

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1918

With Comparative Results From 1912 to 1917

(Compiled by The Chronicle)

COMPANIES	Per cent. of Losses incurred to Premiums						Business of 1917		Business of 1918		
	1912	1913	1914	1915	1916	1917	Net Cash received for Premiums	Net Losses Incurred	Net Cash received for Premiums	Net Losses Incurred	P.C. Losses incurred to Premiums
CANADIAN	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	\$	\$	\$	\$	\$
Acadia	69.72	57.74	65.32	77.13	68.05	83.82	147,293	123,464	201,121	69,916	34.76
Anglo-American	68.92	70.09	63.92	74.54							
Beaver			2.51	8.21	30.26	21.11	34,122	7,204	36,695	5,183	14.13
British America	55.49	52.86	63.55	52.87	54.01	49.57	694,763	344,388	667,523	287,596	43.08
British Colonial	16.34	34.74	18.38	114.71	92.86	73.81	116,122	85,711	136,954	82,121	60.00
British Northwestern	23.31	41.05	80.96	50.99	56.78	37.30	76,708	28,612	82,748	59,733	72.19
Canada Accident					139.08	48.00	33,530	16,089	50,045	31,333	62.61
Canada National	23.57	37.12	42.74	46.16	69.08	49.23	149,420	73,658	189,094	83,210	44.00
Canadian	35.52	42.71	46.73	37.09	36.49	40.08	291,854	116,969	306,843	129,062	42.05
Canadian Lumberman's							4,577	None	1,200	None	
Central Canada Mfrs.	80.26	110.49									
Dominion	60.29	69.40	81.10	60.76	50.94	60.82	242,164	147,276	318,003	149,089	46.88
Dom. of Can. Guar. & Ace				4.01	29.44	59.40	26,108	15,508	30,234	9,385	31.04
Equity	76.50	68.78									
Factories	69.44	83.28	49.40	90.60	72.70						
Fire Ins. Co. of Can.						43.75	53,812	23,544	None	1,930	
Globe Indemnity									103,327	49,421	47.83
Hamilton					51.08						
Hudson Bay	48.38	86.89	53.45	71.90	67.13	62.67	161,733	101,366	175,032	99,248	56.70
Imperial Underwriters		30.20	51.32	60.42	67.72	21.01	108,167	22,725	107,654	38,347	35.62
Liverpool-Manitoba	61.02	54.60	59.68	50.03	61.15	37.51	271,886	101,992	268,708	111,443	41.47
London Mutual	49.41	62.63	70.33	60.06	71.10	56.54	371,353	209,970	402,128	254,245	63.22
Mercantile	41.70	44.68	79.04	51.55	60.22	46.11	263,902	121,682	272,430	140,740	51.66
Montreal-Canada	58.18	69.68	73.16	100.25							
Mount Royal	45.46	52.84	40.24	38.00	55.69	49.72	489,044	243,145	494,073	256,189	51.85
North Empire	36.67	50.71	74.29	51.81	115.91	59.02	84,385	49,803	102,366	68,119	66.54
North West	50.32	43.32	54.52	63.95	78.15	70.37	125,782	88,514	140,577	58,028	41.28
Nova Scotia	55.91										
Occidental	42.33	52.86	67.57	54.61	47.99	53.29	158,413	85,427	204,167	75,974	37.21
Ontario	58.21	94.00									
Pacific Coast	27.52	32.30	55.01	33.92	34.06	57.25	99,543	56,993	98,944	43,880	44.35
Quebec	43.61	56.35	47.95	35.92	63.05	55.61	259,130	144,078	302,447	107,145	35.43
Rimouski	68.81	110.00									
Sovereign	54.01										
Western	39.77	41.91	79.61	38.34	38.06	69.83	519,022	362,432	800,961	344,937	43.07
