

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1915

With Comparative Results from 1909 to 1914

(Compiled by The Chronicle).

COMPANIES	Per cent. of Losses incurred to Premiums.						Business of 1914		Business of 1915		
	1909	1910	1911	1912	1913	1914	Net Cash received for Premiums	Net Losses Incurred	Net Cash received for Premiums	Net Losses Incurred	P.C. Losses incurred to Premiums
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	\$	\$	\$	\$	p.c.
CANADIAN—											
Acadia	46.9	70.95	67.01	69.72	57.74	65.32	142,580	93,133	112,009	86,388	77.13
Anglo-American	52.0	59.06	63.85	68.92	70.09	63.92	204,229	130,540	152,045	113,332	74.54
Beaver						2.51	29,334	746	30,943	2,539	8.21
British America	55.4	69.34	41.51	55.49	52.86	63.55	489,750	311,266	506,735	265,691	52.43
British Colonial					16.34	34.74	198,129	36,427	67,153	74,241	110.55
British Northwestern				23.31	41.05	80.96	46,321	37,504	49,953	25,470	50.99
Canada National			1.50	23.57	37.12	42.74	176,609	75,489	202,511	93,487	46.16
Canadian	43.7	42.19	32.31	35.52	42.71	46.73	279,683	130,683	269,301	99,899	37.09
Central Canada Mfrs.	57.3	31.54	85.84	80.26	110.49						
Dominion	45.2	60.74	53.74	60.29	69.40	81.10	213,769	173,363	207,537	126,101	60.76
Dom. of Can. Guar. & Ace.									4,691	1,188	25.32
Eastern Canada Mfrs.	57.3	99.03									
Equity	57.3	71.29	50.43	76.50	68.78		-15,609	84,358			
Factories		62.33	46.12	69.44	83.28	49.40	284,286	140,486	142,623	129,216	90.60
Hudson Bay		30.34	39.18	48.38	86.89	53.45	87,868	46,964	101,566	66,828	65.80
Imperial Underwriters					30.20	51.32	95,355	48,935	97,070	54,649	60.42
Liverpool-Manitoba				61.02	54.60	59.68	419,495	250,357	266,296	133,223	50.03
London Mutual	58.7	40.61	63.35	49.41	62.63	70.33	525,657	369,693	461,376	272,192	59.00
Lumbermen's									3,782	None	
Manitoba	46.5	52.05	55.45		44.68	79.04	244,851	193,532	224,222	88,250	39.36
Mercantile	49.1	70.00	52.55	41.70	69.68	73.16	131,265	96,038	88,871	89,092	100.25
Montreal-Canada	65.4	54.30	75.94	58.18	45.46	52.84	381,844	153,661	411,074	156,224	38.00
Mount Royal					50.71	74.29	93,410	69,390	87,393	70,979	81.22
North Empire	7.9	39.02	45.80	36.67	43.32	54.52	125,711	68,533	139,450	89,420	64.12
North West											
Nova Scotia	39.8	66.32	40.19	55.91	52.86	67.57	129,812	87,716	112,498	61,431	54.61
Occidental	34.9	44.59	33.91	42.33							
Ontario	70.4	83.29	85.33	58.21	94.00						
Ottawa	85.8	428.85	17.27								
Pacific Coast	38.4	46.38	30.00	27.52	32.30	55.01	75,551	41,564	80,469	27,014	33.57
Quebec	72.3	42.30	43.28	43.61	56.35	47.95	247,034	118,763	236,650	64,901	35.88
Richmond & Drummond	106.8										
Rimouski	53.2	86.63	67.73	68.81	110.00						
Sovereign	64.2	46.18	52.65	54.01							
Western	51.4	50.96	54.90	39.77	41.91	79.61	409,719	326,179	488,130	187,170	38.34
Totals and Averages	55.9	60.03	53.08	52.58	61.31	61.10	5,016,653	3,085,320	4,544,348	2,402,925	52.88
AMERICAN AND FRENCH—											
Aetna	38.2	47.48	45.24	54.12	53.36	55.49	358,554	198,972	314,501	185,356	58.94
