

Hail Insurance in Saskatchewan

Past Season Disastrous for Insurance Companies.

According to the reports filed with Mr. Arthur E. Fisher, superintendent of insurance, by the companies engaged in the hail insurance business during 1916 in Saskatchewan, the hail loss ratio approximates on the average 132 per cent of the premium income. When to this percentage is added the underwriting expense, which covers commissions, adjustments and general office expenditure and which averages 30 per cent, it will be seen at a glance how disastrous for the stock companies has been the hail season of 1916. In short, the companies have not only paid out the total amount of money received by way of premiums, but they have also paid from their reserves an additional amount equal to 62 per cent of the 1916 premium income.

The following tabulated report shows the gross income and gross losses of each company operating in the province this year. Many of the companies accepted notes in payment of premiums and in this schedule the note premium has been considered on the cash basis.

	Premiums.	Losses.
St. Paul Fire and Marine Insurance Company	\$54,802.10	\$86,251.54
Middle West Insurance Company	39,662.35	49,690.94
Excess Insurance Company	102,437.75	130,739.14
Acadia Fire Insurance Company	31,860.86	66,593.02
Canadian Indemnity Company	82,582.10	124,728.45
Canada Hail Insurance Company	72,542.95	95,127.67
Canada National Insurance Company	95,685.18	193,055.43
Rochester Underwriters Agency	20,909.56	29,243.26
British America Assurance Company	48,176.13	64,539.13
ceding market value	50.96	3,887.50
Nova Scotia Fire Underwriters	9,657.87	11,686.87
Home Insurance Company	102,646.13	176,608.61
Canada Security Assurance Company	70,898.97	83,934.80
British Crown Assurance Corporation	193,517.89	213,330.37
Canada Weather Insurance Company	21,420.63	17,391.56
American Central Insurance Company	18,155.41	49,823.07
Connecticut Fire Insurance Company	13,553.45	24,312.05
Hartford Fire Insurance Company	96,360.96	112,592.95
New York Underwriters Agency	26,192.80	30,023.13
Great North Insurance Company	60,474.21	56,780.99
Northwestern National Insurance Company	111,751.48	114,692.84
Dominion Fire Insurance Company	37,282.47	26,439.05
Glens Falls Insurance Company	80,987.46	76,827.06
Westchester Fire Insurance Company	23,143.54	34,209.32
	\$1,417,853.21	\$1,872,408.57

In compiling the above figures no account has been taken of the matter of reinsurance, hence official figures, which will be obtainable at a later date, will show a large difference in the actual loss sustained by each company, although the gross amount of loss will remain practically the same.

A Comparison.

The experience of the companies in former years as compared with 1916 gives some idea of the severity of the hail season of this year.

Year.	Premiums.	Losses.
1913	\$783,194.42	\$485,305.79
1914	747,838.63	173,443.44
1915	1,363,001.66	438,619.57
1916	1,417,853.21	1,872,408.79

BELGIAN INFORMATION.

October 25, 1916.—The Liege manufacturers' patriotism.—A Belgian paper published in Mestricht, quotes an example of the splendid patriotic energy of the manufacturers of the city of Liege. The Germans having occupied the plant of the Orban Freres company, at Tilleur, to which the Societe Anonyme d'electricite of the Liege district supply the current power, the Managing Board of the latter firm immediately cut off all communications with the sawing-mill which was thus deprived of both light and motor force. As a punishment, the Electric Plant was put under closure and sequestration.

A few days previously, the proprietors of the Orban saw-mill had been expelled from their own plant, in order to punish them for their opposition. Out of a working staff of 52 employees, only two had consented to lend their services to the foe.

The same fate was in store for the Robert Collette Saw Mills, on de Fragnee street, in Liege; they are presently under seals affixed, for having refused to co-operate with the invader.

The employers and the employees of the Zinc Works of Ongreer, having refused to submit to the German arbitrary demands, have been driven out of the establishment, and the foe have occupied it.

The manager and the principal employees of the Metallurgic Works of Lamarche, in Liege, have been subjected to an even harder fate: their patriotic obstinacy has caused them to be lodged in jail, at St. Leonard, where they are serving a term of captivity for an indefinite period.

October 30, 1916.—A new seizure in occupied Belgium.—The seizures keep on and go on increasing and multiplying, in occupied Belgium. On September 30, 1916, Governor-general von Bissing modified, but in a more severe sense, his decree of April 22, 1916, concerning the seizure of metals. The alterations comprehend all goods relating to manganese or wolfram (tungsten), etc., in as much as they are connected with Wolfram steel, having at least 1% tungsten (wolfram). Consequently, all quick steel of every kind and denomination, are seized, especially standard steels; Novo, Capital, New Capital, Tireless, Mushet, Bohler-Rapid, Becker-Rapid, Torne, Velocitz, Golant, Clifton, Armstrong, and others.

The quick steel are seized, on whatever form they can be made or seen.

Declarations must be made in Brussels, at "Abteilung fur Handel und Gewerbe," in writing, on October 31st, the latest.

Every corporation, manufacturing, commercial, private or communal corporations, are compelled to make such a declaration.

It is forbidden to utilize, work up on or modify any object to seizure and, if the use of steel tools is temporarily authorized, in as much as such tools were then in use when said decree was published, their utilization may be prohibited by the German authorities.

Sentences against possible offenders are severe. The War Councils may sentence the guilty (sic) parties to 25,000 M fine and 5 years in jail, outside the seizure of all steels not declared. Naturally, the German military boards will judge the offenders.

And here is one of the latest measures imagined by Mr. von Bissing, in order to insure the revival of the economic living in the country.

THE GREAT WAR

(Concluded from page 3).

voices. Realities are seen, known and felt. Beneath the silent stars are thoughts too big for words. God and the human soul are brought face to face. Isms have a place in thought but there are central suns and in life's deepest needs men turn to them. The comradeship, the stress and strain of the battlefield have changed the outlook, thought and spirit of our heroic defenders, giving clarity to vision and imparting that "charity which never faileth."

In the new time of the dawning year, and far beyond, the fuller, broader spirit and thought will be felt and experienced. It is good to live today, to mark the leading of the God of all the years; and as on the fields so deeply stained with blood, it is good when one sets sail on a new strange sea, to steer by old stars; not forgetting that above all is one leading star "the hope of all the nations."

"Star unto star speaks light and world to world
Repeats the passage of the universe
To God; the name of Christ—the one great word,
Well worth all languages in earth or heaven."

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1905	1,660,064	538,827	6,968,014	27,580,047
1915	2,749,951	1,386,025	15,716,889	56,245,318

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