

Summary of Premiums received and Losses Paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1911 inclusive (43 Years).
Compiled by The Chronicle from the Preliminary Report of the Superintendent of Insurance.

	Premiums Received 1869 to 1911	Losses Paid 1869 to 1911	Rate of Losses Paid to Premiums Received
Canadian Companies.			
Acadia (1905)	\$ 716,471	\$ 333,387	46.53
Anglo-American	2,801,901	1,840,251	65.68
British America	11,339,857	6,828,229	60.21
Canada Agricultural	454,896	290,101	—
Canada Fire	881,333	698,133	—
Canada National (1911)	24,898	367	1.47
Canadian Fire	2,694,238	1,269,819	47.13
Can. Canada Mfs. (1907)	163,061	92,040	56.45
oCitizens	2,856,961	2,287,870	—
oDominion	190,242	148,255	—
Dominion Fire (1907)	938,458	539,902	57.53
oEastern	894,194	632,961	—
oEast Can. Mfs. (1907)	72,143	51,873	—
Equity Fire	1,955,874	1,189,091	60.79
Factories Ins. (1910)	323,068	159,236	49.29
Hudson Bay Ins. (1910)	204,742	70,050	34.21
*London Mutual Fire	8,118,109	5,216,118	64.25
Manitoba (1905)	1,294,513	648,754	50.12
Mercantile Fire	2,379,013	1,430,040	60.11
Montreal-Canada (1904)	1,720,395	1,137,191	66.10
oNational (1904)	284,026	287,732	—
North Empire Fire (1909)	96,178	37,882	39.39
Nova Scotia (1904)	510,398	209,584	41.06
Occidental (1909)	261,251	96,318	36.87
Ontario (1907)	994,112	685,836	68.98
Ottawa Assurance	1,202,282	865,514	71.99
oOttawa Agricultural	194,861	108,164	—
Pacific Coast (1908)	195,652	104,201	53.26
oProvincial	1,434,350	2,992,907	—
Quebec	4,150,118	2,563,393	72.11
oRich. & Drum. (1906)	307,855	919,799	—
Rimouski (1907)	1,432,661	2,988,940	—
oRoyal Canadian	3,538,023	736,216	—
†Sovereign	1,055,404	207,528	54.77
Sovereign Fire (1906)	378,865	773,695	—
oStadacona	490,488	59,878	—
oVictoria-Montreal	79,327	—	—
Western	14,865,274	8,698,553	58.52
Total	\$71,495,492	\$45,844,954	64.1
British Companies.			
†Albion	\$ 1,468,310	\$ 1,016,766	78.16
Alliance	3,371,135	2,634,870	64.41
Atlas	5,650,752	3,639,741	64.57
Caledonian	5,749,161	3,712,250	—
oCity of London	1,588,254	977,455	—
Commercial Union	16,108,003	10,116,452	62.80
Emp. Liability	460,173	276,218	60.02
General Accident (1908)	797,493	415,725	52.12
††Glasgow & London	1,619,733	1,167,345	—
Guardian	11,442,442	7,616,536	66.56
oImperial	6,085,796	4,181,342	—
oLancashire	6,210,844	4,492,270	—
oLaw Union & Rock	1,423,497	739,281	51.93
Liverpool & Lon. & Globe	18,823,270	12,072,836	64.14
London & Lancashire	7,256,744	4,205,592	57.95
London Assurance	4,327,145	2,615,447	60.44
oManchester	2,500,314	1,914,238	—
oNational of Ireland	2,607,586	1,706,837	—
N. British & Mercantile	17,779,905	11,926,098	67.07
Northern	9,606,885	6,493,814	67.60
Norwich Union	8,698,035	5,035,918	57.90
Phoenix of London	16,449,764	8,903,494	54.13
Provincial (1911)	18,525	1,630	8.80
oQueen	4,354,694	3,325,321	—
Royal	27,689,704	17,346,519	62.64
Royal Exchange (1910)	217,166	66,480	30.61
oScottish Commercial	343,421	177,329	—
oScottish Imperial	672,855	483,408	—
Scottish U. & National	5,501,294	3,125,650	56.81
Sun Insurance Office	4,919,109	3,053,643	62.08
Union Assurance Socy	4,968,040	3,017,595	—
oUnited	718,477	549,440	47.94
Yorkshire (1907)	1,027,396	492,573	—
Total	200,455,922	127,500,113	63.6

	Premiums Received 1869 to 1911	Losses Paid 1869 to 1911	Rate of Losses Paid to Premiums Received
American Companies.			
Aetna	\$ 6,923,501	\$ 4,545,542	65.65
oAgr. of Watertown	1,309,100	857,278	—
American	72,325	66,980	4.17
American Lloyds (1910)	10,957	457	—
oAndes	31,431	5,668	—
Connecticut	1,721,103	991,605	57.61
Continental (1910)	207,889	56,862	27.35
Fidelity-Phoenix (1910)	678,791	314,581	46.34
German-American (1905)	1,392,046	634,283	45.56
Hartford	9,596,864	5,353,948	55.79
oHome, New Haven	—	60,691	—
Home, New York	2,992,497	1,763,391	58.78
Ins. Co. of N. America	4,118,357	2,437,384	59.18
Lumber Ins. (1906)	585,758	457,169	78.05
National (1908)	683,779	316,491	46.28
National Union (1911)	64,183	17,610	27.46
oPhoenix of Brooklyn	3,765,091	2,154,363	—
Phoenix of Hartford	3,847,689	2,355,102	61.21
Queen of America	8,705,180	5,132,034	58.95
Rochester German (1905)	365,253	193,689	53.03
Springfield (1908)	468,896	183,359	39.10
St. Paul (1907)	521,185	237,539	45.58
Union of Paris, France	24,890	9,427	38.00
Total	48,086,765	28,145,453	58.5

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown. ††Not including \$124,272 reinsurance of risks of the Sovereign Fire Insurance Company. Where the year is given it indicates that the returns are from that year forward, and not for the entire period. ‡ A ceased business.

Personals.

At Torquay, England, on Friday, the 5th instant, the marriage took place, of Mr. T. B. Macaulay, of the Sun Life, Montreal, to Miss Margaret Allen, daughter of the late Rev. William Allen, of New Southgate, England.

M. M. Lambert, manager for Canada of the Guardian Assurance Company, Limited, leaves by the "Laurentic" on Saturday on a visit to the Head Office of his company, and also to spend a three months' vacation in the Old Country.

SAVING THE PENNIES.

A New York contemporary says:—"Economy is the present watchword on the Missouri Pacific Railway and no saving is too small to escape official consideration. Formerly it has been the custom to print the company's annual reports in St. Louis and express them to New York where they were mailed to stockholders by the clerks in the local transfer office. It costs \$25 to express these thousands of reports in bulk from St. Louis to New York. This year the management intends to mail them direct from St. Louis and let Uncle Sam absorb the express charges. So far this year the company has carried \$1,304,000 more traffic than last year at a reduction of \$125,000 in general expenses and \$940,000 in transportation costs. This saving is equivalent to what the company could have earned by carrying 123,840,000 tons of freight one mile at its average ton mile rate. A dollar saved is a dollar earned and this method has the added advantage that it involves no wear and tear on track and rolling stock."