

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						BUSINESS OF 1907		BUSINESS OF 1908		
	1901	1902	1903	1904 & 1905 (combined)	1906	1907	Net Cash received for Premiums.	Net Losses Incurred.	Net Cash received for Premiums.	Net Losses Incurred.	P. C. Losses incurred to Premiums.
Canadian—											
Acadia.....				25.4	28.9	33.8	\$ 85,324	\$ 28,947	\$ 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	39.6	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	63.22
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	262,221	229,196	87.40
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	7,764	225,067	143,461	63.74
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	217,625	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	27,584	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	1,388,005	821,014	50.12
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	736,174	444,642	793,670	431,611	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	43.7	575,862	263,061	563,962	359,754	63.79
Phoenix of London.....	66.32	34.4	46.6	53.8	45.4	50.3	858,184	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	264,161	95,923	260,377	173,743	66.73
Sun.....	65.89	46.4	61.1	80.4	47.5	58.2	378,767	220,410	392,924	202,924	51.64
Yorkshire.....	83.87	32.1	36.8	64.0	64.1	56.3	461,509	259,774	307,316	159,951	52.05
Totals—Average.....	74.15	41.7	51.0	76.2	46.6	55.5	9,302,906	5,158,686	9,758,225	5,613,634	57.52
American—											
Elina.....	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	198,682	131,174	66.60
Hartford.....	63.66	33.2	40.8	58.2	42.9	47.1	655,610	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	339,806	217,069	63.68
Lumber Insurance Co. of N. Y.....					11.6	24.9	60,772	15,153	82,740	54,276	65.60
Phoenix of Brooklyn.....	65.62	33.0	38.7	65.7	32.4	61.2	312,426	191,227	329,541	172,302	52.29
Phoenix 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	141,543	25.30
Totals—Average.....	66.83	38.7	48.0	70.3	40.4	51.3	3,135,681	1,609,783	3,272,742	1,728,370	52.81
RECAPITULATION											
Canadian Offices.....	58.2	42.5	53.2	71.7	52.7	53.6					
British Offices.....	74.1	41.7	51.0	76.2	46.6	55.5					
American Offices.....	66.8	38.7	48.0	70.3	40.4	51.3					
TOTALS.....	70.3	40.5	50.9	74.2	46.7	54.2					

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.