

**FIRE INSURANCE IN CANADA FOR 36 YEARS (1869 TO 1904) COVERED BY GOVERNMENT RETURNS.**

COMPILED FROM THE REPORTS OF THE SUPERINTENDENT OF INSURANCE.

YEAR	Net Premiums Received	Net Losses Paid	Ratio of Losses	Expenses Estimated	Ratio of Expenses	Losses and Expenses Combined	Ratio of Losses & Expenses	E D	Balance Excess The Reverse	Ratio of Balance
<b>BRITISH OFFICES</b>										
1869 to 1903.....	\$ 124,542,115	\$ 83,497,403	67.04	\$ 37,362,634	30.0	\$ 120,855,039	97.04	E	\$ 3,687,076	% 2.96
1904 .....	8,343,665	9,172,919	109.94	7,503,199	30.0	11,676,018	139.94	D	3,332,352	39.93
Total .....	\$132,885,781	\$92,665,324	69.73	\$39,865,733	30.0	\$132,531,057	99.73	E	\$354,724	0.27
<b>CANADIAN OFFICES</b>										
1869 to 1903.....	42,291,063	28,642,988	67.73	12,687,319	30.0	41,330,307	17.73	E	66,756	2.28
1904 .....	2,681,275	2,561,475	95.53	804,382	0.0	3,365,857	125.53	D	684,582	25.53
Total .....	\$44,972,338	\$31,204,463	69.39	\$13,491,701	30.00	\$44,696,164	99.39	E	\$276,174	0.61
<b>AMERICAN OFFICES</b>										
1869 to 1903.....	21,572,558	14,077,909	65.25	6,471,767	30.0	20,546,677	95.25	E	1,025,871	4.81
1904 .....	2,144,941	2,365,140	110.27	643,482	30.0	3,008,622	140.27	D	861,681	40.27
Total .....	\$23,717,499	\$16,440,049	69.32	\$7,115,249	30.0	\$23,555,299	99.32	E	\$162,200	0.68
<b>RECAPITULATION</b>										
British .....	132,885,781	92,665,324	69.73	39,865,733	30.0	132,531,057	99.73	E	354,724	0.27
Canadian .....	44,972,338	31,204,463	69.39	13,491,682	30.0	44,696,145	99.39	E	276,174	0.61
American .....	23,717,499	16,440,049	69.32	7,115,243	30.0	23,555,292	99.32	E	162,200	0.68
Grand Total .....	\$ 137,575,618	\$110,309,836	69.61	\$40,472,658	30.0	\$200,782,494	99.61	E	\$793,024	0.39

RATES OF INCURRED LOSSES, 1890 TO 1904.

COMPANIES	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890
Canadian .....	97.50	53.17	42.51	58.22	83.25	53.20	55.22	69.0	69.50	65.87	72.17	72.45	77.33	71.79	63.07
British .....	110.34	50.97	40.40	74.15	97.99	58.80	79.12	63.50	59.50	69.32	67.76	76.57	66.36	62.00	56.79
American .....	110.55	47.93	38.61	68.83	107.17	57.25	71.05	64.3	61.72	73.11	68.84	74.40	73.86	61.26	62.08
Ratio of all Co.'s .....	107.76	50.94	40.55	70.29	97.00	57.75	74.37	64.41	61.31	69.31	68.69	75.55	68.64	63.95	58.25
Ratio of Expenses .....	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Estimated Total % of Losses and Expenses..	137.76	80.94	70.55	100.29	127.00	87.75	104.37	94.41	91.31	99.31	98.69	105.55	98.64	93.95	88.25
Excess of Premiums over Losses and Expenses..	.....	19.06	29.45	.....	.....	12.25	.....	5.59	8.69	.69	1.31	.....	1.36	6.05	11.75
Excess of Losses and Expenses.....	37.76	.....	.....	.29	27.00	.....	4.37	.....	.....	.....	.....	5.55	.....	.....	.....