

## FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1917

With Comparative Results From 1911 to 1916

(Compiled by The Chronicle)

| COMPANIES                 | Per cent. of Losses incurred to Premiums. |       |        |        |        |        | Business of 1916               |                     | Business of 1917               |                     |                                  |
|---------------------------|-------------------------------------------|-------|--------|--------|--------|--------|--------------------------------|---------------------|--------------------------------|---------------------|----------------------------------|
|                           | 1911                                      | 1912  | 1913   | 1914   | 1915   | 1916   | 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.   | \$                             | \$                  | \$                             | \$                  | p.c.                             |
| Acadia                    | 67.01                                     | 69.72 | 57.74  | 65.32  | 77.13  | 68.05  | 110,968                        | 75,518              | 147,203                        | 123,464             | 83.82                            |
| Anglo-American            | 63.85                                     | 68.92 | 70.09  | 63.92  | 74.54  |        |                                |                     |                                |                     |                                  |
| Beaver                    |                                           |       |        | 2.51   | 8.21   | 30.26  | 27,838                         | 8,425               | 34,122                         | 7,204               | 21.11                            |
| British America           | 41.51                                     | 55.49 | 52.86  | 63.55  | 52.87  | 54.01  | 679,118                        | 366,835             | 700,822                        | 287,805             | 41.07                            |
| British Colonial          |                                           | 16.34 | 34.74  | 18.38  | 114.71 | 92.86  | 87,887                         | 81,616              | 116,122                        | 85,711              | 73.81                            |
| British Northwestern      |                                           | 23.31 | 41.05  | 80.96  | 50.90  | 56.78  | 56,212                         | 28,610              | 76,708                         | 28,612              | 37.30                            |
| Canada Accident           |                                           |       |        |        |        | 139.08 | 5,546                          | 7,713               | 33,530                         | 16,089              | 48.00                            |
| Canada National           | 1.50                                      | 23.57 | 37.12  | 42.74  | 46.16  | 69.08  | 170,189                        | 117,571             | 149,420                        | 73,658              | 49.23                            |
| Canadian                  | 32.31                                     | 35.52 | 42.71  | 46.73  | 37.09  | 36.49  | 273,449                        | 99,801              | 291,854                        | 116,969             | 40.08                            |
| Canadian Lumberman's      |                                           |       |        |        |        |        | 180                            | None                | 4,577                          | none                |                                  |
| Central Canada Mfrs.      | 85.84                                     | 80.26 | 110.49 |        |        |        |                                |                     |                                |                     |                                  |
| Dominion                  | 53.74                                     | 60.29 | 69.40  | 81.10  | 60.76  | 50.94  | 212,539                        | 108,297             | 242,164                        | 149,618             | 61.78                            |
| Dom. of Can. Guar. & Acc. |                                           |       |        |        | 4.01   | 29.44  | 26,257                         | 7,730               | 26,108                         | 15,508              | 59.40                            |
| Equity                    | 50.43                                     | 76.50 | 68.78  |        |        |        |                                |                     |                                |                     |                                  |
| Factories                 | 46.12                                     | 69.44 | 83.28  | 49.40  | 90.60  | 72.70  | 111,797                        | 81,276              |                                |                     |                                  |
| Globe Indemnity           |                                           |       |        |        |        |        |                                |                     | 53,812                         | 23,544              | 43.75                            |
| Hamilton                  |                                           |       |        |        |        | 51.08  | 41,186                         | 21,038              |                                |                     |                                  |
| Hudson Bay                | 39.18                                     | 48.38 | 86.89  | 53.45  | 71.90  | 67.13  | 130,169                        | 87,026              | 161,723                        | 101,366             | 62.67                            |
| Imperial Underwriters     |                                           |       | 30.20  | 51.32  | 60.42  | 67.72  | 96,958                         | 65,662              | 163,290                        | 77,173              | 47.03                            |
| Liverpool-Manitoba        |                                           | 61.02 | 54.60  | 59.68  | 50.03  | 61.15  | 233,550                        | 142,814             | 271,886                        | 101,992             | 37.51                            |
