Fire Insurance Business in Canada for the Year 1908.

With Comparative Results from 1901 to 1907 -(*This Table is specially prepared by the Chronicle*).

COMPANIES	Per cent. of Losses incurred to Premiums 1901	1902	1903	1904 & 1905 (combined.)	1906	1907	Business of 1907 Net Cash received for Premiums.	Business of 1907 Net Losses incurred.	Business of 1908 Net Cash received for Premiums.	Business of 1908 Net Losses incurred.	Business of 1908 P. C. Losses incurred to Premiums.
Canadian—	p. c.	p. c.	p. c.	p. c.	p. c.	p. c.	$	$	$	$	
Acadia	......	......	......	25.4	28.9	33.8	85,324	28,847	90,785	35,079	38.64
Anglo-American	48.19	47 3	61.2	83 5	55.1	66.4	266,824	177,171	289,321	231,610	80.05
British America	57.89	38.6	50.9	76.9	53.9	48.9	576,277	282,282	471,838	322,839	68.42
Canadian	50 28	36.4	57.2	56.4	43.8	37.2	248,726	92,568	303,663	198,039	65.22
Central Canada Mfgs	......	......	......	......	......	93.2	3,852	3,591	28,582	16,260	56.90
Dominion	......	......	......	......	......	34 8	79,698	27,719	......	......	......
Eastern Canada Mfgs	......	......	......	......	......	93.2	3,852	3,591	28,582	16,260	56.90
Equity	42.41	43.2	63.8	71.4	47.0	61.8	208,423	128,783	......	......	......
London Mutual	54.88	47.7	55.7	68.7	63.2	60.0	382,799	229,661	573,700	386,921	67.44
Manitoba	......	......	......	36.9	49.3	52.4	150,164	78,644	......	......	......
Mercantile	47.85	38.8	44.3	74.0	23.4	31.3	158,699	49,740	167,838	89,877	53.55
Montreal-Canada	......	......	......	60.0	65.8	71.7	267,106	191,608	260,794	217,525	83.41
Nova Scotia	......	......	......	29.0	26.0	35.5	51,129	18,143	91,835	23,535	25.63
Ontario	......	......	......	......	......	39 0	245,354	95,735	240,679	160,770	66.80
Ottawa	66.42	49.2	64.6	88.3	49.2	242.0	*3,866	93,564	67,964	27,554	40.54
Quebec	73.15	38.8	38.1	78.7	55.3	26.6	149,138	39,633	161,784	46,985	29 04
Richmond and Drummond	......	......	......	......	15.3	43.7	92,539	40,395	145,799	103,780	71.18
Rimouski	......	......	......	......	......	56.9	214,941	122,320	......	......	......
Sovereign	......	......	......	......	3.7	46.6	73,801	34,394	......	......	......
Western	66.66	41.3	44.5	74.4	61.2	56.0	421,823	236,136	458,809	320,373	69.83
Totals—Average	58.22	42.5	53.2	71.7	52.7	53.6	3,684,335	1,974,525	......	......	......
British—											
Alliance	177.34	15.1	55.5	162.6	35.9	64.1	130,805	83,893	134,173	78,362	58.40
Atlas	60.43	47.9	49.5	94.1	48.6	52.6	430,960	226,506	414,995	276,976	66.74
Caledonian	90.00	42.5	46.9	85.7	43.0	52.1	325,678	169,624	315,974	250,093	79.15
Commercial Union	72.36	33.4	55.9	72.7	37.8	46.6	602,267	282,653	660,352	254,386	38 52
Guardian	82.78	45.3	56.7	67.0	45.8	54.6	692,932	378,135	724,637	460,468	63.54
Law Union & Crown	63.07	28.5	65.1	61.0	42.2	50.3	143,074	71,951	133,309	79,178	59.39
Liverpool & London & Globe	87.20	46.4	39.5	61.6	49.4	66.2	1,210,725	801,794	......	......	......
London & Lancashire	55.30	45.3	47.4	88 5	38 3	38 2	414,613	158,436	454,167	288,263	63.47
London Assurance	91.36	36.4	59.7	78.7	34.3	52 7	140,744	74,229	149,861	79,561	53.09
North British	72.39	37.1	59.4	77.1	48.6	60 4	736,374	444,642	793,670	431,631	54.38
Northern	71.97	30.9	66.0	86.6	43 7	62.9	572,650	360,275	562,865	391,503	69.56
Norwich Union	74.31	44.1	52.9	68.7	45.0	45.7	575,862	263,061	563,962	359,754	63.79
Phœnix of London	66.32	34.4	46.6	53.8	45.4	50.3	858,884	431,872	1,012,211	568,098	56.12
Royal	56.76	42 3	49 1	79.9	53.3	63.0	1,225,488	772,569	1,302,738	666,737	51.18
Scottish U. & N.	65.11	66.8	45.6	108.1	30.6	36.3	264,151	95,923	260,377	173,743	66.73
Sun	65.89	46.4	51.1	80.4	47.5	58.2	378,767	220,410	392,924	202,924	51.64
Union	83.87	32.1	36.8	64 0	64.1	56.3	461,509	259,774	307,316	159,951	52.05
Yorkshire	......	......	......	......	......	45.8	137,523	62,939	186,089	70,992	38.15
Totals—Average	74.15	41.7	51.0	76.2	46.6	55.5	9,302,906	5,158,686	......	......	......
American—											
Ætna	75.38	45.5	53.1	71.6	32.3	37.8	239,572	90,581	233,291	84,458	36.20
Connecticut	80.68	33.9	73.6	78.0	31.9	49.7	146,355	72,705	126,325	87,786	69.49
German American	......	......	......	30.9	31.6	47.7	173,898	83,018	......	......	......
Hartford	63.66	33.2	40.8	58.2	42.9	47.1	655,510	308,839	636,686	334,192	52.49
Home	......	8.3	40.0	96.1	38.5	62.2	354,095	220,297	344,186	190,334	55.30
Insurance Co. of N. America	68.66	37.6	40.0	73.6	42.7	47.0	342,356	161,057	359,806	217,069	63.88
Lumber Insurance Co. of N. Y.	......	......	......	......	111.6	24.9	60,772	15,153	82,740	54,276	65.60
Phenix of Brooklyn	65.62	33.0	38.7	69.7	32.4	61.2	312,426	191,227	329,541	172,302	52.29
Phœnix of Hartford	64.88	33.3	47.9	64.8	31.5	39.4	183,792	72,461	180,193	84,448	46.86
Queen of America	56.97	47.5	52.3	69.8	49.2	56.7	593,834	336,804	642,699	393,085	61.16
Rochester-German	......	......	......	......	29.1	86.8	64,853	56,280	68,887	37,703	54.73
St. Paul	......	......	......	......	......	16.6	8,218	1,361	91,706	†41,543	25.30
Totals—Average	66.83	38.7	48.0	70.3	40.4	51.3	3,135,681	1,609,783	......	......	......

