

LATEST OFFICIAL RETURNS

LATEST OFFICIAL RETURNS	Net Cash received for premiums	Re-insurance and return Premiums	Gross cash received for Premiums	Gross amount of policies renewed.	Net amount at risk at date	Net amount of losses incurred during the year	UNSETTLED CLAIMS	
							Not resisted	Resisted
Acadia Fire.....	\$ 110,673	\$ 104,540	\$ 215,213	\$ 15,306,994	\$ 12,972,230	\$ 77,161	\$ 3,775	\$ 1,000
Anglo-American.....	180,441	130,492	310,933	21,610,961	30,025,841	124,364	4,000	4,000
British American.....	421,097	239,887	660,984	54,603,360	71,183,124	236,078	45,635	none
British Colonial.....	12,615	6,263	18,878	1,700,443	1,204,295	2,061	1,150	none
British Northwestern.....	29,439	22,880	52,319	3,380,004	2,356,180	6,931	2,000	none
Canada National.....	121,142	80,655	201,797	13,409,859	9,709,450	28,559	2,073	none
Canadian Fire.....	301,017	174,569	475,586	28,664,461	32,291,427	106,915	18,738	none
Central Canada Manufacturers.....	50,222	58,973	109,195	9,210,248	4,022,510	40,308	7,392	none
Dominion Fire.....	255,742	150,649	406,391	28,034,783	29,758,193	154,191	146,348	none
Equity Fire.....	175,830	100,103	275,933	20,317,108	27,543,274	134,515	21,848	none
Factories Insurance Co.....	151,976	436,849	588,825	42,331,420	12,732,417	105,538	20,008	none
Hudson Bay.....	145,579	107,701	253,280	17,022,660	12,074,847	70,428	10,215	none
*Liverpool-Manitoba.....	358,896	222,535	581,431	42,378,676	36,554,642	218,987	10,111	none
London Mutual.....	423,151	323,230	746,381	69,662,966	71,356,757	209,085	22,185	none
Mercantile Fire.....	213,508	55,846	269,354	20,678,078	20,667,099	89,035	91,329	none
Montreal-Canada Fire.....	136,535	92,234	228,769	16,465,519	27,571,068	91,633	93,464	4,000
Mount Royal.....	201,550	119,141	320,691	24,305,449	27,571,068	29,884	4,000	1,364
Nor h Empire Fire.....	81,485	72,392	153,877	8,732,239	5,868,635	26,703	3,758	none
Nova Scotia Fire.....	108,651	206,422	315,073	8,730,820	8,582,204	42,341	1,360	1,325
Occidental Fire.....	152,164	39,131	191,295	24,753,906	22,326,958	94,292	12,997	none
Ontario Fire.....	179,616	86,079	265,695	8,359,205	9,685,359	64,417	59,279	11,879
Ottawa Assurance.....	—3,513	24,459	20,946	19,021,037	22,821,472	104,558	111,762	7,365
Pacific Coast.....	99,441	69,652	169,093	11,923,843	9,045,453	27,064	2,491	none
Quebec Fire.....	216,762	34,365	251,127	21,752,109	23,292,149	94,541	94,190	none
Rimouski Fire.....	310,998	199,569	510,567	32,753,630	29,512,890	154,960	32,388	4,800
Sovereign Fire.....	109,347	97,117	206,464	15,626,412	11,252,082	59,076	9,750	750
Western.....	374,895	414,561	789,456	70,926,247	72,480,450	149,090	192,429	1,750
Totals for 1912.....	5,063,409	3,707,428	8,770,837	653,582,426	640,808,340	2,586,805	309,021	18,989
Totals for 1911.....	4,727,141	3,579,108	8,306,249	572,066,012	549,604,374	2,509,377	278,063	20,650

HEAVY FIRE INSURANCE CARRIED
Over Two and Half Billion Dollars Represent Net
Amount at Risk in Canada—British Companies
Are Doing Large Business

Fire insurance in Canada has assumed large proportions. The net amount at risk at the end of 1912 was \$2,680,154,028 as compared with \$2,279,808,340 in 1911. The British companies have more than half of that total, viz., \$1,430,072,127. The Canadian companies have \$640,808,340 and United States and foreign companies, \$609,273,501. Last year \$30,277,245 represented the gross cash received for premiums. Of that sum, British companies claim \$14,292,521; Canadian companies, \$8,770,837, the remainder going to United States companies and to the Union Assurance of Paris, France, one of the recent additions to Canadian underwriters.

