

# Fire Insurance Business in Canada for the Year 1906.

With Comparative Results for the Years 1899, 1900, 1901, 1902, 1903, 1904 and 1905

| COMPANIES                         | Per cent. of Losses incurred to Premiums |        |        |       |       | BUSINESS OF 1905        |                                 | BUSINESS OF 1906     |                                 | P. C. Losses incurred to Premiums, 1906. |                      |
|-----------------------------------|------------------------------------------|--------|--------|-------|-------|-------------------------|---------------------------------|----------------------|---------------------------------|------------------------------------------|----------------------|
|                                   | 1899                                     | 1900   | 1901   | 1902  | 1903  | 1904 & 1905 (combined.) | Net Cash received for Premiums. | Net Losses incurred. | Net Cash received for Premiums. |                                          | Net Losses incurred. |
|                                   |                                          |        |        |       |       |                         |                                 |                      |                                 |                                          |                      |
| <b>Canadian—</b>                  | p. c.                                    | p. c.  | p. c.  | p. c. | p. c. | \$                      | \$                              | \$                   | \$                              | \$                                       | p. c.                |
| Acadia.....                       |                                          |        |        |       |       | 25.4                    | 46,136                          | 11,743               | 76,859                          | 22,251                                   | 28.9                 |
| Anglo-American.....               |                                          | 61.08  | 48.19  | 47.3  | 61.2  | 83.5                    | 286,564                         | 169,640              | 264,515                         | 145,975                                  | 55.1                 |
| British America.....              | 43.6                                     | 94.35  | 57.89  | 38.6  | 50.9  | 76.9                    | 470,969                         | 245,555              | 513,127                         | 276,557                                  | 53.9                 |
| Canadian.....                     | 22.9                                     | 72.95  | 50.28  | 36.4  | 57.2  | 56.4                    | 218,917                         | 76,572               | 241,438                         | 105,825                                  | 43.8                 |
| Equity.....                       |                                          |        | 42.41  | 43.2  | 63.8  | 71.4                    | 182,851                         | 96,502               | 199,876                         | 93,991                                   | 47.0                 |
| London Mutual.....                | 65.3                                     | 57.15  | 54.88  | 47.7  | 55.7  | 68.7                    | 458,212                         | 262,320              | 426,825                         | 261,202                                  | 61.1                 |
| Manitoba.....                     |                                          |        |        |       |       | 36.9                    | 99,219                          | 36,642               | 125,293                         | 61,573                                   | 49.1                 |
| Nova Scotia.....                  |                                          |        |        |       |       | 29.0                    | 32,857                          | 9,558                | 35,481                          | 9,217                                    | 26.0                 |
| Mercantile.....                   | 43.6                                     | 81.08  | 47.85  | 38.8  | 44.3  | 74.0                    | 96,861                          | 26,299               | 121,277                         | 28,395                                   | 23.4                 |
| Montreal Canada.....              |                                          |        |        |       |       | 60.0                    | 231,025                         | 120,350              | 344,335                         | 193,446                                  | 56.1                 |
| Ottawa.....                       |                                          | 42.38  | 66.42  | 49.2  | 64.6  | 88.3                    | 175,239                         | 101,676              | 187,662                         | 92,305                                   | 49.2                 |
| Quebec.....                       | 102.9                                    | 113.31 | 73.15  | 38.8  | 38.1  | 78.7                    | 126,742                         | 51,327               | 124,079                         | 68,574                                   | 55.3                 |
| Richmond and Drummond...          |                                          |        |        |       |       |                         |                                 |                      | 35,641                          | 5,911                                    | 16.6                 |
| Sovereign.....                    |                                          |        |        |       |       |                         |                                 |                      | 27,560                          | 1,018                                    | 3.7                  |
| Victoria Mutual.....              | 30.4                                     | 236.45 |        |       |       |                         |                                 |                      |                                 |                                          |                      |
| Western.....                      | 53.2                                     | 89.70  | 66.66  | 41.3  | 44.5  | 74.4                    | 588,122                         | 250,892              | 469,502                         | 267,401                                  | 57.0                 |
| Totals.....                       | 53.20                                    | 83.25  | 58.22  | 42.5  | 53.2  | 71.7                    | 3,013,714                       | 1,468,076            | 3,193,470                       | 1,633,641                                | 51.1                 |
