

FIRE INSURANCE IN CANADA IN 1911.

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

Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire or Fire and other Insurance during 1911; also the Rates of Premiums charged per cent. of Amounts insured, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

Can. Companies.	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 Bonus to Stockholders 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 close of year	Assets
						\$	\$	cts	\$	cts
Acadia Fire.	Fire.	71.67	38.14	14.67	97.17	18,925,860	252,183.58	1.33	13,914,476	667,001.25
Anglo-American.	"	72.96	35.83	2.52	104.85	28,509,885	404,264.42	1.42	30,534,120	326,257.70
British America.	"	56.30	37.65	3.29	94.07	312,864,312	2,482,619.75	1.79	278,868,302	2,004,312.26
Canada National.	"	1.47	45.44	....	5.72	2,389,335	39,034.99	1.63	1,853,539	604,476.48
Canadian Fire.	"	32.92	28.98	13.75	66.78	26,109,852	446,111.86	1.71	29,865,502	942,659.17
Cent. Can. Manfrs.	"	70.83	43.83	....	107.72	9,576,699	120,209.64	1.26	4,371,423	85,536.10
Dominion Fire.	"	54.81	34.54	....	87.61	26,099,309	361,270.09	1.38	28,349,225	220,671.11
Equity Fire.	"	48.23	39.73	....	84.80	24,383,682	334,288.05	1.37	30,968,625	211,401.81
Factories Insurance	"	44.39	29.26	....	72.80	43,618,537	716,204.75	1.64	10,523,790	362,025.45
Hudson Bay.	Fire and Hall	46.87	45.46	2.15	90.09	15,607,565	380,720.53	2.44	9,261,873	302,659.46
London Mutual.	Fire.	67.18	40.86	5.15	106.09	73,953,203	769,956.66	1.04	73,224,012	603,174.50
Manitoba Ass.	"	59.50	31.08	1.50	85.00	36,951,142	520,172.31	1.41	32,847,976	672,240.29
Mercantile Fire.	"	54.46	33.93	6.70	88.07	17,452,470	238,462.17	1.37	22,189,996	421,023.00
Mont Can. Fire.	"	75.14	42.82	1.27	114.64	21,631,055	300,108.66	1.39	23,734,753	211,609.65
North Empire Fire.	"	46.25	30.13	....	69.76	4,464,585	99,168.65	2.22	4,881,724	162,549.52
Nova Scotia Fire.	"	41.34	41.47	4.38	80.95	17,299,160	275,134.34	1.59	15,106,633	311,899.60
Occidental Fire.	"	30.38	40.44	20.64	78.02	7,377,061	156,149.34	2.12	8,638,388	282,233.00
Ontario Fire.	"	87.42	11.58	....	130.78	14,884,582	249,497.82	1.62	18,029,535	163,231.53
Ottawa Assurance. . . . .	" . . . . .	....	....	....	....	250,974	4,173.57	....	21,847	126,123.50
Pacific Coast Fire.	"	80.87	75.34	31.85	98.04	15,142,961	182,965.74	1.21	13,256,051	637,080.44
Quebec Fire.	"	46.33	34.58	....	73.75	21,539,855	237,863.88	1.10	24,675,784	564,845.87
Rimouski.	"	68.00	40.63	....	106.75	35,040,931	552,868.27	1.58	28,332,628	311,591.48
Sovereign Fire.	"	66.73	46.96	....	105.96	54,265,678	908,643.67	1.67	43,276,476	751,014.82
Western.	Fire, Marine and Inland Transport	60.62	36.45	3.78	97.16	740,653,384	5,149,927.42	.70	380,530,254	3,170,803.21
Totals.		58.31	39.09	4.67	93.60	1,568,992,077	15,173,000.19	.97	1,127,256,932	14,119,403.23

British Companies.

