

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1916

With Comparative Results from 1910 to 1915

(Compiled by The Chronicle).

COMPANIES	Per cent. of Losses incurred to Premiums.						Business of 1915.		Business of 1916.		
	1910	1911	1912	1913	1914	1915	Net Cash received for Premiums	Net Losses Incurred	Net Cash received for Premiums	Net Losses Incurred	P.C. Losses incurred to Premiums
CANADIAN	p.e.	p.e.	p.e.	p.e.	p.e.	p.e.	\$	\$	\$	\$	p.e.
Acadia	70.95	67.01	69.72	57.74	65.32	77.13	112,009	86,388	110,968	75,518	68.05
Anglo-American	59.06	63.85	68.92	70.09	63.92	74.54	152,045	113,332			
Beaver					2.51	8.21	30,943	2,539	27,838	8,425	30.26
British America	69.34	41.51	55.49	52.86	63.55	52.87	506,735	267,920	671,286	367,207	54.70
British Colonial			16.34	34.74	18.38	114.71	64,722	74,241	87,887	81,616	92.86
British Northwestern			23.31	41.05	80.96	50.99	49,953	25,470	50,212	28,510	56.78
Canada Accident									5,546	7,713	139.08
Canada National		1.50	23.57	37.12	42.74	46.16	202,511	93,487	170,189	117,571	69.08
Canadian	42.19	32.31	35.52	42.71	46.73	37.09	269,301	99,899	271,536	99,799	36.75
Canadian Lumbermen's							3,782	None	180	None	
Central Canada Mfrs.	31.54	85.84	80.26	110.49							
Dominion	60.74	53.74	60.29	69.40	81.10	60.76	207,537	126,101	212,589	108,297	50.94
Dom. of Can. Guar. & Acc.						4.01	4,691	188	26,257	7,730	29.44
Eastern Canada Mfrs.	99.03										
Equity	71.29	50.43	76.50	58.78							
Factories	62.33	46.12	69.44	83.28	49.40	90.60	142,623	129,216	75,017	81,276	108.34
Hamilton									41,186	21,038	51.08
Hudson Bay	30.34	39.18	48.38	86.89	53.45	71.90	90,052	64,750	130,188	87,390	67.13
Imperial Underwriters					51.32	60.42	97,070	58,649	58,127	50,312	86.55
Liverpool-Manitoba			61.02	54.60	59.68	50.03	266,296	133,223	233,550	104,090	44.57
London Mutual	40.61	63.35	49.41	62.63	70.33	60.06	466,924	280,428	395,244	282,594	71.49
Manitoba	52.05	55.45									
Mercantile	70.00	52.55	41.70	44.68	79.04	51.55	224,319	115,644	245,399	147,768	60.22
Montreal-Canada	54.30	75.94	58.18	69.68	73.16	100.25	88,871	89,092			
Mount Royal			45.46	52.84	40.24	38.00	411,074	156,224	381,590	212,510	55.69
North Empire	39.02	45.80	36.67	50.71	74.29	51.81	111,108	57,564	80,436	86,062	106.99
North West			50.32	43.32	54.52	63.95	139,875	89,420	125,923	98,410	78.15
Nova Scotia	66.32	40.19	55.91								
Occidental	44.59	33.91	42.33	52.86	67.57	54.61	112,498	61,431	127,632	61,251	47.99
Ontario	83.29	85.33	58.21	94.00							
Ottawa	428.85	17.27									
Pacific Coast	46.38	30.00	27.52	32.30	55.01	33.92	79,640	27,014	90,661	30,880	34.06
Quebec	42.30	43.28	43.61	56.35	47.95	35.92	236,367	84,901	256,842	162,642	63.32
Rimouski	86.63	67.73	68.81	110.00							
Sovereign	46.18	52.65	54.01								
Western	50.96	54.90	39.77	41.91	79.61	38.34	488,130	187,170	853,805	324,952	38.06
Totals and Averages	60.03	53.08	52.58	61.31	61.10	53.18	4,559,076	2,424,291	4,736,038	2,653,561	56.03
BRITISH—							\$	\$	\$	\$	p.e.
Alliance	45.80	55.85	47.67	39.13	63.53	42.97	215,168	92,450	246,250	123,233	50.04
Atlas	63.34	67.14	56.27	54.01	65.40	58.24	515,974	300,507	495,108	328,884	66.43
British Dominions & Gen'l					65.96		96,456	63,625	90,277	89,879	99.56
Caledonian	58.90	51.98	49.39	56.59	62.03	52.61	433,157	227,887	426,418	283,181	66.41
Commercial Union	55.65	53.97	51.18	46.66	45.56	50.42	937,765	472,812	1,013,179	685,409	67.65
Employers' Liability		31.33	31.88	45.13	59.49	47.18	346,005	163,247	429,933	201,668	46.91
General	66.51	77.12	46.09	58.75	46.32	42.60	289,315	123,514	329,492	179,624	54.52
Guardian	57.76	63.88	61.74	63.83	59.33	47.86	970,601	464,488	989,086	605,023	70.27
Law Union & Rock	53.57	51.74	52.04	52.49	59.28	59.44	257,994	153,363	246,634	135,858	55.08
Liverpool & L. & G.	59.64	53.70	57.78	56.75	67.94	48.42	1,342,437	649,982	1,320,340	794,902	60.20
London & Lancashire	54.36	64.21	40.71	45.88	58.34	47.91	703,503	337,018	716,846	437,531	61.03
London Assurance	40.43	35.75	42.59	47.08	45.97	42.66	300,984	128,412	310,808	132,623	42.67
London Guar. & Acc.							1,198	None	54,534	21,065	38.63
Marine							None	None	None	None	
North British	62.67	57.80	48.63	59.23	67.03	50.62	927,240	469,348	920,026	520,993	56.63
Northern	52.93	47.49	48.86	51.34	68.04	52.31	760,010	402,790	762,029	584,822	76.74
Norwich Union	54.96	47.23	54.50	57.05	62.45	53.72	735,400	395,082	787,656	484,701	61.54
Ocean Accident & Guar.						21.79	43,171	9,408	142,834	72,958	51.08
Palatine			6.67	48.52	62.88	46.04	247,025	113,738	276,444	210,883	76.28
Phoenix	62.20	44.66	52.45	55.01	55.55	41.75	935,794	390,705	964,766	469,178	48.63
Provincial		9.13	10.08	75.42	111.41	21.19	40,473	8,567	36,953	44,084	119.27
Royal Exchange	2.35	40.23	39.71	39.36	38.05	45.30	379,111	171,751	442,054	224,100	50.69
Royal	56.41	53.37	57.35	59.44	51.00	49.17	1,429,655	702,985	1,471,655	779,468	52.97
Scottish Union & National	42.85	48.83	38.86	50.64	45.92	40.74	372,392	151,717	403,579	230,455	57.11
Sun	51.71	60.18	54.07	59.60	55.27	58.14	483,707	281,254	529,401	292,739	55.50
Yorkshire	61.64	51.11	46.38	70.09	65.20	57.38	474,056	261,000	494,239	334,922	67.76
Totals and Averages	57.02	53.83	50.95	54.78	58.15	49.54	13,609,360	6,742,667	14,304,219	8,585,706	60.02