

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1914—Continued

COMPANIES.	Per cent. of Losses incurred to Premiums.						Business of 1913.		Business of 1914.		P.C. losses incurred to Premiums
	1908	1909	1910	1911	1912	1913	Net Cash received for Premiums	Net Losses Incurred	Net Cash received for Premiums	Net Losses Incurred	
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	\$	\$	\$	\$	
BRITISH—											
Alliance	58.5	31.7	45.80	55.85	47.67	39.13	224,905	88,005	213,203	135,454	63.53
Atlas	64.5	46.0	63.34	67.14	56.27	54.01	541,479	292,446	526,216	344,142	65.40
Caledonian	78.8	41.6	58.90	51.98	49.39	56.59	436,727	247,125	442,976	274,789	62.03
Commercial Union	49.6	46.1	55.65	53.97	51.18	46.66	843,850	393,779	1,000,069	455,690	45.56
Employers' Liability				31.33	31.88	45.13	247,675	111,772	308,402	183,460	59.49
General	6.9	37.6	66.51	77.12	46.09	58.75	278,843	163,802	267,237	123,783	46.32
Guardian	64.0	52.7	57.76	63.88	61.74	63.83	867,322	570,972	958,195	568,539	59.33
Law Union & Rook	59.7	44.5	53.57	51.74	52.04	52.49	236,795	124,278	282,305	167,354	59.28
Liverpool & L. & G.	59.1	56.3	59.64	53.70	57.78	56.75	1,402,255	795,819	1,383,305	939,865	67.94
London & Lancashire	62.6	47.6	54.36	64.21	40.71	45.88	673,804	309,122	691,561	401,960	58.12
London Assurance	54.0	27.9	40.43	35.75	42.59	47.08	288,379	135,770	310,412	153,558	49.47
Marine									None	None	
North British	56.8	54.5	62.67	57.80	48.63	59.23	961,355	569,357	943,907	632,746	67.03
Northern	76.3	50.2	52.93	47.49	48.86	51.34	718,600	368,975	736,047	500,856	68.04
Norwich Union	63.8	44.2	54.96	47.23	54.50	57.05	805,204	459,403	770,642	481,309	62.45
Palatine					6.67	48.52	187,594	91,025	239,666	150,712	62.88
Phoenix	54.5	54.6	62.20	44.66	52.45	55.01	1,031,853	566,590	1,035,778	575,354	55.55
Provincial				9.13	10.08	75.42	29,811	22,482	45,591	50,793	111.41
Royal	50.6	52.5	56.41	53.37	57.35	59.44	1,291,623	767,703	1,450,549	739,830	51.00
Royal Exchange			2.35	40.23	39.71	39.36	406,218	159,888	422,440	160,755	38.05
Scottish Union & National	67.2	40.0	42.85	48.83	38.86	50.64	359,839	182,222	350,475	160,950	45.92
Sun	54.0	58.0	51.71	60.18	54.07	59.60	475,555	283,352	484,222	267,658	55.27
Union					44.05	52.29	494,145	258,406	480,991	273,141	56.79
Yorkshire	36.8	51.4	61.64	51.11	46.38	70.09	334,766	234,636	366,753	239,120	65.20
Totals and Averages	58.1	49.7	57.02	53.83	50.95	54.78	13,138,597	7,197,029	13,710,942	7,981,818	58.21

Twenty Years' Premiums Received and Losses Incurred by Fire Companies with Dominion Licenses

(Compiled by The Chronicle.)

Years.	Premiums Received.	Losses Incurred.	Per-centage.	Years.	Premiums Received.	Losses Incurred.	Per-centage.
1895	\$ 6,943,382	\$ 4,812,764	69.31	1905	\$14,285,671	\$ 6,185,612	43.30
1896	7,075,850	4,338,506	61.31	1906	16,687,963	6,863,829	46.73
1897	7,157,661	4,609,997	64.41	1907	16,122,922	8,742,904	54.23
1898	7,350,131	5,395,898	74.37	1908	17,572,113	10,347,567	58.88
1899	7,910,492	4,552,161	57.75	1909	17,049,464	8,604,477	50.47
1900	8,331,948	8,078,931	97.00	1910	18,725,531	10,931,918	58.38
1901	9,650,348	6,783,617	70.29	1911	20,575,255	10,810,929	52.54
1902	10,577,084	4,288,562	40.54	1912	23,194,518	11,855,704	51.11
1903	11,384,762	5,799,279	50.94	1913	25,745,947	14,601,148	56.71
1904	13,169,882	14,191,847	107.76	1914	27,546,880	15,869,097	57.61

FIRE PREMIUMS AND LOSSES IN CANADA, 1914.

(Continued from p. 497).

ance business in Canada during that period. It will be seen that on the whole, the second decade makes a rather more favorable showing than the first. But only in three years of the twenty has the loss ratio of the companies fallen below 50 per cent. In one year, 1904, when the companies paid out seven and a quarter million dollars for the Toronto wholesale warehouse district fire, there was an actual excess of losses over premiums and in six other years the loss ratio was over 60 per cent. We are still as busy as ever in burning up our wealth. There are a few signs that public opinion is gradually being wakened up on this question, but the curious phenomenon is still in evidence that the job of furthering the fire prevention movement is largely left to fire underwriters themselves.

It should be noted in connection with the statistics of the fire insurance business of 1914, published in our issues of March 12th and 19th, that the figures

given as approximate were approximated by THE CHRONICLE and not furnished by the companies concerned.

CAPTAIN W. H. CLARKE-KENNEDY.

The satisfactory news came to hand on Wednesday morning that Captain W. H. Clarke-Kennedy, of Montreal, who had been previously reported killed in the fierce fighting at the close of last week near Ypres is alive and well. Prior to his departure for the front, Captain Clarke-Kennedy was assistant manager for Canada of the Standard Life Assurance Company, with which organisation he has spent his business life, first in London, England, and since 1903, with an interregnum of about two years in Johannesburg, attached to the Canadian branch in Montreal. Captain Clarke-Kennedy has always been exceedingly popular in social circles in Montreal, and his many friends here will hope that he will not only have the satisfaction of reading his own obituary, but that he will eventually be able to return to Montreal safe and sound.