| <b>British—</b>                   |                                          |        |        |       |       |                         |                                 |                      |                                 |                                          |                      |
| Alliance.....                     | 44.8                                     | 117.42 | 122.34 | 15.1  | 55.5  | 162.6                   | 154,112                         | 91,539               | 140,736                         | 50,547                                   | 35.9                 |
| Atlas.....                        | 60.2                                     | 102.71 | 60.43  | 47.9  | 49.5  | 94.1                    | 395,116                         | 230,401              | 397,120                         | 192,065                                  | 48.4                 |
| Caledonian.....                   | 49.1                                     | 124.17 | 90.00  | 42.5  | 46.9  | 85.7                    | 313,320                         | 152,201              | 312,942                         | 134,590                                  | 43.0                 |
| Commercial Union.....             | 73.5                                     | 80.60  | 72.36  | 33.4  | 55.9  | 72.7                    | 539,213                         | 229,222              | 548,442                         | 207,243                                  | 37.8                 |
| Guardian.....                     | 53.8                                     | 109.16 | 82.78  | 45.3  | 56.7  | 67.0                    | 554,461                         | 289,115              | 603,595                         | 276,469                                  | 45.8                 |
| Imperial.....                     | 59.5                                     | 101.81 | 73.81  | 33.1  |       |                         |                                 |                      |                                 |                                          |                      |
| Lancashire.....                   | 58.3                                     | 92.53  | 149.00 |       |       |                         |                                 |                      |                                 |                                          |                      |
| Liverpool & London & Globe...     | 72.8                                     | 84.73  | 87.20  | 46.4  | 39.5  | 61.6                    | 1,086,199                       | 428,762              | 1,139,347                       | 554,636                                  | 48.8                 |
| London & Lancashire.....          | 46.9                                     | 88.39  | 55.30  | 45.3  | 47.4  | 88.5                    | 322,394                         | 141,044              | 369,001                         | 141,208                                  | 38.3                 |
| London Assurance.....             | 43.4                                     | 113.17 | 91.36  | 36.4  | 59.7  | 78.7                    | 134,059                         | 41,906               | 143,193                         | 49,435                                   | 34.5                 |
| Manchester.....                   | 64.2                                     | 140.01 | 94.29  | 37.6  | 48.5  |                         |                                 |                      |                                 |                                          |                      |
| National of Ireland.....          | 60.3                                     | 102.71 | 53.60  | 43.4  | 60.1  |                         |                                 |                      |                                 |                                          |                      |
| Northern.....                     | 51.0                                     | 73.22  | 71.97  | 30.9  | 66.0  | 86.6                    | 470,404                         | 227,616              | 488,041                         | 212,849                                  | 43.6                 |
| North British & Mercantile.....   | 65.5                                     | 117.90 | 72.39  | 37.1  | 59.4  | 77.1                    | 680,717                         | 279,203              | 607,011                         | 338,505                                  | 55.8                 |
| Norwich Union.....                | 62.0                                     | 98.53  | 74.31  | 44.1  | 52.9  | 68.7                    | 535,615                         | 237,101              | 534,410                         | 240,504                                  | 45.0                 |
| Phoenix of London.....            | 52.1                                     | 78.54  | 66.32  | 34.4  | 46.6  | 53.8                    | 925,110                         | 324,495              | 850,755                         | 330,207                                  | 45.4                 |
| Royal.....                        | 59.2                                     | 83.18  | 56.76  | 42.3  | 49.1  | 79.9                    | 1,226,570                       | 494,673              | 1,157,449                       | 616,258                                  | 53.3                 |
| Scottish U. & N.....              | 54.0                                     | 65.00  | 65.11  | 66.8  | 45.6  | 108.1                   | 268,177                         | 100,416              | 274,780                         | 84,110                                   | 30.6                 |
| Sun.....                          | 70.8                                     | 89.24  | 69.89  | 46.4  | 51.1  | 80.4                    | 313,880                         | 158,813              | 351,305                         | 166,959                                  | 47.5                 |
| Union.....                        | 59.3                                     | 122.74 | 83.87  | 32.1  | 36.8  | 64.0                    | 539,750                         | 236,898              | 469,000                         | 286,002                                  | 62.3                 |
| Law Union & Crown.....            | 13.1                                     | 73.49  | 63.07  | 28.5  | 65.1  | 61.0                    | 123,828                         | 32,104               | 125,833                         | 53,116                                   | 42.2                 |
