

ACCIDENT, EMPLOYERS' LIABILITY AND GUARANTEE INSURANCE IN CANADA, 1915.

(From the Preliminary Report of the Dominion Superintendent of Insurance).

PERSONAL ACCIDENT INSURANCE.

Companies.	Premiums for the year.	Number of Policies New and Renewed	Amount of Policies New and Renewed	Number of Policies in force in Canada at Date	Net Amount in force at Date	Losses incurred during the Year	Claims Paid	UNSETTLED CLAIMS	
								Not re-registered	Re-registered
	\$		\$		\$	\$	\$	\$	\$
Canada Accident.....	37,294	.....	12,066,441	.....	8,205,866	21,878	19,247	9,263	None.
Canadian Casualty and Boiler.....	30,837	2,118	5,245,550	2,118	5,126,050	10,874	11,442	1,932	None.
Dominion-Gresham.....	26,425	3,623	8,506,525	2,586	3,769,725	12,445	11,355	3,095	None.
Dom. of Canada Guarantee and Accid't	186,756	19,310	40,923,238	5,017	25,965,670	83,587	83,776	28,675	None.
Employers' Liability.....	122,866	.....	18,037,566	.....	17,548,066	74,574	74,574	13,000	2,000
Fidelity and Casualty Co.....	77,389	6,024	40,942,133	9,129	30,263,083	34,693	31,368	5,575	None.
General Accident of Canada.....	54,044	1,732	5,290,250	1,714	4,874,000	39,928	39,068	3,982	None.
Globe Indemnity Co. of Canada.....	198,239	23,272	40,933,773	16,730	28,190,547	75,503	80,323	14,310	None.
Guardian Accident and Guarantee.....	12,960	1,510	4,267,200	998	2,069,013	7,868	91,981	17,133	1,500
Imperial Guarantee and Accident.....	190,081	11,016	22,323,725	9,782	19,089,465	93,086	91,981	808	None.
Law Union and Rock.....	12,536	.....	3,922,162	.....	2,877,874	2,300	3,917	8,261	None.
London Guarantee and Accident.....	135,712	.....	20,679,500	.....	19,700,500	63,968	25,808	6,211	None.
London and Lancashire Gtee. and Acc't.	60,054	6,267	15,177,000	5,052	11,423,750	21,523	22,483	8,596	None.
Maryland Casualty.....	38,507	2,812	12,076,970	2,038	9,281,567	29,372	61	587	None.
Merchants' and Employers' Gtee. and	741	76	237,150	64	134,325	61	4,232	313	None.
Accident.....	19,922	1,921	4,689,820	1,497	2,865,942	3,202	3,039	1,620	200
North American Accident.....	10,623	.....	3,573,466	.....	1,845,300	17,549	22,293	215	None.
Norwich Union Fire.....	171,573	.....	26,038,950	.....	24,751,255	3,016	3,168	32	None.
Ocean Accident and Guarantee.....	60,717	4,387	10,116,600	3,601	8,385,163	420	388	11,848	None.
Railway Passengers.....	10,548	1,300	3,395,500	924	2,190,750	139,997	143,878	3,225	None.
Royal Exchange.....	2,299	218	1,096,100	81	620,100	18,548	22,583	8,875	None.
Travelers Indemnity Co. of Hartford.....	186,712	12,408	55,297,114	8,907	40,903,516	12,009	3,584	110	None.
Travelers Insurance Co., Hartford.....	16,226	231	1,155,000	1,630	8,150,000	17,660	17,654	8,700	None.
United Commercial Travelers.....	13,711	.....	5,740,500	.....	4,807,500	.....	.....	.....	.....
United States Fidelity and Guaranty.....	6,806	353	1,337,750	282	1,052,750	.....	.....	.....	.....
Yorkshire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	1,683,578	.....	363,069,983	.....	284,091,777	887,344	903,960	162,982	8,700

* Including figures for Sickness business, which figures could not be separated from Accident figures.

