

## FIRE INSURANCE IN SASKATCHEWAN

## Eighty-Three Companies Are Writing Business—Heavy Amount at Risk

Eighty-three insurance companies were writing business in Saskatchewan in 1912. These companies hail from Great Britain, the United States and France, while there are naturally a large number of Canadian companies also writing risks. The principal figures regarding the business last year, are summarized in the following table:—

Gross amount written .....	\$97,840,491
Premiums thereon .....	2,298,237
Net premium income .....	2,072,202
Net amount at risk .....	86,414,522
Fire losses .....	801,464

With regard to the business of each company, here are the statistics. All the companies named are licensed under the Saskatchewan Fire Insurance Act. Cents are omitted:—

Company	Gross Amount Written	Premiums Thereon	Net Premium Income	Net Amount at Risk, Dec. 31, 1912	Fire Losses
Acadia .....	\$852,834	\$15,770	\$15,059	\$890,660	\$8,717
Alliance .....	—	4,776	4,776	—	8,037
Aetna .....	1,039,636	21,447	20,859	1,077,383	13,076
Anglo-American .....	683,958	15,757	7,144	482,380	2,541
Atlas .....	—	42,757	41,836	—	22,953
Alberta-Canadian .....	739,463	15,052	12,255	1,010,766	2,766
American Central .....	718,164	12,288	12,288	1,003,014	1,672
American .....	—	4,168	4,168	—	—
British America .....	1,248,516	45,634	39,488	2,410,287	10,902
British Crown .....	—	8,762	8,762	—	—
British Northwestern .....	752,247	13,730	7,591	548,192	835
British Colonial .....	19,025	200	200	19,025	—
Caledonian .....	—	31,091	31,091	—	15,333
Canadian .....	5,422,257	111,542	98,007	5,808,647	28,682
Commercial Union .....	—	59,593	59,593	—	28,855
Connecticut .....	246,499	3,238	2,475	341,237	12
Canada National .....	740,056	12,253	11,000	1,241,579	1,168
Canada Phoenix .....	1,573,074	30,503	34,866	1,676,880	7,332
Continental .....	336,661	7,663	6,681	298,521	1,681
Central Canada .....	2,853,904	56,397	40,514	4,881,944	17,888
Continental of New York .....	776,179	12,619	11,127	498,668	6,284
Canada National Fire .....	1,847,997	33,322	32,973	2,025,028	634
Dominion .....	820,618	13,108	12,214	814,963	11,601
Employers Liability .....	—	8,945	8,945	—	236
Equity .....	108,250	2,619	1,878	95,278	2,622
Fidelity-Phoenix .....	2,414,087	27,185	27,020	1,294,576	12,850
Factories .....	2,548,551	29,312	31,910	382,282	35,664
Fireman's of Newark .....	48,850	764	1,081	46,850	278
German American .....	—	15,655	15,655	—	—
Guardian .....	—	44,154	44,154	—	21,897
Ge-mania .....	511,390	9,088	5,754	388,589	4,288
General of Paris .....	657,928	8,373	8,373	657,928	10
General Accident Fire and Life .....	3,680,405	39,689	39,689	3,912,010	30,904
Hartford .....	—	52,897	90,299	—	23,413
Home .....	—	14,405	14,405	—	—
Hudson Bay .....	1,440,251	31,079	17,518	1,627,348	8,885
Imperial Underwriters .....	123,100	2,160	918	113,514	—
Insurance Pennsylvania .....	961,627	19,558	13,806	906,419	1,099
Insurance of North America .....	—	18,382	18,382	—	—
London and Lancashire .....	3,015,461	60,000	51,604	—	18,239
London Mutual .....	1,097,729	16,160	17,059	504,961	4,816
Law Union and Rock .....	1,937,604	36,519	31,202	4,005,364	13,351
Liverpool & London & Globe .....	5,673,740	117,547	83,498	—	28,035
London .....	—	17,757	177,757	—	11,361
Liverpool-Manitoba .....	2,941,798	57,943	35,347	—	7,285
Mercantile .....	1,194,958	23,603	19,969	—	6,447
Montreal-Canada .....	317,184	7,536	5,597	215,096	1,234
National of Hartford .....	5,232,174	56,547	56,547	5,962,417	36,702
National Union of Pittsburg .....	922,612	11,559	8,679	874,837	95
Niagara .....	325,889	6,141	5,266	291,475	3,908
North British and Mercantile .....	2,955,981	67,233	67,233	—	36,999
North West .....	—	8,859	8,859	—	1,871
North Empire .....	2,931,499	58,342	58,342	2,583,429	8,767
Northern .....	—	41,311	41,311	—	—
Norwich Union .....	3,307,730	61,355	59,681	3,738,021	34,265
Nova Scotia .....	1,039,477	25,177	24,295	—	6,143
Northwestern National .....	550,250	8,253	7,165	493,142	490
Ontario .....	696,702	10,114	10,114	851,854	9,686
Occidental .....	3,721,594	92,574	72,448	4,009,282	16,157
Pacific Coast .....	1,004,029	16,773	13,938	930,495	2,145
Phoenix Assurance .....	—	45,464	45,464	—	—
Phoenix Insurance .....	—	33,012	24,839	—	13,665
Providence Washington .....	333,267	7,540	6,485	307,317	1,705
Palatine .....	—	9,933	9,933	—	76
Quebec .....	1,183,625	18,738	15,569	—	11,470
Queen .....	2,322,786	48,242	39,487	2,907,423	34,320
Rimouski .....	—	6,166	6,166	—	—
Royal Exchange .....	1,533,808	29,195	25,454	1,545,560	6,536
Royal .....	3,970,908	81,398	69,491	5,435,912	52,430
Security National .....	437,287	8,463	8,463	415,535	1,216
Saskatchewan .....	2,007,378	38,876	26,255	2,443,576	8,343
Scottish Union and National .....	588,353	9,999	9,061	844,160	1,500
St. Paul Fire and Marine .....	2,520,805	43,525	38,289	2,710,825	34,627
Springfield Fire and Marine .....	4,912,288	42,192	42,732	5,398,689	13,740
Sovereign .....	766,623	14,814	14,759	1,616,091	7,201
Sun .....	1,403,107	24,352	24,310	1,703,172	13,910
Union Assurance Society .....	—	32,517	32,517	—	7,948
L'Union Compagnie de Paris .....	225,463	4,134	4,134	238,963	473
Western .....	1,991,968	47,125	38,047	2,239,659	12,317
Winnipeg .....	—	28,080	15,389	—	5,832
Westchester .....	—	5,279	4,911	—	500
Yorkshire .....	610,885	10,887	8,922	493,295	1,906
Western Union .....	—	10,820	10,820	—	—
Totals .....	\$97,840,491	2,298,237	2,072,202	86,414,522	801,464

