

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1890.

WITH COMPARATIVE RESULTS FOR THE YEARS 1885, 1886, 1887, 1888 AND 1889.

Compiled by THE INSURANCE & FINANCE CHRONICLE from figures supplied by the Companies.

COMPANIES.	LOSS RATIO. To Premium Receipts.				BUSINESS OF 1889.			BUSINESS OF 1890.		
	1885.	1886.	1887.	1888.	Net Cash received for Premiums.	Net Losses incurred.	Per ct. of Prem.	Net cash received for Premiums.	Net Losses incurred.	Per ct. of Prem.
CANADIAN OFFICES.					\$	\$		\$	\$	
(Canadian Fire Business only.)										
British America.....	61.30	58.00	68.81	68.74	203,489	116,479	57.2	203,109	131,853	64.92
*Citizens.....	63.62	68.00	80.03	69.70	215,296	124,819	60.8	324,000	189,500	59.22
Eastern.....					27,938	200	00.7	102,885	47,797	46.45
*Mercantile, Waterloo.....		71.50	65.32	53.25	97,397	61,133	62.7	96,192	52,735	54.82
Quebec.....	46.47	57.71	80.05	68.79	96,908	66,602	68.7	114,885	55,733	48.51
Royal Canadian.....	61.85	90.25	77.48	71.44	178,889	116,045	64.8	182,607	115,297	63.13
Western.....	44.46	52.62	51.46	49.02	331,297	153,508	46.3	335,032	173,522	51.79
Totals.....	56.12	64.37	69.96	64.55	1,141,205	638,586	55.9	1,354,710	766,437	56.57
BRITISH OFFICES.										
Atlas.....			65.86	55.93	56,418	28,164	49.9	62,507	48,670	77.86
*Caledonian.....	56.13	80.82	64.79	64.30	107,995	73,051	67.7	103,100	71,396	69.25
†City of London.....	46.86	87.98	78.73	65.49	143,490	79,527	55.4	124,839	77,235	61.87
Commercial Union.....	64.26	74.58	71.73	48.43	305,770	168,076	54.9	327,539	169,858	51.86
Employers' Liability.....			32.78	70.65	54,556	26,068	47.7	65,797	40,405	61.49
Fire Ins. Association.....	70.13	66.45	89.56	73.50	109,635	53,491	48.8	110,032	63,556	57.76
Glasgow and London.....	59.49	70.68	73.22	68.48	311,610	213,687	68.5	179,633	125,795	70.00
*Guardian.....	54.13	67.28	74.17	53.55	190,220	107,352	56.4	193,408	134,043	69.30
Imperial Fire.....	49.64	66.13	47.56	41.13	218,135	87,565	40.1	213,705	109,928	51.43
*Lancashire.....	59.01	71.56	49.62	44.66	223,197	123,724	55.4	252,875	129,101	51.05
Liv. & Lond. & Globe.....	53.53	87.93	71.38	49.86	257,022	89,127	34.6	280,125	109,180	38.97
London.....	80.29	77.79	69.53	46.79	72,673	14,326	20.4	86,970	58,554	67.43
*London & Lancashire.....	67.44	56.73	56.96	36.34	153,148	44,715	29.2	167,600	91,500	54.60
Manchester.....								55,060	14,973	27.19
National of Ireland.....	69.74	98.16	80.48	55.87	77,035	33,472	43.4	75,864	55,485	73.13
*Northern.....	55.45	89.27	69.16	55.92	170,604	82,958	48.6	178,762	128,460	71.86
North British & Mercantile.....	48.95	62.43	64.08	55.41	309,504	192,641	62.2	315,269	190,758	60.50
†Norwich Union.....	54.66	57.43	69.61	49.93	89,334	40,231	45.0	88,845	59,215	66.65
Phoenix, London.....	47.68	69.83	53.13	48.60	216,422	76,452	35.3	228,448	121,237	53.96
Queen.....	55.39	61.52	56.79	45.34	253,175	107,839	42.6	268,012	120,480	44.95
Royal.....	60.16	49.37	61.55	53.82	554,299	229,681	42.9	552,709	293,882	52.99
Scottish Union & National.....	35.61	26.25	46.25	51.69	114,598	42,887	37.4	123,668	49,739	39.86
Union Assurance.....								11,502	7,109	61.80
Totals.....	56.59	68.01	64.29	53.27	3,968,775	1,915,554	48.2	4,066,159	2,241,139	55.11
AMERICAN OFFICES.										
Atlas.....	60.23	70.59	58.75	55.55	120,290	50,046	41.6	113,767	85,567	75.20
Agricultural, N.Y.....	60.91	68.62	69.33	60.00	79,249	71,839	90.6	71,384	44,920	62.92
Connecticut.....		40.90	64.45	55.02	41,952	10,691	25.4			
Hartford.....	57.60	56.51	53.88	51.72	128,235	50,008	38.9	128,684	115,462	89.73
Ins. Co. of North America.....					2,904	644	22.1	27,301	11,147	40.53
Phoenix, Brooklyn.....	47.89	37.13	44.63	40.58	70,806	29,952	42.3	61,039	26,899	44.07
Phoenix, Hartford.....								51,803	13,451	25.96
Totals.....	57.45	58.44	72.42	52.83	443,436	213,180	48.0	509,178	324,946	63.82
RECAPITULATION.										
CANADIAN OFFICES.....	56.12	64.37	69.96	64.55	1,141,205	638,586	55.9	1,354,710	766,437	56.57
BRITISH ".....	56.59	68.01	64.29	53.27	3,968,775	1,915,554	48.2	4,066,159	2,241,139	55.11
AMERICAN ".....	57.45	58.44	72.42	52.83	443,436	213,180	48.0	509,178	324,946	63.82
GRAND TOTALS.....	56.61	66.09	65.66	55.58	5,553,391	2,767,320	49.0	5,930,047	3,332,522	56.19

* Approximate. † Not including Nova Scotia. ‡ Brit. Col. not included. § Includes pro rata G. & L. Prem. and losses since Oct. 1.

GENERAL RECAPITULATION FOR SIX YEARS.

YEARS.	Premiums.	Losses.	Per cent.
	\$	\$	
Business of 1885.....	4,891,808	2,766,563	56.61
Business of 1886.....	4,911,984	3,263,144	66.69
Business of 1887.....	5,217,366	3,436,210	65.66
Business of 1888.....	5,540,008	3,024,011	55.58
Business of 1889.....	5,553,391	2,767,320	49.00
Business of 1890.....	5,930,047	3,332,522	56.19
Total 6 years.....	32,044,604	18,589,770	58.00