Fire Insurance Business in Canada for the Year 1909.

With Comparative Result from 1902 to 1908.—*(This Table is specially prepared by The Chronicle).*

COMPANIES	Per cent. of Losses incurred to Premiums: 1902	1903	1904 & 1905 (combined.)	1906	1907	1908	BUSINESS OF 1908: Net Cash received for Premiums.	Net Losses incurred.	BUSINESS OF 1909: Net Cash received for Premiums.	Net Losses incurred.	P. C. Losses incurred to Premiums.
Canadian—	p. c.	p. c.	p. c.	p. c.	p. c.	p. c.	$	$	$	$	
Acadia	.....	.....	25.4	28.9	33.8	40.8	84,584	34,524	142,966	67,096	46.9
Anglo-American	47.3	61.2	83.5	55.1	66.4	97.9	270,407	264,827	242,605	126,206	52.0
British America	38.6	50.9	76.9	53.9	48.9	68.5	473,921	324,756	401,504	222,395	55.4
Canadian	36.4	57.2	56.4	43.8	37.2	71.1	227,003	161,370	240,633	105,120	43.7
Central Canada Mfgs	.....	.....	.....	.....	93.2	69.1	23,269	16,092	29,674	16,991	57.3
Dominion	.....	.....	.....	.....	34.8	88.8	177,746	157,324	199,976	90,465	45.2
Eastern Canada Mfgs	.....	.....	.....	.....	93.2	69.2	23,269	16,092	29,674	16,991	57.3
Equity	43.2	63.8	71.4	47.0	61.8	86.3	205,658	177,559	154,570	88,580	57.3
London Mutual	47.7	55.7	68.7	63.2	60.0	67.1	433,080	290,799	389,419	228,550	58.7
Manitoba	.....	.....	36.9	49.3	52.4	74.2	126,691	94,002	161,500	75,147	46.5
Mercantile	38.8	44.3	74.0	23.4	31.3	53.6	164,690	88,218	172,111	84,483	49.1
Montreal-Canada	.....	.....	60.0	65.8	71.7	97.7	214,847	209,944	199,825	130,773	65.4
North Empire	.....	.....	.....	.....	.....	.....	.....	.....	8,154	643	7.9
Nova Scotia	.....	.....	29.0	26.0	35.5	26.8	65,224	17,490	79,293	31,536	39.8
Occidental	.....	.....	.....	.....	.....	.....	.....	.....	68,386	23,852	34.9
Ontario	.....	.....	.....	.....	39.0	77.1	227,320	175,282	165,571	115,772	69.9
Ottawa	49.2	64.6	88.3	49.2	242.0	49.5	37,290	18,461	27,492	23,601	85.8
Pacific Coast	.....	.....	.....	.....	.....	129.4	30,294	39,210	46,985	18,048	38.4
Quebec	38.8	38.1	78.7	55.3	26.6	30.9	159,117	49,166	174,658	126,349	72.3
Richmond and Drummond	.....	.....	.....	15.3	43.7	75.0	102,893	77,858	94,212	100,637	106.8
Rimouski	.....	.....	.....	.....	56.9	61.7	247,625	151,131	332,250	176,889	53.2
Sovereign	.....	.....	.....	3.7	46.6	95.2	71,871	68,452	63,713	40,882	64.2
Western	41.3	44.5	74.4	61.2	56.0	71.1	452,573	321,703	339,180	174,232	51.4
Totals—Average	42.5	53.2	71.7	52.7	53.6	72.1	3,819,372	2,754,260	3,764,351	2,085,238	55.4
British—											
Alliance	15.1	55.5	162.6	35.9	64.1	58.5	132,712	78,227	144,660	45,833	31.7
Atlas	47.9	49.5	94.1	48.6	52.6	64.5	424,924	273,852	447,265	207,735	46.4
Caledonian	42.5	46.9	85.7	43.0	52.1	78.8	317,585	250,342	327,341	135,698	41.4
Commercial Union	33.4	55.9	72.7	37.8	46.6	49.6	1,020,459	506,174	1,080,096	498,134	46.1
General Accident	.....	.....	.....	.....	.....	6.9	75,446	5,234	248,914	93,542	37.6
Guardian	45.3	56.7	67.0	45.8	54.6	64.0	718,413	459,979	737,713	392,218	53.2
Law Union & Rock	28.5	65.1	61.0	42.2	50.3	59.7	132,707	79,183	147,104	64,285	43.7
Liverpool & London & Globe	46.4	39.5	61.6	49.4	66.2	59.1	1,388,605	821,014	1,151,480	648,743	56.3