	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
					\$	\$	cts
Alliance.	Fire.	53.46	31.68	85.14	21,643,100	223,037.59	1.03
Atlas.	"	67.83	32.08	99.92	38,305,434	522,364.72	1.36
Caledonian.	"	57.65	30.33	87.98	36,466,484	437,965.50	1.20
Commercial Union.	"	56.50	29.98	86.48	103,305,261	1,434,170.17	1.39
Employers' Liability.	"	21.38	36.82	58.21	11,095,118	131,285.39	1.18
General Accident, Fire and Life	"	72.22	31.22	103.44	21,370,239	293,634.77	1.37
Guardian.	"	63.36	29.94	93.30	61,083,532	879,356.20	1.44
Law Union and Rock.	"	56.95	30.17	87.13	16,455,854	208,765.61	1.27
Liverpool and London and Globe	"	57.68	26.65	84.33	119,809,473	1,538,971.16	1.28
London and Lancashire Fire.	"	65.70	31.94	97.64	52,433,071	667,163.57	1.27
London Assurance.	"	38.57	31.76	70.32	21,716,949	269,410.61	1.24
North British and Mercantile.	"	60.58	29.43	90.01	77,739,375	965,817.45	1.24
Northern.	"	46.22	30.18	76.40	46,684,553	637,221.05	1.36
Norwich Union Fire.	"	50.04	32.33	82.37	60,240,078	819,304.26	1.36
Phoenix, of London.	"	50.48	27.55	78.03	90,493,039	1,492,440.99	1.65
Provincial.	"	8.80	18.88	27.68	3,597,523	24,783.47	.69
Royal.	"	50.26	30.75	81.01	107,422,580	1,359,288.32	1.27
Royal Exchange.	"	31.10	31.58	62.69	20,818,001	273,371.27	1.31
Scottish Union and National.	"	51.60	31.97	83.57	29,676,314	345,658.35	1.16
Sun Insurance Office.	"	60.48	31.06	91.54	34,102,239	457,108.56	1.34
Yorkshire.	"	53.23	29.75	82.98	23,643,330	298,088.38	1.26
Totals.		55.20	30.01	85.21	998,101,547	13,279,506.46	1.33

American and other Companies

	Fire	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
					\$	\$	cts
Aetna.	Fire.	52.24	25.96	78.21	21,964,802	309,429.86	1.41
American Lloyds.	"	4.39	28.49	32.88	2,389,905	13,152.27	.55
Connecticut Fire.	"	68.23	24.72	92.96	10,845,708	152,839.12	1.41
Continental.	"	27.91	30.17	58.09	23,647,353	256,214.24	1.08
Fidelity-Phoenix.	"	48.26	22.08	70.35	30,417,035	409,697.20	1.35
German American.	"	39.41	28.19	67.60	32,110,669	418,251.74	1.30
Hartford Fire.	"	36.87	28.17	65.05	69,462,437	911,313.19	1.31
Home Fire.	"	55.70	24.69	80.39	31,718,281	420,794.59	1.33
Insurance Co. of North America	"	53.96	25.96	79.92	35,326,391	431,848.17	1.22
Lumber Insurance Co.	"	63.67	18.66	82.33	10,650,080	142,406.97	1.71
National Fire.	"	45.08	29.40	74.48	29,616,394	424,485.79	1.43
National Union Fire.	"	27.44	28.38	55.81	5,543,404	80,935.04	1.46
Phoenix of Hartford.	"	59.34	32.35	91.69	32,136,306	402,463.60	1.25
Queen, of America.	"	55.97	29.83	85.80	47,543,734	655,605.89	1.38
Springfield Fire and Marine.	"	43.01	31.93	74.94	17,723,703	243,152.13	1.37
St. Paul Fire and Marine.	"	55.76	24.65	80.41	11,941,508	186,354.46	1.56
Union Assurance, Paris, France	"	37.87	98.23	136.10	4,435,322	50,320.69	1.13
Totals.		48.16	27.77	75.93	417,473,032	5,549,264.95	1.33