Totals and Averages	52.58	61.31	61.10	53.18	56.34	53.75	4,782,833	2,570,550	5,493,274	2,556,274	46.54
BRITISH—							\$	\$			
Alliance	47.67	39.13	63.53	42.97	50.04	45.50	308,203	140,228	357,526	218,866	61.22
Atlas	56.27	54.01	65.40	58.24	66.43	60.00	516,936	310,243	560,056	287,624	51.36
British Crown						52.94	237,110	125,527	319,035	162,389	50.90
British Dominion & Gen'l				65.96	99.56						
British Traders									90,528	17,755	19.61
Caledonian	49.39	56.59	62.03	52.61	66.41	55.87	438,103	244,757	467,411	227,076	48.58
Century						77.75	86,448	67,217	141,372	97,525	68.98
Commercial Union	51.18	46.66	45.56	50.42	67.65	50.13	1,035,610	519,145	1,090,402	615,043	56.41
Eagle, Star & British Dom						52.79	118,285	62,440	124,788	88,503	70.92
Employers' Liability	31.88	45.13	59.49	47.18	47.28	54.34	524,988	285,286	628,724	285,570	45.52
General	46.09	58.75	46.32	42.60	54.52	55.68	368,845	205,381	393,903	211,040	53.58
Guardian	61.74	63.83	59.33	47.86	70.37	61.24	1,171,115	717,157	1,339,834	688,851	51.41
Law Union & Rock	52.04	52.49	59.28	59.44	55.08	72.63	255,452	185,537	277,411	148,744	53.62
Liverpool & L. & G.	57.78	56.75	67.94	48.42	60.20	41.39	1,411,088	684,085	1,405,866	697,549	49.62
London & Lancashire	40.71	45.88	58.34	47.91	61.03	44.62	792,042	353,883	890,344	430,170	48.31
London Assurance	42.59	47.08	45.97	42.66	42.67	51.89	331,982	172,251	382,194	166,883	43.66
London Guar. & Ace					38.63	63.81	251,602	160,542	500,795	239,339	47.79
National Benefit									382	4,300	112.56
North British & Mer.	48.63	59.23	67.03	50.62	56.53	46.42	1,017,446	472,280	1,076,982	531,128	49.33
Northern	48.86	51.34	68.04	52.31	76.77	60.35	856,224	516,731	977,782	648,831	66.37
Norwich Union	54.50	57.05	62.45	53.72	61.54	57.54	824,798	474,615	857,166	458,771	53.52
Ocean Accident & Guar.				21.79	51.95	51.33	250,637	129,640	310,239	203,847	65.71
Palatine	6.67	48.52	62.88	46.04	76.28	58.06	297,403	172,674	340,267	161,691	47.49
Phoenix	52.45	55.01	55.55	41.75	48.63	49.77	999,090	497,252	1,090,478	461,432	42.31
Provincial	10.08	75.42	111.41	21.19	119.27	93.48	51,083	47,751	69,256	36,889	53.26
Queensland									39,917	13,169	32.99
Royal Exchange	39.71	39.36	38.05	45.30	50.69	61.91	517,975	322,801	614,421	268,337	43.67
Royal	57.35	59.44	51.00	49.17	52.97	55.06	1,618,161	890,970	1,682,583	825,239	49.05
Scottish Union & National	38.86	50.64	45.92	40.74	57.11	64.22	414,709	266,317	416,672	215,111	51.63
Sun	54.07	59.60	35.27	58.14	54.84	62.58	619,158	383,315	712,183	318,047	44.66
Union	44.05	52.29	56.79	55.06	67.76	51.75	546,921	283,024	661,995	279,436	42.21
Union of Canton						4.93	27,807	684	289,329	117,263	40.53
Yorkshire	46.38	70.09	65.20	57.38	56.35	72.46	428,090	310,173	449,825	230,348	51.21
Totals and Averages	50.95	54.78	58.15	49.54	60.05	55.17	16,317,311	9,001,906	18,559,096	9,356,676	50.41