Recapitulation	1901	1902	1903	1904 & 1905 (combined.)	1906	1907
Canadian Offices	58.22	42.5	53.2	71.7	52.7	53 6
British Offices	74.15	41.7	51.0	76.2	46.6	55.5
American Offices	66.83	38.7	48.0	70 3	40.4	51.3
Totals	70.29	40.54	50 9	74.2	46.73	54.23

GENERAL RECAPITULATION FOR SEVENTEEN YEARS OF FIRE INSURANCE BUSINESS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1892	6,512,327	4,470,238	68 64	Business of 1900	$8,331,948	$8,078,931	97 00
" 1893	6,793,595	5,113,905	75 55	" 1901	9,650,348	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
" 1896	7,075,850	4,338,506	61 31	" 1904	13,169,882	14,191,847	107 76
" 1897	7,157,661	4,609,997	64 41	" 1905	14,285,671	6,185,612	43 30
" 1898	7,350,131	5,395,898	74 37	" 1906	14,687,963	6,863,829	46 73
" 1899	7,910,492	4,552,161	57 75	" 1907	16,122,922	8,742,994	54 23

* Company entirely divested itself of liability for losses occurring after noon of 1st August, 1907. Net premiums as stated; but the Company had eight months of losses to pay, hence the high ratio. †Paid.