

## FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1914

With Comparative Results from 1908 to 1913

(This Table is specially prepared by The Chronicle).

| COMPANIES                  | Per cent. of Losses incurred to Premiums |       |        |               |       |        | Business of 1913               |                     | Business of 1914               |                     |                                  |
|----------------------------|------------------------------------------|-------|--------|---------------|-------|--------|--------------------------------|---------------------|--------------------------------|---------------------|----------------------------------|
|                            | 1908                                     | 1909  | 1910   | 1911          | 1912  | 1913   | Net Cash received for Premiums | Net Losses Incurred | Net Cash received for Premiums | Net Losses Incurred | P.O. losses incurred to Premiums |
| <b>CANADIAN—</b>           | p.c.                                     | p.c.  | p.c.   | p.c.          | p.c.  | p.c.   | \$                             | \$                  | \$                             | \$                  | p.c.                             |
| Acadia                     | 40.8                                     | 46.9  | 70.95  | 67.01         | 69.72 | 57.74  | 144,172                        | 83,248              | 144,527                        | 94,054              | 65.08                            |
| Anglo-American             | 97.9                                     | 52.0  | 59.06  | 63.85         | 68.92 | 70.09  | 202,743                        | 142,115             | 198,713                        | 121,894             | 61.34                            |
| Beaver                     |                                          |       |        |               |       |        |                                |                     | 27,817                         | 746                 | 2.68                             |
| British America            | 68.5                                     | 55.4  | 69.34  | 41.51         | 55.49 | 52.86  | 482,282                        | 254,937             | 546,739                        | 311,381             | 56.95                            |
| British Colonial           |                                          |       |        |               |       | 16.34  | 33,796                         | 11,742              | 239,911                        | 63,988              | 26.67                            |
| British Northwestern       |                                          |       |        |               |       | 23.31  | 53,481                         | 21,952              | 55,221                         | 37,504              | 67.91                            |
| Canada National            |                                          |       |        | 1.50          | 23.57 | 37.12  | 131,416                        | 48,785              | 190,437                        | 76,084              | 40.00                            |
| Canadian                   | 71.1                                     | 43.7  | 42.19  | 32.31         | 35.52 | 42.71  | 292,204                        | 124,809             | 376,722                        | 154,865             | 41.11                            |
| Central Canada Mfrs.       | 69.1                                     | 57.3  | 31.54  | 85.84         | 80.26 | 110.49 | 56,085                         | 61,966              |                                |                     |                                  |
| Dominion                   | 88.8                                     | 45.2  | 60.74  | 53.74         | 60.29 | 69.40  | 264,599                        | 183,642             |                                |                     |                                  |
| Eastern Canada Mfrs.       | 69.2                                     | 57.3  | 99.03  |               |       |        |                                |                     |                                |                     |                                  |
| Equity                     | 86.3                                     | 57.3  | 71.29  | 50.43         | 76.50 | 68.78  | 160,747                        | 110,559             |                                |                     |                                  |
| Factories                  |                                          |       | 62.33  | 46.12         | 69.44 | 83.28  | 110,467                        | 91,998              | 284,286                        | 136,209             | 47.91                            |
| Hudson Bay                 |                                          |       | 30.34  | 39.18         | 48.38 |        | 111,005                        | 96,449              | 103,504                        | 47,354              | 45.75                            |
| Imperial Underwriters      |                                          |       |        |               |       | 30.20  | 56,512                         | 17,065              | 95,268                         | 47,473              | 49.83                            |
| Liverpool-Manitoba         |                                          |       |        |               | 61.02 | 54.60  | 397,834                        | 217,208             |                                |                     |                                  |
| London Mutual              | 67.1                                     | 58.7  | 40.61  | 63.35         | 49.41 | 62.63  | 478,306                        | 299,580             | 558,456                        | 378,944             | 67.85                            |
| Manitoba                   | 74.2                                     | 46.5  | 52.05  | 55.45         |       |        |                                |                     |                                |                     |                                  |
| Mercantile                 | 53.6                                     | 49.1  | 70.00  | 52.55         | 41.70 | 44.68  | 241,393                        | 107,862             |                                |                     |                                  |
| Montreal-Canada            | 97.7                                     | 65.4  | 54.30  | 75.94         | 58.18 | 69.68  | 146,959                        | 102,396             | 149,521                        | 95,148              | 63.64                            |
| Mount Royal                |                                          |       |        |               | 45.46 | 52.84  | 239,468                        | 126,539             | 379,242                        | 157,223             | 41.46                            |
