

FIRE INSURANCE IN CANADA IN 1913

We publish this week an abstract of the fire insurance business done in 1913 by the Companies reporting to the Dominion Insurance Department as appearing in the published preliminary report by the Dominion Superintendent of Insurance. The present figures summarised show as follows)—

Companies.	Paid for Losses, 1913.	Received for Premiums, 1913.	Rate of Losses paid p.e. of Premiums received.	
			1913.	1912.
Canadian.....	\$3,008,976	\$ 5,151,195	58.41	57.57
British.....	6,939,453	13,138,597	52.82	52.26
American.....	4,043,674	7,494,614	53.95	50.82
	\$13,992,103	\$25,784,406	54.27	51.94

UNLICENSED FIRE INSURANCE IN CANADA.

The table is compiled from returns made by people who insure their property in Canada by fire insurance companies, associations or underwriters, unlicensed to transact business in the Dominion. A large business was transacted last year, the amount being \$238,221,143, as against \$197,918,437 in 1912 and \$191,038,071 in 1911.

SITUATION OF PROPERTY BY PROVINCES.

Nova Scotia.....	\$ 5,356,818
New Brunswick.....	13,572,462
Quebec.....	70,608,950
Ontario.....	93,065,462
Manitoba.....	13,393,694
Saskatchewan.....	9,330,760
Alberta.....	12,042,668
British Columbia.....	20,146,029
Prince Edward Island.....	2,300
Yukon.....	702,000
	\$238,221,143

NATURE OF PROPERTY INSURED.	
Lumber and lumber mills.....	\$16,098,121
Other industrial plants and mercantile establishments.....	135,176,889
Stock and merchandise.....	31,744,363
Railway property and equipment.....	54,481,273
Miscellaneous.....	720,498
	\$238,221,143

NATURE OF INSURERS.	
Lloyd's Association.....	\$94,294,773
Reciprocal Underwriters.....	22,604,843
Mutual Companies.....	94,226,666
Stock Companies.....	27,094,861
	\$238,094,801

ROSSIA INSURANCE COMPANY NEW BUILDING, HARTFORD, CONN.

On the 26th instant a handsome new office building for the United States branch of the Rossia Insurance Company of St. Petersburg, was formally opened at Hartford, Conn. This Company was a pioneer in the field of fire re-insurance in the United States. Its home office resources amount to \$56,746,361. Its profit balance at the end of 1913 was \$781,745. Its assets in the United States on January 1st last amounted to \$6,168,186, and its surplus to \$903,095.

MARYLAND CASUALTY COMPANY.

The Maryland Casualty Company has decided to change its method of handling its business in Canada. The chief agency at Toronto, to which all Canadian agents have been reporting, will shortly be discontinued, and all general agents will report direct to Baltimore. This will give the representatives and the patrons of the Company prompt and better service as the result of immediate touch with the Home Office.

Fire Insurance in Canada in 1913—Concluded

	GROSS Amount of Risks taken during the Year	Premiums charged thereon	Rate of premiums charged per cent of risks taken	The same for 1912	Net cash paid during year for losses	Net cash received during year for premiums	Rate of losses paid per cent of premiums received	The same for 1912
BRITISH COMPANIES.								
Alliance.....	26,292,290	264,233.27	1.00	1.00	78,648.35	224,905.35	34.97	49.37
Atlas.....	48,409,014	628,333.12	1.30	1.31	274,618.05	541,479.48	50.72	59.22
Caledonian.....	44,537,172	519,525.66	1.17	1.21	226,559.29	436,726.51	51.83	49.77
Commercial Union.....	108,740,830	1,131,944.72	1.04	1.29	352,340.94	843,850.30	41.75	52.27
Employers' Liability.....	26,760,261	309,882.22	1.16	1.14	108,422.33	247,675.30	43.78	34.61
General Accident.....	26,793,181	331,583.53	1.24	1.27	164,178.83	278,842.92	58.88	50.18
Guardian.....	75,880,062	1,031,032.00	1.36	1.49	558,059.90	867,321.89	64.34	63.20
Law Union and Rock.....	23,996,457	279,556.20	1.16	1.19	113,772.10	236,794.97	48.05	53.58
Liverpool and London and Globe.....	146,779,869	1,791,368.24	1.22	1.25	779,787.39	1,402,254.80	55.61	56.35
London & Lancashire.....	67,595,747	811,372.84	1.20	1.23	306,029.12	673,804.47	45.42	41.90
London Assurance.....	29,806,849	355,029.38	1.19	1.25	134,444.12	288,378.53	46.62	42.60
North British.....	95,293,121	1,120,473.49	1.18	1.19	561,164.02	961,354.50	58.37	48.81
Northern.....	64,060,065	832,597.11	1.30	1.35	376,852.18	718,599.92	52.44	48.57
Norwich Union.....	70,745,247	924,105.18	1.31	1.33	469,707.47	805,204.03	58.33	53.01
Palatine.....	22,230,422	264,004.52	1.19	1.25	76,721.71	187,593.80	40.90	5.04
Phoenix, of London.....	97,357,090	1,288,412.13	1.32	1.38	561,895.68	1,031,853.28	54.45	54.80
Provincial.....	5,452,989	38,200.34	.70	.69	22,501.10	29,810.66	75.48	10.02
Royal.....	134,062,397	1,554,118.07	1.16	1.21	686,494.16	1,291,622.63	53.15	61.29
Royal Exchange.....	43,337,878	487,552.32	1.13	1.17	155,548.56	406,217.86	38.29	45.42
Scottish U. and N.....	36,611,259	416,413.01	1.14	1.15	179,703.08	359,839.38	49.94	37.64
Sun.....	39,458,842	557,150.30	1.42	1.31	274,451.37	475,554.58	57.71	55.23
Union Assurance.....	50,574,975	630,768.78	1.25	1.28	253,792.48	494,145.25	51.36	48.99
Yorkshire.....	34,149,047	394,572.83	1.16	1.19	223,760.55	334,766.18	66.84	49.38
Totals.....	1,318,925,094	15,962,229.26	1.21	1.26	6,939,452.78	13,138,596.59	52.82	52.26
Grand Totals.....	2,869,015,975	35,799,490.55	1.25	1.29	13,992,103.15	25,784,406.18	54.27	51.94