Reinsurance and return premiums last year totalled \$7,082,727, as compared with \$6,500,501 in 1911. These amounts were divided as follows:—

Companies.	1911.	1912.
Canadian	\$3,661,466	\$3,707,428
British	2,150,920	2,200,390
United States and foreign ..	830,865	1,174,903

It will be seen from figures printed on this page that the net amount of losses incurred during 1912 by the 28 Canadian, 23 British, 29 United States and foreign companies totalled \$11,771,436, as compared with \$10,810,929 in 1911. The net amount paid for losses in 1912 was \$12,072,797, against \$10,930,948. The losses in Canada continue at an alarming rate. The fire waste during the first five months of the current year have exceeded \$11,250,000, as compared with \$22,900,000 for the same period in 1911. Fire insurance companies have paid losses since 1803 amounting to \$213,000,000.

The gross amount of policies, new and renewed, last year was \$2,374,201,732, compared with \$1,987,040,591 in 1911. British companies obtained of that sum \$1,430,396,318; Canadian companies, \$653,582,426, and United States companies, \$572,282,988. This makes interesting the following table referring to other phases of fire underwriting in Canada since 1809:—

U.S. AND OTHER COMPANIES

Aetna Insurance Co.....	299,480	35,872	335,352	24,335,689	32,565,170	124,208	118,492	10,440	none
American Central.....	65,715	15,303	81,018	4,817,658	4,589,895	12,546	12,066	479	none
American Insurance Co.....	8,615	1,396	10,011	1,094,550	999,150	none	none	none	none
California Lloyds.....	13,428	2,125	15,553	3,604,015	3,086,178	1,314	1,314	none	none
California Insurance Co.....	10,701	4,993	15,694	878,049	691,540	791	791	none	none
Connecticut Fire.....	108,906	43,342	152,248	11,192,835	12,351,702	56,497	52,624	4,771	none
Continental.....	288,915	59,627	348,542	33,846,579	30,572,294	206,264	214,388	21,117	2,200
Fidelity-Phenix.....	397,448	60,498	457,946	33,465,583	35,315,245	256,532	251,084	39,350	4,000
Fireman's Fund.....	34,737	12,991	47,728	2,759,581	1,756,434	16,715	21,165	550	none
Firemen's Insurance Co.....	44,606	12,891	57,497	4,245,754	3,658,018	3,763	4,362	181	none
Compagnie d'Assur'ces G�n�rales	11,953	1,372	13,325	3,537,946	3,034,237	1,075	none	1,075	none
German-American.....	413,313	74,149	487,462	39,018,888	42,653,697	210,872	228,011	16,605	none
Germania Fire.....	84,574	8,949	93,523	3,273,600	3,038,692	11,866	11,679	4,032	none
Hartford Fire.....	887,485	119,522	1,007,007	78,112,795	91,894,273	426,002	442,708	29,984	none
Home Insurance Co.....	368,493	50,742	419,235	32,550,364	37,705,653	191,975	190,747	33,279	none
Insurance Co. of N. America.....	372,557	98,256	470,813	38,998,876	44,782,024	196,947	195,453	11,280	none
Insurance Co. of the State of Pa.	161,200	35,617	196,817	11,656,770	9,502,696	67,904	58,460	19,525	none
Lumber Insurance Co.....	147,659	24,351	172,010	8,355,594	6,831,131	66,229	93,778	5,524	none
National Fire.....	416,875	86,836	503,711	46,239,327	42,692,919	304,449	261,644	50,511	none
National Union Fire.....	156,598	47,038	203,636	15,556,096	13,060,892	92,581	95,371	3,472	none
Niagara Fire.....	76,821	34,918	111,739	6,268,199	6,733,701	41,720	34,381	9,366	none
Northwestern National.....	10,476	14,262	24,738	2,201,667	1,913,167	5,344	2,858	2,486	none
Phenix, of Hartford.....	351,926	86,013	437,939	37,089,105	41,071,642	139,185	154,860	8,710	none
Providence Washington.....	119,500	28,267	147,767	12,975,305	9,602,849	29,786	25,209	4,577	none
Queen, of America.....	577,985	88,225	666,210	51,369,612	71,155,570	281,012	315,079	24,330	10,000
Springfield Fire and Marine.....	278,248	57,023	335,271	29,429,199	27,609,163	123,375	116,147	28,731	none
Paint Paul Fire and Marine.....	189,652	34,127	223,779	15,910,403	16,525,857	97,832	106,041	7,441	none
'Union, Paris, France.....	134,879	25,242	160,121	13,755,232	8,941,690	44,137	41,329	1,936	none
Vestchester Fire.....	56,239	10,956	67,195	5,783,717	4,938,032	22,589	12,561	10,029	none
Totals for 1912.....	6,038,984	1,174,903	7,213,887	572,282,988	609,273,561	3,033,510	3,068,756	346,781	16,200
Totals for 1911.....	4,642,420	830,865	5,473,285	417,473,032	460,615,743	2,272,517	2,235,881	364,174	14,060

