

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1901.

WITH COMPARATIVE RESULTS FOR THE YEARS 1894, 1895, 1896, 1897, 1898, 1899 and 1900.

Compiled by the INSURANCE AND FINANCE CHRONICLE from figures supplied in advance by the Companies.

Companies.	Loss Ratio to Premium Receipts.						Business of 1900.			Business of 1901.						Total	P. et. Losses and Exps. to Prem.
	1891.	1895.	1896.	1897.	1898.	1899.	Net Cash received for Premiums	Net losses incurred.	P. et. Losses incurred to Prem.	Net Cash received for Premiums.	Net Losses incurred.	P. et. Losses incurred to Prem.	Expenses	P. et. Exps. to Prem.			
(a) Canadian.	p. c.	p. c.	p. c.	p. c.	p. c.	p. c.	\$	\$	p. c.	\$	\$	\$					
Anglo-American							91,925	61,659	61.08	160,938	76,071	47.26	50,616	31.45	126,687	78.7	
British America	71.70	61.70	60.46	58.65	57.51	43.6	235,868	222,547	94.35	427,390	261,970	61.3	128,217	30.00	390,187	91.3	
Canadian				38.25	53.89	22.9	112,112	81,987	72.93	185,479	76,096	41.03	38,939	20.59	115,035	62.0	
Eastern	96.22	108.64															
London Mutual	71.59	70.23	72.87	69.76	57.68	65.3	210,691	120,403	57.15								
Mercantile	67.41	74.71	115.71	62.34	66.11	43.6	76,378	61,916	81.08	91,342	47,064	47.01					
Ottawa							117,386	49,751	42.38	139,937	86,804	62.03	51,464	36.77	138,268	98.8	
Quebec	71.84	54.39	73.65	113.79	53.57	102.9	87,494	99,147	113.31								
Victoria-Mt'l						37.4	37.47	88,606	230.45								
Western	64.14	63.00	61.03	72.34	52.03	53.2	329,120	295,220	89.70	415,500	265,675	63.91	124,650	0.00	390,125	93.94	
Totals	72.61	65.87	69.50	69.06	55.71	53.2	1,298,751	1,081,244	83.25								
(b) British.																	
Alliance	89.46	77.23	62.08	56.72	71.02	44.8	157,786	267,522	177.42	112,568	129,038	114.80	36.32	32.27	241,606	147.07	
Atlas	61.09	57.05	58.48	60.57	109.44	60.2	160,024	164,166	102.71	253,241	150,282	59.34					
Caledonian	61.25	60.82	62.95	67.50	79.30	49.1	218,102	270,948	124.17	248,433	2,120	89.04	70,424	28.35	292,625	117.39	
Commercial Un	66.80	66.50	68.20	67.65	91.62	73.5	372,261	300,038	80.60	429,584	300,511	72.44					
Guardian	78.95	74.80	60.14	71.91	71.80	53.8	322,218	351,731	109.16	412,695	327,177	79.40	130,003	31.51	458,269	110.96	
Imperial	56.54	60.38	50.92	59.25	64.65	59.5	293,722	299,050	101.81	303,356	222,694	73.47	91,262	30.08	313,956	103.49	
Lancashire	62.53	78.43	62.38	73.21	66.79	58.3	329,015	304,437	92.53								
Liverpool & Lon																	
& Globe	62.04	68.09	66.57	68.05	68.82	72.8	369,066	313,400	84.73	398,236	343,489	86.25	110,773	27.82	454,262	114.07	
London & Lanc	63.22	89.81	44.42	52.41	115.20	46.9	220,607	194,994	88.39	262,580	150,919	57.47	68,270	20.00	219,189	83.47	
London Assur'ce	66.36	88.60	51.59	75.58	129.71	44.4	116,182	131,49	113.17	136,080	122,446	90.00	41,250	30.31	163,690	120.31	
Manchester	79.22	82.83	60.92	71.13	61.62	61.2	221,674	313,179	140.01	221,159	201,978	91.33	68,947	31.17	270,925	122.50	
National of Ir'd	61.16	57.05	58.48	60.57	109.44	60.3	160,024	164,166	102.71	235,427	124,148	52.73	64,492	27.39	188,540	80.12	
