Summary of Premiums received and Losses Paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1910 inclusive (42 Years).

Compiled by The Chronicle from the Preliminary Report of the Superintendent of Insurance

	Premiums Received 1869 to 1910	Losses Paid 1869 to 1910	Rate of Losses Paid to Premiums Received
Canadian Companies.	$	$	
Acadia (1905)	590,[illegible]45	254,071	42.99
Anglo-American	2,582,939	1,679,629	65.03
British America	10,787,738	6,589,822	61.09
*a*Canada Agricultural	454,896	290,101	63.77
*a*Canada Fire	881,333	698,133	79.13
Canadian Fire	2,412,543	1,177,514	48.81
Cen. Canada Mfs. (1907)	107,446	52,650	49.00
*a*Citizens	2,856,961	2,287,870	80.08
*a*Dominion	190,242	148,255	77.93
Dominion Fire (1907)	657,739	387,169	58.86
*a*Eastern	894,194	632,961	70.79
EastCanadaManfs.(1907)	72,143	51,873	71.90
Equity Fire	1,713,015	1,071,950	62.58
Factories Ins. (1910)	109,391	65,401	60.00
Hudson Bay Ins. (1910)	75,713	11,742	15.51
*London Mutual Fire	7,764,228	4,996,185	64.35
Manitoba (1905)	960,935	450,282	46.86
Mercantile Fire	2,192,559	1,328,503	60.59
Montreal-Canada (1904)	1,545,657	999,592	64.67
*a*National (1904)	284,026	287,732	101.30
North Empire Fire 1909	34 996	9,586	27.39
Nova Scotia (1904)	372,449	152,434	40.93
Occidental (1909)	158,796	63,708	40.12
Ontario (1907)	813,136	517,954	63.70
Ottawa Assurance	1,163,108	869,442	74.75
*a*Ottawa Agricultural	194,861	108,164	55.50
Pacific Coast (1908)	130,850	80,272	61.35
*a*Provincial	1,434,350	957,146	66.70
Quebec	3,959,302	2,904,498	73.36
*a*Rich&Drummond(1906)	307,855	256,393	83.28
Rimouski (1907)	1,109,783	692,[illegible]81	62.37
*a*Royal Canadian	3,538,023	2,988,940	84.50
†Sovereign	1,055,404	736,216	69.80
Sovereign Fire (1906)	308,348	168,381	54.61
*a*Stadacona	490,488	773,695	157.70
*a*Victoria-Montreal	79,[illegible]27	59,878	75.50
Western	14,460,863	8,492,784	58.73
Total	66,746,582	43,293,007	64.86
British Companies.			
‡Albion	$1,468,310	$1,016,766	69.20
Alliance	3,171,409	2,528,098	79.71
Atlas	5,190,853	3,327,774	64.11
Caledonian	5,361,031	3,488,507	65.07
*a*City of London	1,588,254	977,455	61.50
Commercial Union	14,874,353	9,419,449	63.33
Emp. Liability	364,689	255,801	70.10
General Accident (1908)	544,397	232,928	42.79
††Glasgow & London	1,619,733	1,167,345	72.10
Guardian	10,690,100	7,139,836	66.79
*a*Imperial	6,085,796	4,181,342	68.70
*a*Lancashire	6,210,844	4,492,270	72.30
**Law Union & Rock	1,240,439	635,022	51.19
Liverpool & London & Globe	17,523,471	11,323,102	64.62
London & Lancashire	6,707,518	3,844,736	57.32
London Assurance	4,094,197	2,525,601	61.69
*a*Manchester	2,500,314	1,914,238	76.60
*a*National of Ireland	2,607,586	1,706,837	65.50
N. British & Mercantile	16,940,290	11,417,485	67.40
Northern	9,042,750	6,233,084	68.93
Norwich Union	7,974,045	4,673,657	58.61
Phenix of London	15,394,195	8,370,658	54.38
*a*Queen	4,354,694	3,325,321	76.40
Royal	26,495,871	16,746,513	63.24
Royal Exchange (1910)	3,700	87	....
*a*Scottish Commercial	343,421	177,329	51.60
*a*Scottish Imperial	672,855	483,408	73.80
Scottish Un. & National	5,207,291	2,973 937	57.11
Sun Insurance Office	4,530,278	2,818,468	62.21
Union Assurance Soc'ty	4,968,040	3,017,595	60.70
*a*United	718,477	549,440	76.50
Yorkshire (1907)	767,420	354,199	46.15
Total	189,256,621	121,318,288	64.10

	Premiums Received 1869 to 1910	Losses Paid 1869 to 1910	Rates of Losses Paid to Premiums Received
American Companies.	$	$	
Ætna	6,654,874	4,405,200	66.20
*a*Agricultural of Watertown	1,309,100	857,278	65.50
*a*American	72,325	66,980	92.60
American Lloyds (1910)	467	......	......
*a*Andes	31,431	5,668	18.00
Connecticut	1,609,537	914,933	56.84
Continental (1910)	4,177	......	......
Fidelity-Phenix (1910)	305,627	134,484	44.00
German American(1905)	1,053,235	500,741	47.54
Hartford	8,796,993	5,059,024	57.50
*a*Home, New Haven	....	60,691	......
Home, New York	2,653,944	1,574,833	59.34
Insurance Co. of North America	3,747,765	2,237,422	59.70
Lumber Ins. (1906)	412,077	346,588	84.11
National (1908)	382,939	180,877	47.23
Phœnix of Brooklyn	3,765,091	2,154,363	57.20
Phœnix of Hartford	3,537,301	2,170,915	61.37
Queen of America	8,102,107	4,794,509	59.18
Rochester German(1905)	365,253	192,931	52.82
Springfield (1908)	271,385	95,905	35.34
St. Paul (1907)	369,522	134,663	36.44
Total	43 445,150	25,888,005	59.59

RECAPITULATION.

	$	$	
Canadian Companies	66,746,582	43,293,007	64.86
British "	189,256,621	121,318,288	64.10
American "	43,445,150	25,888,005	59.59
Total	299,448,353	190,499,300	63.62

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown. ††Not including $1[illegible]4,272 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.

FORTY-TWO YEARS OF FIRE UNDERWRITING IN CANADA.

We publish this week our annual table showing in statistical form the results of fire underwriting in Canada since Confederation, to the close of 1910, a period of 42 years. The figures, both summarised and in detail, are interesting; study of them leads to the inevitable conclusion that while a few companies engaged in the field have so far managed to keep their loss ratios down to reasonable proportions, for the majority of companies, fire underwriting in Canada *per se*, is not a particularly profitable occupation.

The amount which has been received in premiums during the forty-two years by fire companies operating under a Dominion license falls just short of $300,000,000. The respective proportions are as follows:—

Canadian Companies	$66,746,582
British Companies	189,256,621
American Companies	43,445,150
	$299,448,353

The rapidity with which the fire business has expanded during recent years may be seen from the fact that to the close of 1900, a decade ago, the aggregate of premiums received by the companies was $156,793,542. So that the amount of premiums received during the last decade is only $14,000,000 short of the amount received during the previous 32 years. The average rate of growth during the last decade has been just over $14,250,000. Last year,