RECAPITULATION

Canadian Companies	5,063,409	3,707,428	8,770,837	653,582,426	640,808,340	2,586,805	309,021	18,989
British Companies	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,072,127	6,151,121	404,310	40,771
American and Other Companies ..	6,038,984	1,174,903	7,213,887	572,282,988	609,273,561	3,033,510	346,781	16,200
Totals for 1912.....	23,194,518	7,082,727	30,277,245	2,374,261,732	2,680,154,028	11,771,436	1,060,112	75,960
Totals for 1911.....	20,575,255	6,560,501	27,135,756	1,987,640,591	2,279,808,340	10,810,929	1,183,490	87,344
*Including the business of The Manitoba Assurance Company								

BRITISH COMPANIES

Alliance	206,684	28,821	235,505	23,510,911	32,980,620	98,528	102,045	4,244
Atlas.....	497,116	69,168	566,284	44,353,141	59,905,450	279,412	294,396	5,502
Caledonian.....	431,217	70,070	501,287	41,542,305	55,134,817	212,988	214,632	8,711
Commercial Union.....	792,177	142,244	934,421	73,893,530	90,510,717	405,406	414,033	9,190
Employers' Liability.....	174,606	32,814	207,420	18,931,862	16,065,804	55,678	60,428	4,750
General Accident, Fire and Life.....	264,818	47,429	312,247	24,689,106	122,051	132,882	10,804	none
Guardian.....	827,130	133,481	960,611	68,149,725	86,093,564	510,635	522,783	19,355
Law Union and Rock.....	212,748	31,527	244,275	21,163,641	25,467,672	110,703	113,957	1,933
Liverpool and London and Globe.....	1,297,207	404,453	1,701,660	137,163,661	160,226,136	746,935	730,392	752
London Assurance.....	614,269	112,799	727,068	59,342,982	74,701,482	250,065	257,397	none
North British and Mercantile.....	252,008	53,984	305,992	25,205,794	32,357,090	107,333	107,333	4,500
Pacific.....	9,0875	138,485	1,079,360	93,203,517	113,539,884	457,510	459,220	84,291
Royal.....	1,267,798	194,150	1,461,948	120,624,763	172,173,930	2,964	2,945	19
Scottish Union and National.....	322,085	64,850	386,935	32,692,274	29,638,131	727,149	777,085	54,124
Sun Insurance Office.....	349,315	41,869	391,184	33,408,745	44,434,771	127,897	146,305	1,093
Union Assurance Society	432,328	69,248	501,576	37,964,297	51,536,766	136,758	141,473	14,115
Yorkshire.....	438,649	107,385	546,034	43,196,791	50,680,552	228,375	233,253	16,868
Totals for 1912.....	273,327	41,287	314,614	28,019,153	33,380,203	119,321	184,975	9,076
Totals for 1911.....	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,072,127	6,151,121	404,310	40,771
Totals for 1911.....	11,205,694	2,150,528	13,356,222	998,101,547	1,269,648,229	6,029,035	6,181,888	52,634