EMPLOYERS' LIABILITY INSURANCE

Canada Accident.....	149,729	.....	8,486,799	.....	5,148,500	107,182	92,273	72,938	None
Dominion-Gresham.....	11,631	222	.....	99	.....	4,101	8,601	1,670	None.
Dom. of Canada Guarantee and Accid't	652	17	.....	17	.....	117	None.	None.	None.
Employers' Liability.....	531,342	.....	26,856,000	.....	26,553,500	294,631	344,631	147,500	2,500
Fidelity and Casualty.....	5,222	244	2,043,500	473	1,635,500	—2,585	865	None.	None.
General Accident of Canada.....	68,957	681	6,086,000	763	6,876,000	41,042	50,250	24,882	9,000
Globe Indemnity Co. of Canada.....	110,879	541	3,965,000	467	3,218,000	56,057	51,371	55,752	None.
Guardian Accident and Guarantee.....	39,152	464	.....	224	.....	25,945	32,502	10,768	None.
Imperial Guarantee and Accident.....	2,145	27	135,000	34	175,000	780	1,280	None.	None.
Law Union and Rock.....	37,781	597	.....	244	.....	23,944	25,944	12,000	2,000
London Guarantee and Accident.....	245,580	448	4,480,000	604	6,040,000	137,768	166,931	66,601	None.
London and Lancashire Gtee. and Acc't.	16,604	521	.....	388	.....	1,572	4,402	6,146	None.
Maryland Casualty.....	64,209	626	2,393,800	384	1,875,500	24,997	37,535	18,070	None.
Merchants' and Employers' Guar. and	62,795	671	6,705,000	581	5,850,000	32,907	31,773	5,355	5,150
Accident.....	93,798	361	3,623,332	501	5,023,332	47,800	51,515	22,609	350
North American Accident.....	13,502	.....	2,371,666	.....	1,659,172	11,134	12,391	4,812	None.
Norwich Union Fire.....	256,411	.....	13,290,833	.....	13,770,832	128,307	146,263	111,740	None.
Ocean Accident and Guarantee.....	45,258	251	2,510,000	253	2,530,000	18,633	17,140	5,379	2,700
Railway Passengers.....	4,996	91	920,000	74	750,000	1,525	300	1,400	None.
Royal Exchange.....	132,436	736	7,360,000	577	6,130,000	44,845	69,121	50,519	None.
Travelers Insurance Co., Hartford.....	53,282	.....	206,124	.....	624,499	27,512	29,477	8,410	1,500
United States Fidelity and Guaranty.....	12,697	140	1,400,000	92	920,000	6,904	2,993	4,386	None.
Yorkshire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	1,959,058	.....	.....	.....	.....	1,035,118	1,177,675	633,937	23,200

GUARANTEE INSURANCE.

American Surety Co.....	15,915	2,613	5,531,191	870	2,685,374	2,053	3,423	548	5,000
Canada Accident.....	2,930	.....	325,375	.....	885,677	1,174	374	900	None.
Canadian Surety.....	41,025	5,836	14,407,568	4,361	9,955,025	7,917	8,929	5,884	None.
Dominion-Gresham.....	4,269	257	1,468,280	212	1,068,789	782	512	300	None.
Dom. of Canada Guarantee and Accid't	33,368	2,606	13,288,576	2,222	14,849,163	9,679	10,869	13,688	None.
Employers' Liability.....	78,246	.....	24,512,360	.....	19,918,248	42,662	26,145	33,757	3,000
Globe Indemnity Co. of Canada.....	5,625	226	3,009,056	161	2,294,451	None.	None.	None.	None.
Guardian Accident and Guarantee.....	183,162	.....	93,759,626	.....	71,109,275	32,975	33,317	16,163	None.
Imperial Guarantee and Accident.....	5,882	423	2,223,017	191	967,307	7,979	443	4,845	4,250
Law Union and Rock.....	32,353	1,129	9,816,634	1,127	9,079,466	8,276	11,997	2,571	None.
London Guarantee and Accident.....	6,931	1,299	661,000	1,213	618,000	1,197	1,430	224	None.
London and Lancashire Guar. & Acc't.	118,003	5,195	35,118,002	5,053	31,908,451	15,728	11,337	7,676	None.
Maryland Casualty.....	13,778	1,318	5,841,509	899	3,790,807	2,623	214	4,624	None.
National Surety Co.....	34,708	653	3,918,885	475	3,075,493	11,611	11,223	8,368	None.
Ocean Accident and Guarantee.....	58,172	969	15,155,496	796	12,804,468	1,976	11,101	14,307	None.
Railway Passengers.....	24,869	.....	6,011,146	.....	5,134,404	6,245	4,853	3,670	None.
United States Fidelity and Guaranty.....	10,860	323	2,424,310	288	2,448,010	—1,089	—204	115	20,000
Yorkshire.....	183,600	.....	43,086,839	.....	29,659,341	42,428	53,869	36,663	None.
Totals.....	853,696	.....	280,558,870	.....	222,251,749	194,216	189,832	154,303	32,250
Guarantee Co. of North America.....	61,431	.....	29,470,758	.....	23,171,379	12,927	10,958	12,326	10,000