American Central				19.09	46.33	73.36	163,551	119,983	123,338	33,051	26.80
American Insurance					47.47	52.44	62,518	32,784	62,633	17,934	28.63
American Lloyds			4.36	9.79	85.82	3.52	17,010	599	18,299	1,617	8.83
California				7.40	23.81	56.30	37,410	21,062	37,130	13,460	36.25
Connecticut	53.0	54.38	48.26	51.88	57.05	42.03	124,133	52,168	116,960	54,261	46.39
Continental			42.26	71.39	69.99	64.12	299,678	192,152	259,816	125,624	48.35
Equitable F. & M.				30.53	69.82	34,106	34,106	23,513	29,863	13,244	44.35
Fidelity-Phoenix	39.2	56.36	45.81	64.54	73.40	48.72	362,151	176,426	330,390	157,391	47.64
Fireman's Fund				48.12	24.25	63.75	117,918	75,168	111,074	48,046	43.26
Fireman's Insurance				8.44	39.67	34.65	89,562	31,037	70,360	31,256	44.42
General of Paris				9.00	56.47	76.79	82,382	63,263	63,258	57,474	90.85
German-American	49.6	62.08	44.18	51.02	61.23	64.78	470,652	304,883	370,849	212,242	57.23
Germania				34.32	113.44	63.98	66,668	42,654	27,419	39,348	143.51
Glens Falls					38.60	133,962	51,716	160,667	88,607	55.14	
Globe & Rutgers					29.90	132,879	39,784	277,756	102,643	36.95	
Hartford	45.4	70.84	34.44	48.00	51.94	51.18	1,012,780	518,331	899,129	415,647	46.23
Home	49.1	63.00	53.84	52.10	36.51	53.09	817,419	433,932	929,416	475,093	51.12
Ins. Co. of N. A.	55.2	39.68	51.87	52.86	66.45	50.27	441,420	221,914	433,208	184,941	42.69
Ins. Co. State of Pa.				42.12	48.94	84.86	146,982	124,734	164,561	60,271	36.62
Lumber	80.8	120.03	83.33	44.85	82.68	76.56	100,581	77,009	6,555	None	
National-Ben. Franklin					22.46	155,675	34,969	84,225	58,952	69.99	
National of Hartford	27.7	61.00	43.02	73.03	69.78	57.77	637,386	368,220	404,643	628,644	127.09
Nationale of Paris					9.90	103,479	10,248	148,557	74,913	50.43	
National Union			37.83	59.12	79.63	54.99	214,154	117,764	209,848	121,561	57.93
Niagara				54.31	28.83	46.65	187,012	87,247	173,749	55,520	31.95
Northwestern National				51.01	67.51	51.22	142,584	73,037	134,649	70,641	52.46
Phoenix of Hartford	38.5	50.05	57.93	39.55	49.91	62.36	402,016	250,725	368,014	171,682	46.63
Providence-Washington				24.93	59.75	70.96	190,649	135,298	197,469	90,898	46.03
Queen	52.7	62.85	59.30	48.62	66.88	58.59	607,874	356,172	604,103	310,513	51.40
Rochester-German	49.3	57.75									
Springfield	35.1	43.62	50.72	44.34	62.49	58.44	481,373	281,330	479,481	289,828	60.44
St. Paul	31.6	50.72	61.45	51.58	50.14	44.77	236,513	105,892	253,040	133,896	52.92
L'Union of Paris			41.37	32.72	66.25	60.86	187,704	114,225	186,233	116,986	62.82
Westchester				40.02	49.33	67.99	152,803	103,933	136,742	90,954	66.51
Millers National									24,927	6,902	27.69
Phoenix of Paris									24,238	4,622	19.07
Totals and Averages	46.1	59.27	48.95	50.23	56.96	55.19	8,771,598	4,841,444	8,327,100	4,544,018	54.57

COM

BRITISH—

Alliance.
Atlas.
Caledonia.
Commerce.
Employers.
General.
Guardian.
Law Union.
Liverpool.
London.
London.
Marine.
North B.
Northern.
Norwich.
Palatine.
Phoenix.
Province.
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