| North Empire               |                                          | 7.9   | 39.02  | 45.80         | 36.67 | 50.71  | 105,814                        | 53,660              |                                |                     |                                  |
| North West                 |                                          |       |        |               | 50.32 | 43.32  | 115,078                        | 49,854              | 1134,920                       | 73,845              | 54.73                            |
| Nova Scotia                | 26.8                                     | 39.8  | 66.32  | 40.19         | 55.91 |        |                                |                     |                                |                     |                                  |
| Oceidental                 |                                          | 34.9  | 44.59  | 33.91         | 42.33 | 52.86  | 158,378                        | 83,726              | 125,959                        | 84,182              | 66.83                            |
| Ontario                    | 77.1                                     | 70.4  | 83.29  | 85.33         | 58.21 | 94.00  | 100,518                        | 94,477              |                                |                     |                                  |
| Ottawa                     | 49.5                                     | 85.8  | 428.85 | 17.27         |       |        |                                |                     |                                |                     |                                  |
| Pacific Coast              | 129.4                                    | 38.4  | 46.38  | 30.00         | 27.52 | 32.30  | 66,826                         | 21,586              |                                |                     |                                  |
| Quebec                     | 30.9                                     | 72.3  | 42.30  | 43.28         | 43.61 | 56.35  | 229,960                        | 129,583             |                                |                     |                                  |
| Richmond & Drummond        | 75.0                                     | 106.8 |        |               |       |        |                                |                     |                                |                     |                                  |
| Rimouski                   | 61.7                                     | 53.2  | 86.63  | 67.73         | 68.81 | 110.00 | 199,770                        | 219,722             |                                |                     |                                  |
| Sovereign                  | 95.2                                     | 64.2  | 46.18  | 52.65         | 54.01 |        |                                |                     |                                |                     |                                  |
| Western                    | 71.1                                     | 51.4  | 50.96  | 54.90         | 39.77 | 41.91  | 597,472                        | 250,409             | 409,719                        | 294,468             | 71.87                            |
| Totals and Averages        | 72.1                                     | 55.9  | 60.03  | 53.08         | 52.58 | 59.86  | 5,021,311                      | 3,005,869           |                                |                     |                                  |
| <b>AMERICAN, &amp; C.—</b> |                                          |       |        |               |       |        |                                |                     |                                |                     |                                  |
| Etna                       | 36.5                                     | 38.2  | 47.48  | 45.24         | 54.12 | 53.36  | 321,364                        | 171,481             | 360,124                        | 201,035             | 55.82                            |
| American Central           |                                          |       |        |               | 19.09 | 46.33  | 178,233                        | 82,575              | 225,487                        | 119,009             | 52.78                            |
| American Insurance         |                                          |       |        |               |       | 47.47  | 66,371                         | 31,507              | 48,351                         | 20,623              | 42.65                            |
| American Lloyds            |                                          |       |        | 4.36          | 9.79  | 85.82  | 14,749                         | 12,657              |                                |                     |                                  |
| California                 |                                          |       |        |               | 7.40  | 23.81  | 29,416                         | 7,005               |                                |                     |                                  |
| Connecticut                | 67.4                                     | 53.0  | 54.38  | 48.26         | 51.88 | 57.05  | 139,412                        | 79,536              | 131,442                        | 50,996              | 38.79                            |
| Continental                |                                          |       |        | 42.26         | 71.39 | 69.99  | 268,195                        | 187,456             | 299,679                        | 153,547             | 51.24                            |
| Equitable F. & M.          |                                          |       |        |               |       | 30.53  | 23,065                         | 7,042               | 34,106                         | 19,475              | 57.10                            |
| Fidelity-Phoenix           | 50.1                                     | 39.2  | 56.36  | 45.81         | 64.54 | 73.40  | 372,746                        | 273,596             | 366,656                        | 191,571             | 52.25                            |
| Fireman's Fund             |                                          |       |        |               | 48.12 | 24.25  | 82,365                         | 19,972              |                                |                     |                                  |
| Fireman's Insurance        |                                          |       |        |               | 8.44  | 39.67  | 87,016                         | 34,520              |                                |                     |                                  |