| London Mutual             | 63.35                                     | 49.41 | 62.63  | 70.33  | 60.06  | 71.10  | 397,458                        | 282,594             | 371,353                        | 209,970             | 56.54                            |
| Manitoba                  | 55.45                                     |       |        |        |        |        |                                |                     |                                |                     |                                  |
| Mercantile                | 52.55                                     | 41.70 | 44.68  | 79.04  | 51.55  | 60.22  | 245,758                        | 147,768             | 263,805                        | 119,910             | 45.45                            |
| Montreal-Canada           | 75.94                                     | 58.18 | 69.68  | 73.16  | 100.25 |        |                                |                     |                                |                     |                                  |
| Mount Royal               |                                           | 45.46 | 52.84  | 40.24  | 38.00  | 55.69  | 381,590                        | 212,510             | 489,044                        | 243,145             | 49.72                            |
| North Empire              | 45.80                                     | 36.67 | 50.71  | 74.29  | 51.81  | 115.91 | 80,436                         | 93,240              | 84,385                         | 49,803              | 59.02                            |
| North West                |                                           | 50.32 | 43.32  | 54.52  | 63.95  | 78.15  | 125,923                        | 98,410              | 125,782                        | 90,389              | 71.07                            |
| Nova Scotia               | 40.19                                     | 55.91 |        |        |        |        |                                |                     |                                |                     |                                  |
| Occidental                | 33.91                                     | 42.33 | 52.86  | 67.57  | 54.61  | 47.99  | 127,632                        | 61,294              | 158,413                        | 85,427              | 53.29                            |
| Ontario                   | 85.33                                     | 58.21 | 94.00  |        |        |        |                                |                     |                                |                     |                                  |
| Ottawa                    | 17.27                                     |       |        |        |        |        |                                |                     |                                |                     |                                  |
| Pacific Coast             | 30.00                                     | 27.52 | 32.30  | 55.01  | 33.92  | 34.06  | 90,661                         | 30,880              | 99,543                         | 56,903              | 57.25                            |
| Quebec                    | 43.28                                     | 43.61 | 56.35  | 47.95  | 35.92  | 63.05  | 257,956                        | 162,642             | 259,067                        | 144,078             | 55.61                            |
| Rimouski                  | 67.73                                     | 68.81 | 110.00 |        |        |        |                                |                     |                                |                     |                                  |
| Sovereign                 | 52.65                                     | 54.01 |        |        |        |        |                                |                     |                                |                     |                                  |
| Western                   | 54.90                                     | 39.77 | 41.91  | 79.61  | 38.34  | 38.06  | 846,619                        | 324,952             | 571,010                        | 290,717             | 50.91                            |
| Totals and Averages       | 53.08                                     | 52.58 | 61.31  | 61.10  | 53.18  | 56.34  | 4,817,876                      | 2,714,176           | 4,895,843                      | 2,499,145           | 51.05                            |
| BRITISH—                  |                                           |       |        |        |        |        | \$                             | \$                  |                                |                     |                                  |
| Alliance                  | 55.85                                     | 47.67 | 39.13  | 63.53  | 42.97  | 50.04  | 246,250                        | 123,233             | 308,203                        | 140,228             | 45.50                            |
| Atlas                     | 67.14                                     | 56.27 | 54.01  | 65.40  | 58.24  | 66.43  | 495,108                        | 328,904             | 516,936                        | 310,243             | 60.00                            |
| British Crown             |                                           |       |        |        |        |        |                                |                     | 229,620                        | 126,430             | 55.06                            |
| British Dominion & Gen'l  |                                           |       |        |        | 65.96  | 99.56  | 90,277                         | 89,879              |                                |                     |                                  |
| Caledonian                | 51.98                                     | 49.39 | 56.59  | 62.03  | 52.61  | 66.41  | 426,418                        | 283,181             | 438,103                        | 244,757             | 55.87                            |
| Century                   |                                           |       |        |        |        |        |                                | 86,448              |                                | 67,217              | 77.75                            |
| Commercial Union          | 53.97                                     | 51.18 | 46.66  | 45.56  | 50.42  | 67.65  | 1,013,179                      | 685,409             | 1,035,610                      | 519,145             | 50.13                            |
