

Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of premiums received by Canadian Companies doing Fire or Marine Insurance during 1905, also the Rates of the Premiums charged per cent. of Amounts insured, and the rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

(From the Preliminary Report of the Superintendent of Insurance.)

Nature of Business	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Dividend or Stockholders' Dividends per cent. of Premiums received.	Rate of Total Cash Expenditure per cent. of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent. of Amount of Insurance in force.
<i>Canadian Companies</i>					\$	\$ cts		\$	\$ cts.	
Acadia Fire.....	17 17	21 24	34 54	49 13	4,585,245	54,097 98	1 18	4,130,719	458,566 18	11.10
Anglo-American.....	49 95	31 58		79 27	30,380,882	470,416 44	1 55	29,007,398	291,941 46	1.01
British America.....	60 93	36 11	1 89	96 97	354,958,618	3,388,801 54	96	263,952,407	2,125,144 26	.81
Canadian Fire.....	34 41	25 13	60 72	114 18	17,940,141	327,820 31	1 83	18,813,171	487,379 18	2.59
Equity Fire.....	59 58	39 52	1 28	98 27	21,918,874	360,594 68	1 65	18,829,063	220,211 29	1.17
London Mutual Fire.....	61 96	30 03		89 77	49,689,059	816,191 89	1 64	70,923,388	568,528 27	.80
Manitoba Assurance.....	29 40	33 16		61 55	12,629,610	218,391 90	1 73	9,607,782	148,585 45	1.55
Mercantile Fire.....	28 17	27 22		50 80	7,747,006	111,946 99	1 45	11,766,599	308,055 43	2.62
Montreal-Canada.....	56 53	33 22		86 12	26,175,330	388,502 77	1 48	26,523,109	386,753 21	1.46
Nova Scotia Fire.....	16 76	34 32	15 36	54 49	3,156,007	41,461 46	1 31	2,897,763	142,117 52	4.90
Ottawa Fire.....	49 50	35 91		82 43	15,993,380	258,911 25	1 62	16,351,088	262,600 45	1.61
Quebec Fire.....	35 12	28 93		59 53	10,241,854	145,734 58	1 42	12,305,750	247,223 62	2.01
Western.....	62 52	35 34	2 29	98 03	605,670,560	5,408,805 46	89	413,057,105	3,500,975 63	.85
Totals.....	58 33	34 59	3 52	93 78	1,161,086,563	11,991,677 25	1 03	898,165,342	9,148,171 95	1.02

Rate of Losses paid and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1905, also the Rates of Premiums charged per cent. of Amounts insured.

Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Total Cash Expenditure per cent. of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.
<i>British Companies.</i>				\$	\$ cts.	
Alliance.....	57 08	28 95	86 03	13,278,705	187,129 34	1.41
Atlas.....	57 67	29 54	87 21	29,592,580	450,859 59	1.53
Cale Ionian.....	50 48	28 88	79 36	23,338,933	357,534 17	1.53
Commercial Union.....	41 37	26 89	68 26	40,969,656	654,448 57	1.60
Guardian.....	51 30	30 58	81 88	37,642,321	641,253 55	1.70
Law Union and Crown.....	21 66	31 14	52 80	9,419,424	152,037 74	1.61
Liverpool & London & Globe.....	39 67	26 32	65 99	78,873,255	1,305,330 51	1.65
London and Lancashire Fire.....	40 90	28 30	69 19	24,497,288	375,242 59	1.53
London Assurance.....	40 35	36 33	76 68	12,684,625	175,894 68	1.39
North British.....	41 49	26 44	67 94	51,570,724	779,483 14	1.51
Norwich.....	46 57	26 78	73 35	32,464,224	525,961 89	1.62
Norwich Union Fire.....	43 74	31 29	75 04	37,211,629	612,497 23	1.65
Phoenix of London.....	34 56	26 80	61 36	76,292,447	1,311,947 54	1.72
Royal.....	39 98	26 92	66 90	95,903,959	1,468,401 78	1.53
Scottish Union and National.....	36 16	25 77	61 93	20,715,628	327,314 55	1.58
Sun Insurance Office.....	48 07	30 81	78 87	22,993,896	376,881 16	1.64
Union Assurance Society.....	39 76	26 60	66 36	42,317,245	667,730 95	1.58
Totals.....	42 34	27 87	70 20	649,566,539	10,369,948 98	1.60
<i>American Companies.</i>						
Etta Insurance Company.....	38 26	2	62 35	19,191,688	301,689 78	1.57
Connecticut Fire.....	19 53	2 78	42 32	5,741,266	106,861 22	1.86
German-American.....	24 95	2 01	52 96	11,015,696	173,790 18	1.58
Hartford Fire.....	33 92	27 18	61 10	37,032,588	633,095 35	1.71
Home Fire.....	48 41	24 97	73 37	22,283,564	377,126 38	1.69
Insurance Co. of North America.....	28 50	30 93	59 43	23,098,114	341,809 65	1.48
Phoenix of Brooklyn.....	35 60	25 17	60 77	18,441,615	331,461 73	1.80
Phoenix of Hartford.....	44 05	30 77	74 81	14,218,012	235,678 47	1.66
Queen of America.....	37 09	28 32	65 42	40,006,650	694,016 31	1.73
Rochester German.....		79 63	79 63	372,364	5,404 01	1.45
Totals.....	36 04	27 21	63 25	191,401,557	3,200,333 08	1.67