

Some Canadian Fire Insurance Ratios.

Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of premiums received by Canadian Companies doing Fire or Marine Insurance during 1906, 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.
(From the Report of the Superintendent of Insurance)

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 Return 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.
Canadian Companies					\$	\$ cts.		\$	\$ cts.	
Acadia Fire.....	23 82	26 17	20 82	55 97	6,692,279	84,857 34	1 27	6,890,787	507,675 31	7.37
Anglo-American.....	50 79	34 35	04	81 37	31,042,605	479,773 94	1 55	28,654,408	371,348 81	1.30
British America.....										
Canadian Fire.....	84 86	34 95	99	112 05	391,257,897	3,488,511 95	89	278,729,560	2,176,208 14	.79
Equity Fire.....	41 68	25 62	5 98	67 67	20,816,762	332,088 35	1 60	21,209,318	579,324 68	2.73
London Mutual Fire.....	53 26	38 42	3 22	92 48	22,808,469	366,548 31	1 61	20,007,670	230,684 19	1.15
Manitoba Assurance.....	67 55	30 56	3 79	98 92	47,709,140	729,574 00	1 63	68,859,243	564,496 72	.82
Mercantile Fire.....	42 95	32 85		72 71	18,561,289	304,747 33	1 64	14,125,661	200,726 44	1.42
Montreal-Canada Fire.....	22 20	27 40	123 68	162 85	14,155,273	176,201 50	1 24	13,237,032	228,493 52	1.73
Nova Scotia Fire.....	64 50	39 24		100 44	30,079,555	474,458 88	1 58	32,179,325	416,172 69	1.20
Ottawa Fire.....	30 35	31 48	10 65	61 58	3,666,665	53,663 03	1 46	3,866,987	160,866 41	4.16
Quebec Fire.....	56 31	34 98		84 64	17,523,622	274,419 48	1 57	17,388,075	289,638 71	1.67
Richmond and Drummond.....	58 90	29 76		81 48	10,624,832	147,106 10	1 38	13,721,355	276,860 16	2.02
Sovereign Fire.....	12 36	64 74		73 61	3,904,461	74,869 18	1 87	2,076,808	87,460 74	4.21
Western.....	1 74	267 65		87 16	3,360,190	47,930 64	1 43	2 266,788	128,507 23	5.67
Totals.....	89 04	32 88	1 15	112 09	628,018,307	5,370,984 89	86	429,947,217	3,594,731 20	.83
	77 26	34 41	3 22	106 13	1,250,311,346	12,405,734 92	99	953,160,234	9,813,104 95	1.03

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 1906, also the Rates of Premiums charged per cent. of Amounts insured

Name 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.
British Companies.				\$	\$ cts.	
Alliance.....	38 23	34 37	72 60	14,951,179	163,936 42	1.10
Atlas.....	46 72	29 76	76 47	28,437,683	445,777 58	1.57
Caledonian.....	40 62	28 84	69 46	26,023,601	359,358 32	1.38
Commercial Union.....	36 91	26 88	63 79	42,408,454	661,883 59	1.56
Guardian.....	46 48	28 78	75 26	44,150,722	703,972 48	1.59
Law Union and Crown.....	39 57	33 26	72 83	10,198,271	156,414 56	1.53
Liverpool & London & Globe.....	46 80	27 55	74 34	89,999,350	1,371,935 46	1.52
London and Lancashire Fire.....	35 72	28 89	64 61	29,869,650	433,539 87	1.45
London Assurance.....	33 82	53 64	65 67	15,663,073	193,723 70	1.42
North British.....	45 86	27 20	73 05	55,485,763	796,257 48	1.44
Norwich Union Fire.....	43 72	26 34	70 06	35,095,384	551,023 30	1.57
Phoenix, of London.....	46 24	30 79	77 03	38,877,062	606,177 62	1.56
Royal.....	41 61	28 94	70 54	63,232,719	1,058,096 54	1.67
Scottish Union and National.....	47 87	29 68	77 55	97,494,679	1,413,249 13	1.45
Sun Insurance Office.....	31 06	24 41	55 48	20,665,943	309,004 37	1.50
Union Assurance Society.....	47 95	30 85	78 80	25,777,908	404,909 39	1.57
Totals.....	59 09	29 56	88 65	35,986,704	560,103 46	1.56
American Companies.						
Aetna Insurance Company.....	34 85	24 33	59 18	18,975,350	278,059 06	1.47
Connecticut Fire.....	25 69	26 49	52 18	7,965,278	140,422 75	1.76
German-American.....	30 04	27 63	67 67	12,250,646	192,087 98	1.57
Hartford Fire.....	39 50	28 09	67 59	42,978,130	689,472 30	1.60
Home Fire.....	38 32	24 30	62 62	25,211,219	395,886 63	1.57
Insurance Co. of North America.....	45 84	31 89	77 73	24,435,780	353,475 08	1.45
Lumber Insurance Company.....	111 58	24 02	135 60	1,778,570	43,343 71	2.44
Phoenix, of Brooklyn.....	36 54	25 22	61 76	20,354,614	347,074 69	1.71
Phoenix, of Hartford.....	35 40	31 38	66 78	15,614,309	242,429 35	1.55
Queen of America.....	47 28	28 84	76 12	41,606,204	600,101 90	1.66
Rochester German.....	23 25	24 27	47 52	4,263,384	66,858 85	1.57
Totals.....	40 09	27 57	67 65	215,433,484	3,439,212 30	1.60