| General of Paris           |                                          |       |        |               | 9.00  | 56.47  | 104,280                        | 58,888              | 73,716                         | 63,263              | 85.82                            |
| German-American            | 67.6                                     | 49.6  | 62.08  | 44.18         | 51.02 | 61.23  | 420,036                        | 257,176             | 470,681                        | 303,883             | 64.56                            |
| Germania                   |                                          |       |        |               | 34.32 | 113.44 | 51,383                         | 58,287              | 66,668                         | 42,654              | 63.98                            |
| Glens Falls                |                                          |       |        |               |       |        | 729                            | None                |                                |                     |                                  |
| Globe & Rutgers            |                                          |       |        |               |       |        |                                |                     | 120,645                        | 24,516              | 20.32                            |
| Hartford                   | 46.9                                     | 45.4  | 70.84  | 34.44         | 48.00 | 51.94  | 871,942                        | 452,846             | 1,049,833                      | 497,045             | 47.35                            |
| Home                       | 55.2                                     | 49.1  | 63.00  | 53.84         | 52.10 | 36.51  | 734,750                        | 268,232             | 904,594                        | 478,829             | 52.93                            |
| Ins. Co. of N. A.          | 65.2                                     | 55.2  | 39.68  | 51.87         | 52.86 | 66.45  | 408,030                        | 271,155             | 435,728                        | 225,690             | 51.80                            |
| Ins. Co. State of Pa.      |                                          |       |        |               | 42.12 | 48.94  | 154,917                        | 75,821              | 83,828                         | 68,602              | 81.84                            |
| Lumber                     | 67.0                                     | 80.8  | 120.03 | 83.33         | 44.85 | 82.68  | 111,410                        | 92,111              | 103,626                        | 77,190              | 74.49                            |
| National of Hartford       | 19.7                                     | 27.7  | 61.00  | 43.02         | 73.03 | 69.78  | 585,141                        | 408,352             |                                |                     |                                  |
| National of Paris          |                                          |       |        |               |       |        |                                |                     | 116,063                        | 10,248              | 8.83                             |
| National Union             |                                          |       |        | 37.83         | 59.12 | 79.63  | 195,005                        | 155,282             | 214,646                        | 116,321             | 54.19                            |
| Niagara                    |                                          |       |        |               | 54.31 | 28.83  | 143,095                        | 41,255              |                                |                     |                                  |
| Northwestern National      |                                          |       |        |               | 51.01 | 67.51  | 29,008                         | 19,583              |                                |                     |                                  |
| Phoenix of Hartford        | 48.3                                     | 38.5  | 50.05  | 57.93         | 39.55 | 49.91  | 459,969                        | 229,586             | 402,016                        | 239,632             | 59.61                            |
| Providence-Washington      |                                          |       |        |               | 24.93 | 59.75  | 158,638                        | 94,779              | 186,947                        | 136,240             | 72.88                            |
| Queen                      | 66.9                                     | 52.7  | 62.85  | 59.30         | 48.62 | 66.88  | 594,859                        | 361,695             | 607,874                        | 358,351             | 58.95                            |
| Rochester-German           | 54.7                                     | 49.3  | 57.75  |               |       |        |                                |                     |                                |                     |                                  |
| Springfield                |                                          | 35.1  | 43.62  | 50.72         | 44.34 | 62.49  | 374,055                        | 233,753             |                                |                     |                                  |
| St. Paul                   | 49.0                                     | 31.6  | 50.72  | 61.45         | 51.58 | 50.14  | 224,655                        | 112,644             | *179,862                       | 82,660              | 45.96                            |
| L'Union of Paris           |                                          |       |        | 41.37         | 32.72 | 66.25  | 167,089                        | 110,689             | 199,227                        | 114,224             | 57.33                            |
| Westchester                |                                          |       |        |               | 40.02 | 49.33  | 136,129                        | 67,159              | 152,863                        | 101,199             | 66.20                            |
| Totals and Averages        | 55.7                                     | 46.1  | 59.27  | 48.95         | 50.23 | 56.96  | 7,508,052                      | 4,276,640           |                                |                     |                                  |
|                            | Gross Premiums.                          |       |        | Net Premiums. |       |        | Net Income                     |                     |                                |                     |                                  |