

INSURANCE IN CANADA, 1901.

Following our annual custom, which we have kept up for many years, we present tables showing the life and fire insurance business in Canada for the past year compared with two previous years. The table has been compiled by THE CHRONICLE from advance figures supplied by the companies. The few omissions are no doubt caused by delay beyond the control of the managers.

We leave the figures to tell their own story, which, generally speaking, will be found an agreeable one to all interested in life assurance business in Canada. Out of 29 life Canadian companies' statements of the total assurance in force at close of 1901, 27 show an increase over 1900, and those cases where there is a decline the falling off is very trifling, some of it is in business outside Canada, and the whole decrease is quite insignificant, being under \$11,000.

GUARDIAN FIRE ASSURANCE COMPANY'S FIRE.

By the fire in the office building of the above Company in this city on the 31st ult., said to have been caused by electric wires, the building was destroyed, but, owing to the activity of some of the officials, the records of the business and plans were saved. The vaults remain intact.

The Company has taken temporary offices at 71 St. James Street, which are very commodious and suitable for their business.

IMPERIAL INSURANCE COMPANY, LTD

The following circular has been issued by the Imperial Insurance Company (Fire) to all its agents in Canada regarding the amalgamation of the two Imperials and the Alliance

Head Office: 1 OLD BROAD STREET,
LONDON, E.C.

22nd January, 1902.

To the Agents of the

IMPERIAL INSURANCE COMPANY, LIMITED.

I take the earliest opportunity to inform you that Provisional Agreements have been entered into for the amalgamation of the IMPERIAL FIRE INSURANCE COMPANY LIMITED, and the IMPERIAL LIFE INSURANCE COMPANY, with the ALLIANCE ASSURANCE COMPANY.

On the completion of the necessary formalities and authorizations I shall have the pleasure of further communicating with you, but in the meantime I may state that it is intended to carry on the combined business under the title of the "IMPERIAL ALLIANCE ASSURANCE COMPANY, LIMITED," the financial status of which will be:—

Subscribed Capital	\$20,250,000
Paid-up Capital	4,000,000
Shareholders' Reserves	over 11,500,000
Life Assurance, Annuity and other Funds	over 32,500,000

It is not in contemplation to unite or in any manner disturb the existing agencies of the three companies, and it is hoped that you will continue your valued support by increasing the volume of the business received through your account.

Yours faithfully,
E. COZENS-SMITH,
General Manager.

TRUSTS AND GUARANTEE COMPANY.

The report of the directors, presented at the fifth annual meeting of the Trusts and Guarantee Company, Toronto, held at the offices, 14 West King street, yesterday afternoon, showed the affairs of the company to be in a flourishing condition. After the payment of two dividends at the rate of five per cent. per annum, a sufficient balance of profit was left to permit the carrying forward of a credit balance of \$24,155.47 to Profit and Loss account. During the year the shareholders have taken advantage of the privilege offered them of voluntarily paying up the uncalled proportion of their stock. This they did to the amount of \$96,327.27, making the total paid up capital stock \$506,611.98. The Company had received during the year large numbers of appointments as administrator, guardian, etc., and also as executor and trustee under will, showing a gratifying degree of confidence in the stability of the Company and the excellent management of its affairs. The retiring Board of Directors was re-elected, and at a subsequent meeting of the Board Hon. J. R. Stratton was re-elected president, and D. W. Karm and C. Klopfer vice-presidents.

ANNUAL STATEMENT OF UNITED STATES BRANCHES OF FOREIGN COMPANIES.

THE following condensed exhibit of the condition, January 1, 1902, and of the business in 1901, of the United States branches of foreign companies licensed in the State of New York, which also transact business in Canada, has been compiled by the New York "Chronicle" from returns to the insurance department at Albany, N.Y.

COMPANIES.	Deposit Capital.	Assets.		Surplus Beyond Deposits Capital and all Liabilities.		Total Income, 1901.	Total Expenditures, 1901.	Total Premium Receipts, 1901.	Total Losses Incurred, 1901.	Expenses of Management, 1901.
		Dec. 31, 1901.	Dec. 31, 1901.	Dec. 31, 1901.	Dec. 31, 1901.					
Atlas Assurance, London,	\$200,000	\$1,044,403	\$ 1,102,758	\$ 234,684	\$ 234,166	\$ 779,315	\$ 741,422	\$ 748,653	\$ 461,912	\$ 280,918
British America, Toronto,	200,000	1,313,063	1,363,303	757,878	288,453	1,303,904	1,306,119	1,291,462	846,741	424,461
Law Union and Crown, London,	200,000	700,784	714,926	207,948	229,651	341,528	321,622	323,445	229,143	101,061
Liverpool & London & Globe, Liv.,	200,000	9,801,922	10,316,201	4,504,728	4,409,116	5,820,867	5,531,923	5,562,416	3,841,888	1,782,375
London Assurance, London,	200,000	1,702,819	1,820,241	638,698	591,788	1,108,330	982,322	1,053,925	356,926	408,849
Manchester Manchester,	200,000	1,841,098	1,869,191	351,683	354,690	1,469,921	1,629,969	1,412,716	1,121,396	524,425
Northern Assurance, London,	200,000	2,706,023	2,893,553	1,325,845	1,145,946	1,617,072	1,458,049	1,529,918	933,174	549,164
North British & Mercantile, Lon,	200,000	4,348,614	5,403,869	1,710,115	2,406,214	2,979,876	2,880,425	2,828,180	1,956,917	997,352
Phoenix, London,	200,000	2,932,023	2,923,214	592,615	22,310	2,977,371	2,816,332	3,001,247	1,950,323	980,643
Royal, Liverpool,	200,000	7,187,215	7,440,281	2,284,143	2,211,532	4,281,580	4,960,564	4,082,437	2,794,113	1,394,530
Scottish Union & Nat'l, Edinburgh,	200,000	4,372,943	4,444,367	2,024,054	2,026,615	2,302,615	2,121,808	2,067,464	1,468,968	740,989
Sun Insurance Office, London,	200,000	2,595,074	2,716,446	780,579	792,142	1,900,272	1,729,795	1,815,094	1,611,182	686,915
Western, Toronto,	200,000	2,016,370	2,280,363	488,439	535,491	2,538,106	2,378,785	2,463,820	1,582,114	772,510