

JUNE 10, 1910

**Summary of Premiums received and Losses Paid for
Fire Insurance in Canada by all Companies for the
Years 1869 to 1909 inclusive, 41 Years.**

(From the Preliminary Report of the Superintendent of Insurance)

	Premiums Received 1869 to 1909	Losses Paid 1869 to 1909	Rate of Losses Paid to Premiums Re- ceived
Canadian Companies	\$	\$	\$
Acadia (1905).....	435,869	148,170	34.0
Anglo-American.....	2,361,799	1,544,120	65.4
British-American.....	10,422,823	6,358,888	61.0
aCanada Agricultural..	454,896	290,101	63.8
aCanada.....	881,333	698,133	79.2
Central Canada.....	2,150,495	1,068,507	49.7
Central Canada Manu- facturers (1907).....	56,795	36,674	64.6
aCitizens.....	2,856,961	2,287,870	80.1
aDominion.....	190,242	148,255	77.9
Dominion (1907).....	457,420	263,375	57.6
aEastern.....	894,194	632,961	70.8
East Canada Mfrs (1907)	56,795	36,674	64.6
Equity.....	1,458,621	882,176	60.5
*London Mutual.....	7,338,978	4,819,499	65.7
Manitoba Ass. Co. (1905)	662,867	318,169	48.0
Mercantile.....	1,996,891	1,188,822	59.5
Montreal-Canada (1904)	1,364,992	904,199	66.2
aNational (1904).....	284,026	187,732	101.3
North Empire (1909)....	8,154	643	7.9
Nova Scotia (1905).....	263,981	84,326	31.9
Occidental (1909).....	68,366	25,269	34.9
Ontario (1907).....	638,245	366,499	57.4
Ottawa.....	1,171,144	844,923	72.1
aOttawa Agricultural..	194,861	108,164	55.5
Pacific Coast (1908)....	77,279	52,153	67.5
aProvincial.....	1,434,350	957,146	66.7
Quebec.....	3,760,997	2,816,495	74.9
Rich. & Drum. (1906)...	328,273	192,012	58.5
Rimouski. (1907).....	794,816	452,228	56.9
aRoyal Canadian.....	3,538,023	2,988,950	84.5
*Sovereign.....	1,055,404	736,216	69.8
Sovereign (1906).....	236,945	141,675	59.8
aStadacona.....	490,488	773,695	157.7
aVictoria-Montreal....	79,327	59,878	75.5
Western.....	13,963,756	8,265,482	60.6
	62,430,429	40,779,975	65.3
British Companies.			
†Albion.....	1,468,310	1,016,766	69.2
Alliance.....	2,982,052	2,440,575	81.9
Atlas.....	4,715,657	3,038,701	64.4
Caledonian.....	5,003,630	3,312,801	66.2
aCity of London.....	1,588,254	977,455	61.5
Commercial Union.....	13,721,491	8,814,591	64.2
Emp. Liability.....	364,689	255,801	70.1
General Accident (1908)	324,360	85,371	26.3
††Glasgow and London..	1,619,733	1,167,345	72.1
Guardian.....	9,943,149	6,707,992	67.4
aImperial.....	6,083,796	4,181,342	68.7
aLancashire.....	6,210,844	4,492,270	72.3
**Law Union and Rock.	1,080,334	553,393	51.2
Liverpool and London and Globe.....	16,393,877	10,701,836	65.3
London and Lancashire.	6,164,928	3,552,552	57.6
London Assurance.....	3,889,875	2,454,649	63.2
aManchester.....	2,500,314	1,914,238	76.6
aNational of Ireland..	2,607,586	1,706,837	65.5
N. British & Mercantile.	16,144,257	10,958,963	64.2
Northern.....	8,474,197	5,943,318	70.1
Norwich Union.....	7,352,417	4,351,874	59.5
Phoenix of London.....	14,457,108	7,871,207	54.4
aQueen.....	4,354,894	3,325,321	76.4
Royal.....	25,274,016	16,060,168	63.5
aScottish Commercial..	343,421	177,429	51.6
aScottish Imperial....	672,855	483,498	73.8
Scottish Un. & National.	4,945,357	2,868,315	58.1
Sun Insurance Office....	4,147,606	2,614,240	63.1
Union Assurance Society	4,968,040	3,017,595	60.7
aUnited.....	718,477	549,440	76.5
Yorkshire (1907).....	529,838	234,379	44.2
	179,022,755	115,828,372	64.1

	Premiums Received 1869 to 1909	Losses Paid 1869 to 1909	Rate of Losses Paid to Premiums Re- ceived
American Companies	\$	\$	\$
Aetna.....	6,365,875	4,282,493	67.3
aAgricultural of Water- town.....	1,309,100	857,278	65.5
aAmerican.....	3,765,091	2,154,363	57.2
aAndes.....	31,431	5,668	18.0
Connecticut.....	1,473,355	862,414	58.5
German-American (1905)	846,523	382,761	45.2
Hartford.....	8,053,517	4,551,699	56.6
aHome, New Haven.....	60,619
Home, New York.....	2,246,372	1,355,633	60.3
Insurance Company of North America.....	3,383,756	2,106,871	62.3
Lumber Ins. Co. (1906)	286,889	198,697	69.1
National (1908).....	107,797	16,637	15.4
Phoenix, of Brooklyn...	3,765,091	2,154,363	57.2
Phoenix, of Hartford...	3,231,044	2,037,574	63.6
Queen, of America.....	7,524,255	4,457,497	59.2
Rochester German (1905)	259,275	136,104	52.1
Springfield (1908)....	119,489	34,760	29.1
St. Paul (1907).....	220,535	80,635	36.6
	39,296,661	23,650,555	60.2

RECAPITULATION.

Canadian Companies...	62,430,429	40,779,975	65.3
British ".....	179,022,755	115,828,372	64.1
American ".....	39,296,661	23,650,555	60.2
	280,749,845	180,258,902	64.2

*Formerly the Agricultural Mutual. †Formerly the Isolated. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown. ††Not including \$124,272 reinsurance of risks of the Sovereign Fire Insurance Company. Where the year is given it indicates that the returns are from that year not the entire period. a Ceased business.

**FORTY-ONE YEARS OF FIRE UNDERWRITING
IN CANADA.**

A fortnight ago THE CHRONICLE published a summary abstract of the fire insurance business in Canada for the year 1909 showing the comparative results from 1902, and giving a general recapitulation of the business for seventeen years. Above we give another series of figures, prepared from the same source, which summarize the results of the business of fire underwriting in Canada from 1869 to the end of 1909, a period of 41 years.

From the summary figures given it will be seen that the amount received in premiums during the 41 years by the whole of the companies doing fire business in Canada is \$280,749,845, their respective proportions being as follows:

Canadian companies.....	\$62,430,429
British companies.....	179,022,755
United States companies.....	39,296,661

Total..... \$280,749,845

From 1869 to 1902, a period of 34 years the aggregate of premiums received was \$177,020,974, an annual average of \$5,206,490. Since 1902 progress has been on so much more rapid a scale that in the seven years there has been an addition to the aggregate of premiums of \$103,728,871, or an average annual increase of \$14,818,410.

The losses paid by the whole of the companies during the 41 years reach a total of \$180,258,902, divided into the following proportions:

Canadian Companies.....	\$40,779,975
British Companies.....	115,828,372
United States Companies.....	23,650,555

Total..... \$180,258,902

From 1869 to 1902 the aggregate of losses was \$120,330,586, an annual average of \$3,539,399. In the seven years since 1902 the aggregate has