

## FIRE INSURANCE IN CANADA IN 1912—Continued.

	Gross Amount of Risks taken during the Year	Premiums charged thereon	Rate of Premiums charged per cent of Risks taken	The same for 1911	Net Cash Paid during the Year for Losses	Net Cash received during the Year for Premiums	Rate of losses paid per cent of pre- miums received	The same for 1911
	\$	\$ cts.			\$ cts.	\$ cts.		
Compagnie d'Assurances Generales.....	3,537,946	45,511.55	1.29	.....	None	11,953.35	.....	.....
German American.....	39,018,888	488,582.89	1.25	1.30	228,010.70	413,312.93	55.17	39.41
Germania.....	3,273,600	48,813.50	1.49	.....	11,679.13	34,574.18	33.78	.....
Hartford.....	78,112,795	996,943.60	1.28	1.31	442,707.59	887,485.37	49.88	36.87
Home.....	32,550,364	407,066.71	1.25	1.33	190,747.42	368,493.24	51.76	55.70
Insurance Co. of North America.	38,958,876	472,340.94	1.21	1.22	195,453.37	372,557.45	52.46	53.96
Insurance Co. of the State of Pa.	11,656,779	196,817.18	1.69	.....	58,459.99	161,199.99	36.27	.....
Lumber.....	8,355,594	145,329.66	1.74	1.71	99,624.95	147,658.65	67.47	63.67
National.....	46,239,327	537,088.28	1.16	1.43	261,644.29	416,875.04	62.76	45.08
National Union.....	15,556,096	209,608.82	1.35	1.46	95,777.87	156,598.48	61.16	27.44
Niagara.....	6,268,199	165,048.40	1.68	.....	34,381.22	76,820.89	44.76	.....
Northwestern National.....	2,201,667	30,738.11	1.40	.....	2,858.11	10,475.73	27.28	.....
Phoenix, of Hartford.....	37,089,105	450,214.85	1.21	1.25	154,859.61	351,926.00	44.00	59.34
Providence Washington.....	12,975,305	165,903.22	1.28	.....	25,208.94	119,500.11	21.10	.....
Queen, of America.....	51,369,612	673,101.13	1.31	1.38	315,078.70	577,985.30	54.51	55.97
Springfield.....	29,429,199	340,845.16	1.16	1.37	116,146.93	278,247.88	41.74	43.01
St. Paul.....	15,910,403	227,721.24	1.43	1.56	105,040.97	189,652.24	55.91	55.76
L'Union of Paris.....	13,655,232	158,367.24	1.16	1.13	41,329.20	134,878.58	30.64	37.87
Westchester.....	5,783,717	83,691.60	1.45	.....	12,560.61	56,239.07	22.33	.....
Totals.....	572,182,988	7,305,984.76	1.28	1.33	3,068,757.15	6,038,986.75	50.82	48.16
Grand Totals.....	2,374,161,732	30,639,866.97	1.29	1.35	12,119,581.21	23,194,521.32	51.94	53.16

## CHANGES IN ALBERTA'S INSURANCE LAW.

## New Regulations Regarding Deposits and Fees—The Details.

Alberta has lately amended its insurance act. The clause regarding the maintenance of reserves by the companies transacting business in the Province now reads as follows:—

"Every company incorporated by the Legislative Assembly of Alberta or licensed under the Alberta Insurance Act, or transacting any business of life insurance in this province, shall maintain a reserve for the protection of its policyholders, computed on the basis of the reserve required under the provisions of the insurance act of Canada, for the time being in force."

## MODIFICATIONS OF PREVIOUS SECTION.

On the other hand, section 10 of the act is repealed and is made to read, "Shall deposit with the treasurer such a percentage of the reserve required by section 9 thereof on all its Alberta policies as the superintendent of insurance may direct." This clause formerly read, "The Company shall deposit with the treasurer the reserve required by section 9 on all its Alberta policies."

Section 28, Clause "B" reads, "Every benevolent, provident, industrial or co-operative society not in-

corporated by or under the authority of an act of the Parliament of Canada, shall keep on deposit with the treasurer \$10,000, etc." This has been amended by adding the words, "or of an Act of the Province thereof" after the word "Canada."

## NEW TABLE OF FEES.

The amendment to section 58 makes the fees as follows:—

Life Insurance.....	\$300.00
Fire.....	300.00
Hall.....	200.00
Accident, Sickness and Guarantee.....	200.00
Mutual Insurance.....	100.00
For one or more of all other kinds of insurance	100.00

To those companies already stipulated in the insurance act, with certain sums mentioned for deposit with the treasurer, this sub-section is added: "Every foreign mutual fire or fire and inland marine company insuring mercantile and manufacturing risks shall keep on deposit with the treasurer \$10,000; but a foreign mutual fire insurance company not insuring mercantile and manufacturing risks shall keep on deposit with the treasurer \$5,000."

Section 5, sub-section 2 has been amended by adding the words, "nor to any provincial company" after the word "licensed."

The above notes cover all the amendments to the act that will have any material effect on the insurance companies.