

FIRE INSURANCE IN CANADA, 1902.

(FROM THE 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 Marine Insurance during 1902, 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.

	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 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
						\$	\$ cts.			\$ cts.	
Canadian Companies											
Anglo-American	Fire.....	46.87	32.42	2.62	80.12	24,044,786	334,873 01	1.39	21,212,918	209,700 44	0.99
British America	Fire, Inland and Ocean.....	60.14	35.59	2.84	96.94	262,508,823	2,890,386 17	1.10	292,706,421	1,870,209 25	0.92
Canadian Fire.....	Fire.....	35.23	26.12	14.57	72.22	12,598,129	224,252 49	1.78	12,219,418	322,917 62	2.64
Equity Fire.....	".....	43.14	38.50	2.35	82.10	12,758,917	172,295 72	1.35	11,836,509	116,714 29	0.99
London Mutual.....	".....	47.06	30.17	None.	75.89	33,310,488	544,314 59	1.63	61,987,843	128,690 16	1.61
Mercantile	".....	35.48	26.04	None.	56.11	6,402,050	87,105 57	1.36	10,172,565	264,803 02	2.60
Ottawa Fire.....	".....	38.08	37.38	1.44	75.19	25,172,315	390,856 65	1.20	23,412,839	200,224 90	0.86
Quebec Fire	".....	52.62	34.31	0.74	79.99	7,520,115	101,336 10	1.35	10,012,148	211,097 62	2.11
Western.....	Fire, Inland and Ocean.....	63.67	32.92	3.39	97.61	507,539,028	5,015,677 68	0.99	314,900,003	3,334,637 22	1.06
Totals		58.84	33.60	3.16	93.36	891,855,251	9,671,127 98	1.08	668,460,654	7,158,994 52	1.07

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 1902, 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 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.
British Companies					\$	\$	
Alliance	Fire	15.20	34.11	49.30	17,483,906	193,159 93	1 10
Atlas	"	49.62	26.80	76.42	20,097,712	319,567 14	1.59
Caledonian	"	39.14	27.82	66.96	21,693,045	297,003 10	1.37
Commercial Union	"	34.78	27.09	61.87	35,690,398	512,569 37	1.44
Guardian	"	44.53	30.59	75.12	34,599,010	524,294 78	1.52
Imperial	"	65.50	29.15	94.65	9,777,910	150,522 56	1.54
Law Union and Crown	"	19.72	34.85	54.57	5,813,774	87,798 42	1.51
Liverpool and London and Globe	"	44.96	29.26	74.23	35,017,875	477,058 13	1.36
London and Lancashire Fire	"	44.28	28.76	73.04	20,737,414	302,986 43	1.46
London Assurance	"	32.13	30.53	62.66	13,618,991	165,598 80	1.22
Manchester	"	38.20	34.56	72.76	16,702,800	234,130 24	1.40
National, of Ireland	"	45.03	28.06	73.09	18,804,814	311,497 70	1.66
North British	"	40.96	25.58	66.54	47,113,455	635,199 01	1.35
Northern	"	27.96	26.29	54.26	27,108,205	403,524 92	1.49
Norwich Union Fire	"	44.36	31.10	75.46	28,929,676	455,712 66	1.58
Phoenix, of London	"	34.38	27.00	61.38	51,356,958	875,028 64	1.61
Royal	"	37.21	27.22	64.43	80,131,730	1,123,057 23	1.40
Scottish Union and National	"	35.46	27.01	62.48	24,414,742	367,536 91	1.51
Sun Insurance Office	"	38.44	29.61	68.05	18,449,539	281,175 34	1.52
Union Assurance	"	35.66	30.23	65.89	36,157,971	386,680 56	1.48
Totals		39.22	28.42	67.64	556,692,825	8,102,041 87	1.46
American Companies							
Aetna Fire	Fire and Inland Marine.	36.92	24.46	61.38	19,570,953	249,707 39	1.28
Connecticut Fire	"	45.85	23.38	69.23	4,040,103	65,429 91	1.62
Hartford Fire	"	31.64	25.51	57.17	16,199,431	246,943 54	1.52
Home Fire	"	2.18	31.30	33.48	6,803,292	103,193 59	1.52
Insurance Co. of North America	Fire and Inland Marine.	38.07	31.85	69.92	17,016,052	227,707 29	1.34
Phoenix, of Brooklyn	Fire	30.72	24.26	54.99	13,016,517	202,057 82	1.55
Phoenix, of Hartford	"	33.75	31.01	64.75	9,178,445	166,549 95	1.81
Queen, of America	"	42.56	27.83	70.39	37,541,803	588,953 64	1.57
Totals		35.65	27.40	63.05	123,366,596	1,850,543 16	1.50