

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1905

WITH COMPARATIVE RESULTS FOR THE YEARS 1898, 1899, 1900, 1901, 1902, 1903 AND 1904

Compiled by THE CHRONICLE

COMPANIES	Per cent. of Losses Incurred to Premiums						BUSINESS OF 1904		BUSINESS OF 1905		P. C. combined Losses Incurred to Premiums, 1904 and 1905
	1898	1899	1900	1901	1902	1903	Net Cash received for Premiums	Net Losses Incurred	Net Cash received for Premiums	Net Losses Incurred	
	p. c.	p. c.	p. c.	p. c.	p. c.	p. c.	\$	\$	\$	\$	
Canadian—											
Acadia.....									37,640	10,428	27.7
Anglo-American.....			61.0	48.19	47.3	61.2	284,863	307,499	286,564	169,640	83.5
British American.....	57.51	43.6	94.3	57.89	38.6	50.9	532,271	527,368	470,969	244,884	76.9
Canadian.....	53.89	22.9	72.95	59.2	36.4	57.2	205,087	162,428	218,917	76,572	56.4
Equity.....				42.41	43.2	63.8	151,142	141,910	182,851	96,443	71.4
London Mutual.....	57.65	65.3	57.15	54.88	47.7	55.7	430,190	348,200	458,212	262,320	68.7
Manitoba.....									158,070	48,244	30.5
Nova Scotia.....									32,813	7,038	21.5
Mercantile.....	66.11	43.6	81.08	47.85	38.8	44.3	92,760	114,110	96,861	26,299	74.0
Montreal Canada.....							127,386	94,736	231,025	120,350	60.0
Ottawa.....			42.38	66.42	49.2	64.6	161,041	193,401	175,239	103,576	88.3
Quebec.....	53.57	102.9	113.31	73.15	38.8	38.1	119,631	142,713	126,742	51,327	78.7
Victoria Mutual.....			30.4	236.45							
Western.....	52.03	53.2	89.70	66.66	41.3	44.5	576,904	581,839	550,533	256,987	74.4
Totals.....	55.22	53.20	83.25	58.22	42.5	53.2	2,681,275	2,614,204	3,026,436	1,474,228	71.7
British—											
Alliance.....	71.02	44.8	117.42	122.34	15.1	55.5	242,675	553,719	154,112	91,539	162.6
Atlas.....	109.44	60.2	102.71	60.43	47.9	49.5	374,880	494,350	395,116	230,401	94.1
Caledonian.....	79.30	49.1	124.17	90.00	42.5	46.9	3,084,333	374,365	313,320	152,201	85.7
Commercial Union.....	91.62	73.5	80.60	72.36	33.4	55.9	528,215	546,740	539,213	229,222	72.7
Guardian.....	71.80	53.8	109.16	82.78	45.3	56.7	547,241	449,346	554,461	289,115	67.0
Imperial.....	64.65	59.5	101.81	73.81	53.1						
Lancashire.....	66.79	58.4	92.53	149.00							
Liverpool & London & Globe.....	65.82	72.8	84.73	87.20	46.4	39.5	937,611	830,538	1,086,199	429,162	61.6
London & Lancashire.....	115.20	46.9	88.39	55.30	45.3	47.4	316,239	424,175	322,394	141,044	88.5
London Assurance.....	129.71	44.4	113.17	91.36	31.4	59.7	144,315	177,286	134,337	41,906	78.7
Manchester.....	61.62	64.2	140.01	94.29	37.6	48.5	114,838	143,820			
National of Ireland.....	109.44	60.3	102.71	53.60	43.4	60.1	100,347	60,156			
Northern.....	61.87	51.0	73.22	71.97	30.9	66.0	416,894	566,607	470,404	247,616	86.5
North British & Mercantile.....	77.17	65.5	117.90	72.39	37.1	59.4	648,079	746,139	680,717	279,203	77.1
Norwich Union.....	75.18	62.0	98.53	74.31	44.1	52.9	497,861	471,217	535,615	238,601	68.7
Phoenix of London.....	73.00	52.1	78.54	66.32	31.4	46.6	805,091	605,703	925,110	324,495	53.8
Royal.....	79.04	59.2	84.18	56.76	42.3	49.1	1,107,031	1,369,825	1,226,570	494,673	79.9
Scottish U. & N.....	68.60	51.0	65.00	65.11	66.8	45.6	309,052	523,496	268,177	100,416	108.1
Sho.....	78.39	70.8	89.24	69.89	46.4	51.1	300,260	334,702	313,880	158,813	80.4
Union.....	79.90	59.3	122.74	83.87	32.1	36.8	484,296	418,529	539,750	236,898	64.0
Law Union & C.....		13.1	73.49	63.07	28.5	65.1	117,898	115,712	123,828	32,104	61.0
Totals.....	79.12	58.80	97.99	74.15	41.7	51.0	8,343,666	9,206,425	8,583,203	3,697,409	76.2
American—											
Ana.....	60.45	63.7	163.23	75.38	45.5	53.1	236,078	264,941	255,163	86,938	71.6
American.....		18.4	87.30								
Connecticut.....	107.64	63.1	74.12	80.68	33.9	73.6	73,997	115,422	95,886	17,049	78.0
German American.....									139,126	42,995	30.9
Hartford.....	79.77	52.1	130.64	63.66	33.2	40.8	361,440	336,888	545,981	191,315	58.2
Home.....					8.3	40.0	280,366	426,346	328,482	154,196	96.1
Insurance Co. of N. America.....	84.55	54.3	123.91	64.66	37.6	40.0	245,203	303,794	290,547	91,488	73.6
Phoenix of Brooklyn.....	67.59	55.5	54.39	63.62	33.0	38.7	247,783	240,542	274,999	117,285	69.7
Phoenix, Hartford.....	98.44	73.0	78.50	64.88	33.3	47.9	17,554	148,756	178,656	82,045	64.8
Queen.....	48.94	55.0	80.42	56.97	47.5	52.3	531,530	534,500	579,064	240,715	69.8
Rochester-German.....									1,207		
Totals.....	71.05	57.25	107.17	66.83	38.7	48.0	2,144,941	2,371,218	2,689,111	1,029,027	70.3
RECAPITULATION											
Canadian Offices.....	55.22	53.20	83.25	58.22	42.5	53.2					
British Offices.....	79.12	58.80	97.99	74.15	41.7	51.0					
American Offices.....	71.05	57.25	107.17	66.83	38.7	48.0					
TOTALS.....	74.37	57.75	97.00	70.29	40.54	50.9					

GENERAL RECAPITULATION FOR SEVENTEEN YEARS OF FIRE INSURANCE BUSINESS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1888.....	\$5,437,263	3,021,435	55.57	Business of 1896.....	\$7,075,850	\$4,338,506	61.31
" 1889.....	5,588,016	2,796,048	50.09	" 1897.....	7,157,661	4,609,997	64.41
" 1890.....	5,846,071	3,399,368	58.25	" 1898.....	7,350,131	5,395,898	74.37
" 1891.....	6,168,716	3,952,611	63.91	" 1899.....	7,910,492	4,552,161	57.75
" 1892.....	6,512,327	4,470,248	68.64	" 1900.....	8,331,948	8,078,931	97.00
" 1893.....	6,793,393	5,113,905	75.55	" 1901.....	9,650,384	6,783,617	70.29
" 1894.....	6,711,369	4,612,019	68.69	" 1902.....	10,577,084	4,288,562	40.54
" 1895.....	6,943,382	4,812,764	69.31	" 1903.....	11,384,762	5,799,279	50.94
				" 1904.....	13,169,882	14,191,847	107.76