shire, London Mutual, Law Union and Rock, Liverpool and London and Globe, Mercantile Fire, Liverpool Manitoba, National Fire of Hartford, North British and Mercantile, North Empire, Norwich Union, Nova Scotia, Occidental, Pacific Coast, Quebec, Queen, Royal Exchange, Royal Saskatchewan, St. Paul, Springfield, Sun and Weston.

The Liverpool and London and Globe wrote the largest amount—\$5,673,740, the Canadian Fire coming second with \$5,422,257 and the National Fire of Hartford third with \$5,232,174. The net premium income returns place the London Assurance Corporation first with \$177,757. The National Fire of Hartford had the largest amount of risk in Saskatchewan in 1912—viz., \$5,962,417, the Royal had \$5,435,912 and the Springfield Fire \$5,398,689. Another company with more than five millions at risk was the Canadian Fire which had \$5,808,647. The Royal had the heaviest losses, \$52,430, but its very large amount at risk must be considered in this regard. The General Assurance Company of Paris had only \$10 losses, its net amount at risk at the end of the year was \$657,928.

## Companies' Investments in Saskatchewan.

The fire insurance companies have not invested very heavily in Saskatchewan, sixteen of them having invested \$2,560,465, the Law Union and Rock being responsible for \$2,123,656. Here is a detailed statement of the investments:

Company.	Amount invested in Saskatchewan in 1912.
Alberta-Canadian .....	\$ 15,966.69
British America .....	4,200.00
Caledonian .....	4,050.00
Canada National .....	142,740.01
Central Canada .....	35,219.67
Continental (Winnipeg) .....	5,568.41
General Accident Fire and Life .....	102,638.92
Law Union and Rock .....	2,123,656.19
London Mutual .....	4,704.40
Miniot Farmers' Mutual .....	5,700.00
North British and Mercantile .....	33,000.00
North Empire .....	33,446.90
Royal Exchange .....	12,600.00
Security National .....	23,200.00
Saskatchewan .....	11,566.67
Winnipeg .....	2,147.50
Total .....	\$2,560,465.42

With so many licensed companies in Saskatchewan there is no need for the public to patronize unlicensed fire insurance.

The superintendent of insurance for Saskatchewan is Mr. Arthur E. Fisher and the fire commissioner is Mr. Maclean.

## PAGEANT OF MELFORT'S PROGRESS

In what is termed "a treatise upon a long neglected district of rich resources where agricultural effort was first made in Western Canada, in the year 1754, and an account of events leading up to a first farming fete to be celebrated at Melfort, Sask., in August, 1914. A glimpse at early history of a territory that is the base of the route to the Hudson Bay, and the present opportunities that will soon enrich the whole Dominion."

Mr. Arthur S. Bennett has given glimpses of the past and an idea of Melfort's resources. He says: "The position that the town of Melfort, Sask., occupies in the present period of western development is a unique and enviable one. With its select location, and with the great variety of resources contributed by the surrounding rich areas, there is not the remotest possibility of a slump or set-back. It will continue in the substantial growth already attained, only in a greatly accelerated degree. These community resources are just what the west needs—they are just what the bankers and the economic experts are to-day telling us the west must have to maintain true, permanent prosperity. The government of the province is strongly advocating intensive farming, and is offering assistance to the husbandman who will engage in it. The west has been wheat crazy for long enough, and the time has come when those districts in any wise adapted for the industry must turn their attention to mixed farming."

"An experimental farm will shortly be established at Melfort by the Dominion government, and this, with all conditions of the most favorable character to draw upon, will soon result in a tremendous stimulation of the latent resources."

"Add to this the effect the opening up of the Hudson Bay route will bring to bear, and several banks will have to arrange for a greatly increased volume of business."

"Melfort will celebrate the 160th anniversary of the advent of agriculture into Western Canada in August, 1914. The celebration will be held, according to present plans, at an auspicious season of the year—the first week in August, between having and harvest—and will cover a period of three days."

## One Million Dollars and Over.

The companies which wrote more than one million dollars worth of business in Saskatchewan during 1912 were the Aetna, British America, Canadian Fire, Canadian Phoenix, Central Canada, Canada National, Fidelity Phoenix, Factories Insurance, General Fire, Hudson Bay, London and Lanca-