	20.6	455,940	361,079	79.2
Quebec.	8,518,890	4,489,018	52.7	23,244,984	12,543,669	53.9
Saskatchewan.	3,120,075	1,520,584	48.7	8,123,260	3,634,552	44.7
Yukon.	4,979	292	5.9	11,421	495	4.3
Floater Premiums						
Undivided.	58,784	41,945	7.0	135,384
Totals and Averages.	38,184,939	19,383,730	50.8	101,086,101	54,909,022	54.3