

FIRE INSURANCE IN CANADA, 1901.

(From the Report of the Superintendent of Insurance.)

Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1901, also the rates of the Premiums charged per cent. of Amounts insured, and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of dividend or Bonus to Stockholders per cent. of Premiums received.	Rate of Total Cash Expenditure per cent. of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent. of Amount of Insurance in force.
					\$	\$ cts.		\$	\$ cts.	
<i>Canadian Companies.</i>										
Anglo American... Fire.....	52.28	33.69	None.	84.01	16,854,363	226,921 97	1.35	14,528,907	147,861 60	1.02
British America... Fire, Inland and Ocean.	65.36	33.57	3.32	99.28	247,939,951	2,569,373 47	1.04	204,860,270	1,761,187 33	.86
Canadian Fire... Fire.....	46.83	26.67	4.31	74.20	10,080,191	183,547 85	1.82	10,012,717	251,288 35	2.51
Equity Fire.....	41.02	39.92	None.	78.74	10,247,461	126,960 93	1.24	9,389,676	95,678 62	1.02
London Mutual.....	55.82	32.15	None.	86.37	25,879,132	394,933 92	1.53	57,379,922	502,800 53	.88
Mercantile.....	51.03	24.48	None.	70.63	7,679,552	102,876 77	1.34	10,975,017	227,783 32	2.08
Ottawa Fire.....	63.14	39.47	None.	99.61	13,397,096	199,610 90	1.49	12,974,256	141,640 21	1.09
Quebec.....	75.86	36.06	.16	104.65	10,899,771	151,954 70	1.39	13,116,354	200,878 21	1.53
Western..... Fire, Inland and Ocean	67.04	31.35	4.04	99.83	461,595,096	4,625,574 53	1.00	331,263,283	3,257,274 45	.98
Total.....	64.67	32.33	.33	97.45	804,572,613	8,581,755 04	1.07	664,500,402	6,586,392 62	.99

Rate of Losses paid and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1901, also the Rates of Premiums charged per cent. of Amounts insured.

Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Total Expenditure per cent. of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.
				\$	\$ cts.	
<i>British Companies.</i>						
Alliance..... Fire.....	142.38	34.44	176.82	12,964,454	134,144 22	1.03
Atlas.....	59.13	26.12	85.24	18,059,352	282,720 66	1.57
Caledonian.....	87.70	28.53	116.23	21,753,264	286,693 88	1.32
Commercial Union.....	66.44	26.20	92.64	35,997,614	500,002 68	1.39
Guardian.....	82.17	29.44	111.60	32,137,455	463,578 07	1.44
Imperial.....	70.73	29.87	100.60	23,287,352	349,455 85	1.50
Lancashire.....	156.06	31.19	187.25	9,135,321	128,848 01	1.41
Law Union and Crown.....	65.79	35.29	101.08	6,112,200	89,298 83	1.46
Liverpool and London and Globe.....	85.91	27.74	113.65	33,095,251	441,342 31	1.33
London and Lancashire Fire.....	53.98	28.07	82.06	20,979,858	297,145 76	1.42
London Assurance.....	84.13	31.68	115.81	14,590,424	165,116 72	1.13
Manchester.....	92.95	31.37	124.32	18,993,713	267,499 23	1.41
National, of Ireland.....	66.19	29.14	85.33	17,676,187	273,573 11	1.55
North British.....	70.07	26.36	96.43	41,630,828	551,753 51	1.33
Northern.....	74.19	26.17	100.36	25,666,058	362,641 41	1.41
Norwich Union Fire.....	72.75	31.14	103.89	26,383,966	403,061 95	1.53
Phoenix, of London.....	67.06	27.30	94.35	43,532,451	695,715 99	1.60
Royal.....	59.66	27.42	87.08	71,758,381	957,932 25	1.33
Scottish Union and National.....	62.50	25.63	88.14	25,713,840	381,714 99	1.48
Sun Insurance Office.....	72.15	30.50	102.65	17,847,851	260,719 32	1.46
Union Assurance.....	93.19	26.55	119.74	24,826,382	363,351 00	1.46
Totals.....	74.13	28.17	102.30	542,142,232	7,656,309 78	1.41
<i>American Companies.</i>						
Etna Fire..... Fire and Inland Marine.	72.53	23.92	96.46	17,143,416	223,016 14	1.30
American Fire..... Fire.....				2,553,822	36,932 97	1.45
Connecticut Fire.....	59.95	25.41	85.36	4,323,046	68,356 48	1.58
Hartford Fire.....	63.91	27.18	91.09	20,178,317	259,029 33	1.28
Insurance Co. of North America.....	65.42	31.51	96.93	15,503,048	201,797 24	1.30
Phoenix, of Brooklyn.....	66.44	26.59	93.03	12,494,126	180,331 02	1.44
Phoenix, of Hartford.....	63.29	33.26	96.54	10,545,342	152,733 28	1.45
Queen, of America.....	58.04	27.38	85.42	32,147,377	482,009 32	1.50
Totals.....	65.47	28.25	93.73	114,888,494	1,604,205 78	1.40