| Totals.....                       | 58.80                                    | 97.99  | 74.15  | 41.7  | 51.0  | 76.2                    | 8,582,925                       | 3,695,509            | 8,601,960                       | 3,994,703                                | 46.7                 |
| <b>American—</b>                  |                                          |        |        |       |       |                         |                                 |                      |                                 |                                          |                      |
| Alma.....                         | 63.7                                     | 165.23 | 75.38  | 45.5  | 53.1  | 71.6                    | 255,163                         | 86,938               | 234,767                         | 75,869                                   | 32.3                 |
| American.....                     | 18.4                                     | 87.30  |        |       |       |                         |                                 |                      |                                 |                                          |                      |
| Connecticut.....                  | 60.1                                     | 74.12  | 80.68  | 33.9  | 73.6  | 78.0                    | 95,886                          | 17,049               | 124,172                         | 37,983                                   | 30.6                 |
| German American.....              |                                          |        |        |       |       | 30.9                    | 139,126                         | 42,995               | 160,258                         | 50,596                                   | 31.6                 |
| Hartford.....                     | 52.1                                     | 130.64 | 63.66  | 33.2  | 40.8  | 58.2                    | 545,981                         | 191,315              | 606,054                         | 260,034                                  | 42.9                 |
| Home.....                         |                                          |        |        | 8.3   | 40.0  | 96.1                    | 328,482                         | 159,196              | 345,343                         | 173,037                                  | 38.5                 |
| Insurance Co. of N. America.....  | 54.3                                     | 123.91 | 68.66  | 37.6  | 40.0  | 73.6                    | 290,547                         | 91,488               | 299,459                         | 127,902                                  | 42.7                 |
| Lumber Insurance Co. of N. Y..... |                                          |        |        |       |       |                         |                                 |                      | 39,185                          | 39,106                                   | 99.8                 |
| Phoenix of Brooklyn.....          | 55.5                                     | 59.39  | 65.62  | 33.0  | 38.7  | 69.7                    | 274,999                         | 117,285              | 296,444                         | 96,004                                   | 32.4                 |
| Phoenix, Hartford.....            | 73.0                                     | 78.50  | 64.88  | 33.3  | 47.9  | 64.8                    | 178,656                         | 82,046               | 180,034                         | 57,764                                   | 31.5                 |
| Queen.....                        | 55.0                                     | 80.42  | 56.97  | 47.5  | 52.3  | 69.8                    | 579,064                         | 237,715              | 575,739                         | 283,421                                  | 49.2                 |
| Rochester-German.....             |                                          |        |        |       |       |                         | 1,128                           |                      | 55,145                          | 16,034                                   | 29.1                 |
| Totals.....                       | 57.25                                    | 107.17 | 66.83  | 38.7  | 48.0  | 70.3                    | 2,689,032                       | 1,022,027            | 2,916,600                       | 1,176,749                                | 40.4                 |
| <b>RECAPITULATION</b>             |                                          |        |        |       |       |                         |                                 |                      |                                 |                                          |                      |
| Canadian Offices.....             | 53.20                                    | 83.25  | 58.22  | 42.5  | 53.2  | 71.7                    |                                 |                      |                                 |                                          |                      |
| British Offices.....              | 58.80                                    | 97.99  | 74.15  | 41.7  | 51.0  | 76.2                    |                                 |                      |                                 |                                          |                      |
| American Offices.....             | 57.25                                    | 107.17 | 66.83  | 38.7  | 48.0  | 70.3                    |                                 |                      |                                 |                                          |                      |
| TOTALS.....                       | 57.75                                    | 97.00  | 70.29  | 40.54 | 50.9  | 74.2                    |                                 |                      |                                 |                                          |                      |

## GENERAL RECAPITULATION FOR SEVENTEEN YEARS OF FIRE INSURANCE BUSINESS.

| Years.                | Premiums.   | Losses.   | Per ct. | Years.                | Premiums.   | Losses.     | Per ct. |
|-----------------------|-------------|-----------|---------|-----------------------|-------------|-------------|---------|
| Business of 1890..... | \$5,836,071 | 3,399,368 | 58.25   | Business of 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   | 4,470,238 | 68.64   | " 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  | 6,186,612   | 43.30   |
|                       |             |           |         | " 1906.....           | 14,712,030  | 6,805,093   | 46.26   |

c Ceased transacting business in Canada