

of insurance in Canada. In this department last year it received in Canada in premiums \$53,780, and paid claims of, in round figures, \$24,000. Quite recently also it has established a Canadian accident department, transacting accident and sickness, liability and plate glass insurance. While this department is yet in its infancy, the influential connections possessed by the Yorkshire, no less than the care which marks its management, bespeak for it a growing importance. The Yorkshire is fortunate in its Canadian directorate, which includes such well-known gentlemen as Hon. C. J. Doherty (Minister of Justice), Mr. Alphonse Racine, Mr. G. M. Bosworth, and Mr. Alex. L. MacLaurin.

FIRE INSURANCE IN CANADA IN 1911.

(From the Newly Issued Short Report of the Superintendent of Insurance.)

During the year 1911 the business of fire insurance in Canada was carried on by 62 companies; of these 24 were Canadian, 21 British, 16 American and 1 French. This list of companies differs from that of the previous year by the addition of one Canadian company (the Canada National), two British companies (the Employers' Liability and the Provincial), one American company (the National Union), and one French company (L'Union of Paris).

During the year 1911, two Canadian companies which had ceased business were wound up, one the Richmond and Drummond Fire, and the other the Eastern Canada Manufacturers' Mutual, which was amalgamated with the Central Canada Manufacturers' Mutual. One American company, the Rochester-German, was amalgamated with the German-American.

Since the beginning of 1912 several companies have received licenses for fire business: the British Northwestern Fire Insurance Co., Winnipeg; the Northwest Fire Insurance Co., Winnipeg; the Palatine Insurance Co., Ltd.; the Providence-Washington Insurance Co.; the Northwestern National Insurance Company of Milwaukee, Wisconsin; the Firemen's Insurance Company of Newark, New Jersey; the Westchester Fire Insurance Company; British Colonial Fire Insurance Co.; Germania Fire Insurance Co.; Insurance Company of State of Pennsylvania.

PREMIUMS AND THEIR RATE.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$1,987,640,591, which is greater by \$180,584,906 than the amount taken in 1910. The premiums charged thereon amounted in 1911 to \$26,867,169, being \$2,182,873 greater than the amount charged the previous year. The rate of premiums (1.352) is slightly lower than that of 1910 (1.366). The loss rate (53.16) is 1.80 per cent. lower than the loss rate of the previous year (54.96) and 9.80 per cent. less than the average loss rate (62.96) for the past forty-three years.

The rate per cent. of premiums charged upon risks taken is shown in the subjoined table.

The increase in the amounts taken in 1911 as compared with 1910 among Canadian companies is \$53,972,445. Among British companies there is an increase of \$62,003,939, and among American and other companies there is an increase of \$64,608,522.

In 1910 the increases in amounts written among Canadian, British and American companies reporting to the office were \$72,660,871, \$103,688,371 and \$60,730,576 respectively.

PREMIUMS AND LOSSES IN CANADA IN 1911.

Cash received for premiums during the year in Canada amounted to \$20,575,255, being greater than that received in 1910 by \$1,849,724, and the amount paid for losses was \$10,936,948, which is greater than that paid in 1910 by \$644,655. The ratio of losses paid to premiums received is shown in the following table:—

FIRE INSURANCE IN CANADA, 1911.

	Paid for Losses	Received for Premiums	Rate of Losses paid per cent of premiums received.	The same for 1910
Canadian Companies	\$ 2,519,179	\$ 4,727,141	53.29	58.71
British Companies	6,181,888	11,205,694	55.17	53.58
American and other Companies	2,235,881	4,642,420	48.16	54.46
Total	10,936,948	20,575,255	53.16	54.96

RATES OF INCURRED LOSSES FROM 1897 TO 1911.

Companies.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.	1901.	1900.	1899.	1898.	1897.
Canadian	53.08	60.41	55.87	72.11	53.28	52.68	48.71	97.50	53.17	42.51	58.22	83.25	53.20	55.22	69.06
British	53.80	57.01	49.74	58.07	55.22	46.65	43.07	110.34	50.97	40.40	74.15	97.99	58.80	79.12	63.50
Amer. and other	48.95	59.72	46.72	55.74	51.36	40.45	38.01	110.55	47.93	38.61	66.83	107.17	57.25	71.05	64.32
Total	52.54	58.40	50.46	60.77	54.02	46.73	43.30	107.76	50.94	40.55	70.29	97.00	57.75	74.37	64.41

AVERAGE PREMIUM RATES CHARGED ON FIRE INSURANCE IN CANADA, 1906-11.

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1910.	The same for 1909.	The same for 1908.	The same for 1907.	The same for 1906.
Canadian	\$ 572,066,012	\$ 8,038,316.88	1.41	1.38	1.44	1.51	1.51	1.52
British	998,101,547	13,279,506.46	1.33	1.33	1.38	1.48	1.48	1.52
American and other	417,473,032	5,549,346.20	1.33	1.41	1.45	1.54	1.56	1.60
Totals	1,987,640,591	26,867,169.54	1.35	1.36	1.41	1.50	1.50	1.53