

## FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1914—Continued

COMPANIES.	Per cent. of Losses incurred to Premiums.						Business of 1913.		Business of 1914.		
							Net Cash received for Premiums	Net Losses Incurred	Net Cash received for Premiums	Net Losses Incurred	P.C. losses incurred to Premiums
	1908	1909	1910	1911	1912	1913					
BRITISH—	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	\$	\$	\$	\$	p.c.
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 & Rock.....	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	567,590	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	8,742,994	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.