

## INSURANCE.

## 45.—Fire Insurance Business transacted in Canada, 1911, with totals for 1912.

| Companies.                          | Gross amount of policies new and renewed. | Premiums charged thereon. | Rate of premiums per cent of risks. | Net cash paid for losses. | Net cash received for premiums. | Percentage of losses paid to premiums received. |
|-------------------------------------|---|---------------------------|-------------------------------------|---------------------------|---------------------------------|---|
|                                     | \$  | \$                        | p.c.                                | \$                        | \$                              | p.c.  |
| Canadian companies—                 |   |                           |                                     |                           |                                 |   |
| Acadia Fire.....                    | 14,836,670                                | 215,805                   | 1.45                                | 79,316                    | 135,526                         | 62.70   |
| Anglo-American.....                 | 24,730,228                                | 355,895                   | 1.44                                | 160,622                   | 218,962                         | 73.36   |
| British American.....               | 53,735,734                                | 710,411                   | 1.32                                | 235,565                   | 550,718                         | 42.77   |
| Canada National.....                | 2,389,335                                 | 39,035                    | 1.63                                | 367                       | 24,898                          | 1.47  |
| Canadian Fire.....                  | 25,222,307                                | 436,126                   | 1.73                                | 92,305                    | 281,695                         | 32.77   |
| Central Canada Mfs....              | 9,576,699                                 | 120,209                   | 1.26                                | 39,390                    | 55,615                          | 70.83   |
| Dominion Fire.....                  | 26,099,309                                | 361,270                   | 1.38                                | 155,292                   | 277,759                         | 55.91   |
| Equity Fire.....                    | 24,383,682                                | 334,288                   | 1.37                                | 117,140                   | 242,851                         | 48.23   |
| Factories Insurance Co.             | 43,618,537                                | 716,205                   | 1.64                                | 91,183                    | 211,025                         | 43.21   |
| Hudson Bay.....                     | 10,309,627                                | 175,983                   | 1.71                                | 57,663                    | 129,053                         | 44.68   |
| London Mutual.....                  | 58,657,181                                | 633,206                   | 1.08                                | 219,933                   | 353,881                         | 62.15   |
| Manitoba Assurance Co               | 36,951,142                                | 520,172                   | 1.41                                | 198,472                   | 333,578                         | 59.50   |
| Mercantile Fire.....                | 17,452,470                                | 238,462                   | 1.37                                | 101,537                   | 186,782                         | 54.36   |
| Montreal-Canada Fire..              | 19,423,595                                | 281,531                   | 1.45                                | 130,886                   | 147,738                         | 74.90   |
| North Empire Fire.....              | 4,464,585                                 | 99,169                    | 2.22                                | 28,296                    | 61,182                          | 46.25   |
| Nova Scotia Fire.....               | 17,161,908                                | 273,445                   | 1.59                                | 57,150                    | 137,949                         | 41.43   |
| Occidental Fire.....                | 6,808,841                                 | 149,453                   | 2.19                                | 32,610                    | 102,455                         | 31.83   |
| Ontario Fire.....                   | 13,870,157                                | 223,319                   | 1.61                                | 167,882                   | 180,976                         | 92.76   |
| Ottawa Assurance Co...              | 250,974                                   | 4,173                     | -                                   | 22,736                    | 20,366                          | -   |
| Pacific Coast Fire.....             | 8,325,059                                 | 130,580                   | 1.57                                | 23,929                    | 64,802                          | 36.93   |
| Quebec Fire.....                    | 21,539,855                                | 237,864                   | 1.10                                | 88,409                    | 190,816                         | 46.33   |
| Rimouski.....                       | 34,536,044                                | 542,265                   | 1.57                                | 227,618                   | 331,161                         | 68.73   |
| Sovereign Fire.....                 | 12,612,481                                | 178,946                   | 1.42                                | 38,464                    | 70,600                          | 54.48   |
| Western.....                        | 85,109,592                                | 1,160,505                 | 1.36                                | 197,885                   | 399,752                         | 49.50   |
| Totals, 1911.....                   | 572,066,012                               | 8,138,317                 | 1.41                                | 2,519,178                 | 4,727,140                       | 53.29   |
| Totals, 1912.....                   | 653,582,426                               | 8,882,416                 | 1.36                                | 2,684,975                 | 5,063,409                       | 52.53   |
| British companies—                  |   |                           |                                     |                           |                                 |   |
| Alliance.....                       | 21,643,100                                | 223,038                   | 1.03                                | 106,772                   | 199,726                         | 53.46   |
| Atlas.....                          | 38,305,434                                | 522,365                   | 1.36                                | 311,967                   | 459,899                         | 67.83   |
| Caledonian.....                     | 36,466,484                                | 437,966                   | 1.20                                | 223,743                   | 388,130                         | 57.65   |
| Commercial Union.....               | 103,305,261                               | 1,434,170                 | 1.39                                | 696,994                   | 1,233,649                       | 56.50   |
| Employers' Liability...             | 11,095,118                                | 131,285                   | 1.18                                | 20,417                    | 95,484                          | 21.38   |
| General Accident Fire and Life..... | 21,370,239                                | 293,635                   | 1.37                                | 182,797                   | 253,073                         | 72.22   |
| Guardians.....                      | 61,083,532                                | 879,356                   | 1.44                                | 476,700                   | 752,342                         | 63.36   |
| Law Union and Rock..                | 16,455,854                                | 208,766                   | 1.27                                | 104,259                   | 183,058                         | 56.95   |
| Liverpool & London & Globe.....     | 119,809,473                               | 1,538,971                 | 1.28                                | 749,734                   | 1,299,799                       | 57.68   |
| London & Lancashire Fire.....       | 52,433,071                                | 667,464                   | 1.27                                | 360,856                   | 555,642                         | 64.94   |
| London Assurance.....               | 21,716,949                                | 269,411                   | 1.24                                | 89,846                    | 232,948                         | 38.57   |
| North British & Mercantile.....     | 77,739,375                                | 965,817                   | 1.24                                | 508,613                   | 839,615                         | 60.58   |
| Northern.....                       | 46,684,553                                | 637,221                   | 1.36                                | 260,730                   | 564,135                         | 46.22   |
| Norwich Union Fire....              | 60,240,078                                | 819,304                   | 1.36                                | 362,261                   | 723,990                         | 50.04   |
| Phoenix of London.....              | 90,493,039                                | 1,492,440                 | 1.65                                | 532,836                   | 1,055,569                       | 50.43   |
| Provincial.....                     | 3,597,523                                 | 24,783                    | 0.69                                | 1,702                     | 18,525                          | 9.19  |