Northern	64.54	84.52	70.93	58.48	64.87	51.0	266,14	529,161	71.22	326,364	234,086	71.72	85,041	20.05	319,127	97.77	
North Brit. & Mer	57.11	60.08	54.37	69.39	77.17	65.5	418,853	195,006	117.90	506,231	367,613	72.62					
Norwich Union	88.31	61.20	63.89	59.67	75.18	62.0	293,70	288,970	98.53	354,495	257,665	72.68	110,000	31.03	367,665	103.71	
Phoenix of Lon	60.86	50.81	43.14	53.54	73.00	52.1	538,801	423,166	78.54	599,370	394,065	65.74					
Royal	72.10	71.97	61.77	63.47	79.04	59.2	369,260	531,769	83.18	814,586	477,627	56.55	214,007	26.52	701,634	81.07	
Scottish U. & N.	72.62	82.60	61.43	45.71	68.60	51.0	200,101	135,023	65.00	329,076	209,287	63.60	79,642	22.41	289,09	87.84	
Sun	74.27	70.80	64.12	84.84	78.39	70.8	178,670	159,439	89.24	232,204	154,061	66.74	67,871	9.23	222,835	95.97	
Union	60.14	57.66	59.68	45.74	79.97	59.3	284,587	349,291	122.74	298,634	255,858	85.68	79,943	26.60	335,801	112.34	
United Fire	75.54	94.00															
Law Union & C.						13.1	50,430	37,060	73.49	81,500	50,175	61.56	27,536	27.6	74,711	79.81	
Totals	67.75	69.32	59.50	63.50	79.12	58.8	5,846,02	5,725,397	97.94								
(c) American.																	
Etna	54.07	73.70	51.52	61.53	60.45	63.7	176,236	291,199	165.23	193,185	141,995	73.5	45,871	23.74	187,866	97.84	
Agricultural	112.11	118.00	103.95	42.39													
American					18.4		42,818	37,381	87.30								
Connecticut	49.14	82.80	42.61	77.55	107.64	60.1	61,993	45,949	74.12								
Hartford	71.32	70.00	52.89	48.20	79.77	52.1	207,015	270,455	137.64								
Ins. Co. of N. A.	72.89	65.18	70.84	86.50	84.55	54.3	141,451	175,278	123.91	169,260	116,000	68.53	52,994	31.31	168,994	99.84	
Phoenix of Bk'l'n	68.09	90.28	61.24	60.18	67.59	55.5	120,181	71,503	59.39								
Phoenix, H'tford	77.71	65.50	77.13	73.00	58.44	73.0	124,755	97.92	78.58	123,354	67,906	55.12					
Queen	63.23	69.89	58.32	55.60	48.94	55.0	312,525	252,573	80.41	422,381	208,074	49.25	113,503	26.87	321,527	76.12	
Totals	68.84	73.11	61.72	64.47	71.05	57.2	1,187,177	1,272,390	107.17								
Recapitulation.																	
Canadian Offices.	72.61	65.87	69.50	69.06	55.71	53.2	1,298,751	1,081,244	83.25								
British Offices	67.75	69.32	59.50	63.50	79.12	58.8	5,846,020	5,725,397	97.94								
American Offices	68.84	73.11	61.72	64.47	71.05	57.2	1,187,177	1,272,390	107.17								
Totals	68.72	69.31	61.31	64.41	74.44		8,331,948	8,078,931	96.96								

GENERAL RECAPITULATION FOR FIFTEEN YEARS OF FIRE INSURANCE BUSINESS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1887..	\$2,444,502	\$3,482,244	65.66	Business of 1894..	\$6,711,369	\$4,612,019	68.72
" 1888..	5,437,363	3,021,435	55.57	" 1895..	6,943,382	4,812,764	69.31
" 1889..	5,587,690	2,796,048	50.04	" 1896..	7,075,850	4,338,506	61.31
" 1890..	5,836,071	3,399,368	58.28	" 1897..	7,157,661	4,609,997	64.41
" 1891..	6,172,044	3,952,611	64.04	" 1898..	7,423,821	5,395,898	72.67
" 1892..	6,512,327	4,470,238	66.22	" 1899..	8,125,498	5,552,161	68.02
" 1893..	6,783,013	5,113,905	75.39	" 1900..	8,311,948	5,078,931	60.96

(d) Canadian Fire business only. (e) Ceased transacting business in Canada.

a Approximate.

e estimated.