

Fire and Marine Insurance in Canada in 1909.

From the Preliminary Report of the Superintendent of Insurance.

Rate of Losses paid and General Expenses per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1909, also the rates of the Premiums charged per cent. of Amounts insured.

Canadian Companies	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Total Cash, Exp. & Gen. per cent. of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of total Risks taken.	Net Amount of Insurance in force at Date.	Assets.
					\$	\$ cts.		\$	\$ cts.
Acadia Fire.....	Fire.....	45.25	29.28	73.10	17,489,835	232,844 77	1.33	14,271,077	650,809 17
Anglo American.....	Fire.....	64.19	37.07	96.52	26,977,398	400,322 66	1.48	28,974,762	317,686 78
British America.....	Fire.....	56.63	40.04	93.60	299,550,324	2,466,518 26	0.82	270,092,259	1,960,536 35
Canadian Fire.....	Fire.....	47.43	31.24	166.24	21,715,131	386,247 55	1.78	24,455,318	741,283 06
Central Canada Manufacturers.....	".....	57.26	25.41	82.67	3,259,176	43,432 56	1.33	2,280,667	65,391 26
Dominion Fire.....	".....	49.41	41.42	88.97	20,873,299	327,469 64	1.57	16,783,610	157,773 24
Eastern Canada Manufacturers.....	".....	57.26	25.41	80.94	2,756,225	35,608 57	1.29	2,280,667	69,092 62
Equity Fire.....	".....	68.31	46.98	111.83	31,328,851	410,680 36	1.31	35,531,446	2,081,010 63
London Mutual.....	".....	54.08	33.84	88.86	66,405,274	857,446 82	1.29	76,445,125	612,110 54
Manitoba Assurance Co.....	".....	46.68	32.30	74.07	24,652,039	394,123 10	1.60	21,589,057	409,309 51
Mercantile Fire.....	".....	46.63	31.53	72.85	22,136,560	250,062 78	1.13	18,62,927	397,942 67
Montreal-Canada Fire.....	".....	64.45	44.34	104.91	22,313,459	335,258 50	1.50	25,001,456	245,003 87
North Empire Fire.....	".....	7.89	151.75	130.81	564,333	9,191 25	1.63	536,193	98,926 07
Nova Scotia Fire.....	".....	39.89	33.84	74.45	9,376,837	144,762 55	1.54	9,682,557	234,816 11
Occidental Fire.....	".....	38.69	34.73	74.42	5,200,487	102,544 49	1.97	6,436,362	190,364 09
Ontario Fire.....	".....	67.64	49.80	114.26	17,579,309	275,550 36	1.57	19,261,135	173,530 34
Ottawa Assurance Co.....	".....	103.57	43.16	135.88	10,986,046	267,157 75	2.43	1,567,774	149,293 35
Pacific Coast Fire.....	".....	39.18	44.00	73.52	11,231,988	174,890 34	1.56	9,217,790	300,475 08
Quebec Fire.....	".....	64.94	33.04	88.32	14,723,758	192,042 50	1.30	19,449,559	458,254 92
Richmond and Drummond.....	".....	76.44	45.42	116.90	8,285,293	171,531 33	2.06	6,991,590	114,400 95
Rimouski.....	".....	55.40	33.15	86.82	32,138,748	530,992 15	1.65	20,683,480	393,805 84
Sovereign Fire.....	".....	47.20	48.39	79.95	27,096,050	348,153 25	1.23	17,867,566	608,732 25
Western.....	Fire, Inland Marine and Ocean.	58.93	37.36	93.93	580,953,944	4,210,976 20	0.72	368,066,633	3,207,777 99
Totals.....		56.85	38.04	91.58	1,277,594,413	12,567,808 54	0.98	1,015,528,610	11,832,126 09

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 1909, also the Rates of Premiums charged per cent. of Amounts insured.

British Companies	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.
					\$	\$ cts.	
Alliance.....	Fire & Inland Mar.	34.19	33.50	67.69	19,642,267	179,676 73	0.91
Atlas.....	Fire.....	46.03	30.44	76.47	35,066,713	520,177 95	1.48
Caledonian.....	".....	40.54	29.76	70.30	29,798,612	382,028 32	1.28
Commercial Union.....	Fire & Inland Mar.	45.68	30.34	76.02	105,730,905	1,332,226 04	1.26
General Accident Fire and Life.....	Fire.....	32.62	30.99	63.60	19,744,429	288,317 00	1.46
Guardian.....	".....	53.09	28.79	81.89	55,768,011	839,537 51	1.51
Law Union and Rock.....	".....	41.19	30.74	71.93	11,813,630	162,284 07	1.37
Liverpool and London and Globe.....	".....	60.32	30.49	90.81	101,436,876	1,428,318 09	1.41
London and Lancashire Fire.....	".....	43.81	31.35	75.16	43,787,000	585,553 62	1.34
London Assurance.....	".....	27.49	36.41	63.90	16,345,239	209,604 97	1.28
North British.....	".....	56.96	29.06	86.02	68,964,570	913,449 78	1.32
Northern.....	".....	45.42	28.30	83.72	41,590,366	618,305 41	1.49
Norwich Union Fire.....	".....	41.31	32.11	73.42	47,976,114	683,832 00	1.43
Phoenix of London.....	".....	55.85	30.05	85.90	67,426,117	1,021,894 93	1.52
Royal.....	".....	50.84	30.63	81.47	102,088,402	1,376,754 37	1.35
Scottish Union and National.....	".....	41.55	30.88	72.43	24,746,114	322,450 30	1.30
Sun Insurance Office.....	".....	56.74	32.49	89.23	32,704,761	447,019 60	1.37
Yorkshire.....	".....	50.86	31.66	82.52	20,169,950	245,528 43	1.22
Totals.....		49.93	30.47	80.41	844,820,076	11,556,959 12	1.37
American Companies					\$ c.	\$ cts.	
Aetna Insurance Company.....	Fire & Inland Mar.	38.11	25.39	63.50	22,050,520	298,878 55	1.36
Connecticut Fire.....	Fire.....	60.10	25.47	86.57	10,589,356	147,310 38	1.39
German-American.....	".....	49.56	28.11	77.67	17,951,750	230,152 96	1.28
Hartford Fire.....	".....	42.00	29.48	71.48	58,659,781	825,531 80	1.41
Home Fire.....	" & Inland Mar.	52.71	24.24	76.95	27,075,352	388,080 67	1.43
Insurance Company of North America.....	Fire & Inland Mar.	62.68	30.88	93.56	37,792,433	470,360 97	1.24
Lumber Insurance Company.....	Fire.....	82.79	14.92	97.71	6,359,465	127,685 61	2.01
National Fire.....	".....	16.32	24.36	40.68	7,685,791	115,566 49	1.50
Phoenix, of Brooklyn.....	Fire and Tornado.	41.07	23.85	64.92	25,459,036	384,085 60	1.51
Phoenix, of Hartford.....	Fire.....	38.50	30.62	69.12	19,635,513	273,605 05	1.39
Queen, of America.....	".....	55.26	31.37	86.63	44,432 253	662,462 46	1.49
Rochester German.....	".....	41.00	32.04	73.04	6,488,797	86,313 91	1.33
Springfield Fire and Marine.....	Fire and Tornado.	31.35	28.72	60.07	9,721,944	149,616 56	1.54
St. Paul Fire and Marine.....	Fire & Inland Mar.	36.64	26.28	62.92	13,683,852	169,775 90	1.24
Totals.....		47.72	27.85	75.57	307,685,343	3,229,426 91	1.41