| Eagle, Star & British Dom |                                           |       |        |        |        |        |                                |                     | 121,042                        | 54,940              | 45.39                            |
| Employers' Liability      | 31.33                                     | 31.88 | 45.13  | 59.49  | 47.18  | 47.28  | 420,791                        | 198,948             | 525,499                        | 305,286             | 58.09                            |
| General                   | 77.12                                     | 46.09 | 58.75  | 46.32  | 42.60  | 54.52  | 329,492                        | 179,624             | 368,845                        | 205,381             | 55.68                            |
| Guardian                  | 63.88                                     | 61.74 | 63.83  | 59.33  | 47.86  | 70.37  | 989,086                        | 696,023             | 1,171,115                      | 664,544             | 56.74                            |
| Law Union & Rock          | 51.74                                     | 52.04 | 52.49  | 59.28  | 59.44  | 55.08  | 246,634                        | 135,858             | 255,452                        | 155,262             | 60.77                            |
| Liverpool & L. & G.       | 53.70                                     | 57.78 | 56.75  | 67.94  | 48.42  | 60.20  | 1,320,340                      | 794,775             | 1,411,088                      | 654,552             | 46.38                            |
| London & Laccashire       | 64.21                                     | 40.71 | 45.88  | 58.34  | 47.91  | 61.03  | 716,846                        | 437,531             | 786,110                        | 353,883             | 45.02                            |
| London Assurance          | 35.75                                     | 42.59 | 47.08  | 45.97  | 42.66  | 42.67  | 310,808                        | 132,623             | 327,559                        | 172,251             | 52.59                            |
| London Guar. & Acc.       |                                           |       |        |        | 38.63  | 54.534 | 21,065                         | 251,602             |                                | 160,542             | 63.81                            |
| North British             | 57.80                                     | 48.63 | 59.23  | 67.03  | 50.62  | 56.53  | 920,026                        | 521,993             | 1,017,446                      | 472,280             | 46.42                            |
| Northern                  | 47.49                                     | 48.86 | 51.34  | 68.04  | 52.31  | 70.77  | 761,895                        | 584,822             | 865,048                        | 516,731             | 59.73                            |
| Norwich Union             | 47.23                                     | 54.50 | 57.05  | 62.45  | 53.72  | 61.54  | 787,656                        | 484,615             | 824,798                        | 461,061             | 55.90                            |
| Ocean Accident & Guar.    |                                           |       |        |        | 21.79  | 51.95  | 138,259                        | 71,822              | 250,637                        | 129,640             | 51.33                            |
| Palatine                  |                                           | 6.67  | 48.52  | 62.88  | 46.04  | 76.28  | 276,444                        | 210,883             | 297,403                        | 172,674             | 58.06                            |
| Phoenix                   | 44.66                                     | 52.45 | 55.01  | 55.55  | 41.75  | 48.63  | 964,766                        | 469,178             | 999,090                        | 497,252             | 49.77                            |
| Provincial                | 9.13                                      | 10.08 | 75.42  | 111.41 | 21.19  | 119.27 | 36,953                         | 44,084              | 51,083                         | 47,751              | 93.48                            |
| Royal Exchange            | 40.23                                     | 39.71 | 39.36  | 38.05  | 45.30  | 50.69  | 442,054                        | 224,100             | 517,975                        | 322,843             | 62.33                            |
| Royal                     | 53.37                                     | 57.35 | 59.44  | 51.00  | 49.17  | 52.97  | 1,471,655                      | 779,468             | 1,618,161                      | 890,970             | 55.06                            |
| Scottish Union & National | 48.83                                     | 38.86 | 50.64  | 45.92  | 40.74  | 57.11  | 403,579                        | 230,455             | 414,709                        | 266,317             | 64.22                            |
| Sun                       | 60.18                                     | 54.07 | 59.60  | 55.27  | 58.14  | 54.84  | 533,836                        | 292,739             | 612,526                        | 383,315             | 62.58                            |
| Union                     |                                           | 44.05 | 52.29  | 56.79  | 55.06  | 67.76  | 494,239                        | 334,922             | 546,921                        | 283,024             | 51.75                            |
| Union of Canton           |                                           |       |        |        |        |        |                                | 13,882              |                                | 684                 | 4.93                             |
| Yorkshire                 | 51.11                                     | 46.38 | 70.09  | 65.20  | 57.38  | 56.35  | 403,678                        | 227,523             | 428,110                        | 300,173             | 70.12                            |
| Totals and Averages       | 53.83                                     | 50.95 | 54.78  | 58.15  | 49.54  | 60.05  | 14,294,803                     | 8,583,652           | 16,291,021                     | 8,879,196           | 54.50                            |