London & Lancashire	45.3	47.4	88.5	38.3	38.2	62.6	454,004	284,416	484,664	230,826	47.6
London Assurance	36.4	59.7	78.7	34.3	52.7	54.0	149,425	80,703	162,390	45,305	27.9
North British	37.1	59.4	77.1	48.6	60.4	56.8	793,670	450,588	789,309	430,104	54.5
Northern	30.9	66.0	86.6	43.7	62.9	76.3	568,123	433,342	546,028	277,250	50.8
Norwich Union	44.1	52.9	68.7	45.0	45.7	63.8	563,962	359,754	596,323	263,688	44.2
Phœnix of London	34.4	46.6	53.8	45.4	50.3	54.5	1,017,845	554,631	831,045	453,585	54.6
Royal	42.3	49.1	79.9	53.3	63.0	50.6	1,323,012	667,790	1,187,394	623,483	52.5
Scottish U. & N.	66.8	45.6	108.1	30.6	36.3	67.2	260,377	174,959	270,394	108,257	40.0
Sun	46.4	51.1	80.4	47.5	58.2	54.0	392,924	212,019	371,141	215,293	58.0
Union	32.1	36.8	64.0	64.1	56.3	.....	.....	.....	.....	.....	.....
Yorkshire	.....	.....	.....	.....	45.8	36.8	185,210	68,157	207,105	106,254	51.3
Totals—Average	41.7	51.0	76.2	46.6	55.5	58.1	9,919,403	5,760,369	9,730,366	4,838,233	49.7
American—											
Ætna	45.5	53.1	71.6	32.3	37.8	36.5	232,900	84,896	243,822	93,083	38.2
Connecticut	33.9	73.6	78.0	31.9	49.7	67.4	129,507	87,295	129,334	69,009	53.4
German American	.....	.....	30.9	31.6	47.7	67.6	196,683	132,930	176,560	87,622	49.6
Hartford	33.2	40.8	58.2	42.9	47.1	46.9	636,686	298,553	716,326	325,606	45.4
Home	8.3	40.0	96.1	38.5	62.2	55.2	345,068	190,334	326,419	156,789	48.0
Insurance Co. of N. America	37.6	40.0	73.6	42.7	47.0	65.2	335,271	218,667	346,771	191,151	55.1
Lumber Insurance Co. of N. Y.	.....	.....	.....	111.6	24.9	67.0	82,740	55,450	108,330	87,540	80.8
National	.....	.....	.....	.....	.....	19.7	12,617	2,480	95,180	26,411	27.7
Phenix of Brooklyn	33.0	38.7	69.7	32.4	61.2	50.1	327,691	164,282	331,830	130,134	39.2
Phœnix of Hartford	33.3	47.9	64.8	31.5	39.4	48.3	181,994	87,980	223,129	85,965	38.5
Queen of America	47.5	52.3	69.8	49.2	56.7	66.9	642,699	429,760	561,114	295,856	52.7
Rochester-German	.....	.....	.....	29.1	86.8	54.7	68,350	37,381	69,799	34,430	49.3
Springfield Fire and Marine	.....	.....	.....	.....	.....	.....	8,722	.....	110,767	38,885	35.1
St. Paul	.....	.....	.....	.....	16.6	49.0	87,572	42,929	124,745	39,402	31.6
Totals—Average	38.7	48.	70.3	40.4	51.3	55.7	3,288,500	1,832,947	3,564,126	1,661,883	46.6
RECAPITULATION											
Canadian Offices	42.5	53.2	71.7	52.7	53.6	72.1					
British Offices	41.7	51.0	76.2	46.6	55.5	58.1					
American Offices	38.7	48.0	70.3	40.4	51.3	47.8					
TOTALS	40.5	50.9	74.2	46.7	54.2	58.9					

GENERAL RECAPITULATION FOR SEVENTEEN YEARS OF FIRE INSURANCE BUSINESS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1893	6,793,595	5,113,905	75 55	Business of 1901	$9,650,348	$6,783,617	70 29
" 1894	6,711,369	4,612,019	68 69	" 1902	10,577,084	4,288,562	40 54
" 1895	6,943,382	4,812,764	69 31	" 1903	11,384,762	5,799,279	50 94
" 1896	7,075,850	4,338,506	61 31	" 1904	13,169,882	14,191,847	107 76
" 1897	7,157,661	4,609,997	64 41	" 1905	14,285,671	6,185,612	43 30
" 1898	7,350,131	5,395,898	74 37	" 1906	14,687,963	6,863,829	46 73
" 1899	7,910,492	4,552,161	57 75	" 1907	16,122,922	8,742,994	54 23
" 1900	8,331,948	8,078,931	97 00	" 1908	17,572,113	10,347,567	58 88