

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1902.

WITH COMPARATIVE RESULTS FOR THE YEARS 1896, 1897, 1898, 1899, 1900 and 1901.

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

Companies.	Loss Ratio to Premium Receipts.					Business of 1901.			Business of 1902.					P. et. Losses and Exps. to Prem.	
	1896.	1897.	1898.	1899.	1900.	Net Cash receiv'd for Premiums.	Net losses incurred.	P. et. Losses inc'r'd to Prems.	Net Cash received for Premiums.	Net Losses incurred.	P. et. Losses inc'r'd to Prems.	Expenses.	Total		
	p.c.	p.c.	p.c.	p.c.	p.c.	\$	\$	p.c.	\$	\$	\$	\$	\$		
Canadian.															
Anglo-American					61 08	157,846	76,071	48 19	227,264	109,933	44 41	70,748	31 13	171,681	75.54
British America	60 46	58 65	57 51	43 6	91 35	350,233	202,751	57 89	420,458	163,428	38 87	126,137	30 00	289,565	68.87
Canadian		32 25	53 89	22 9	72 92	131,572	67,661	50 28	226,087	79,927	35 35	45,369	20 07	125,297	55.42
Equity						92,536	39,247	42 41	125,341	56,393	45 00	46,527	37 12	102,920	82.2
London Mutual	72 87	69 76	57 68	65 3	57 15	2,000	137,379	54 88	27,319	9,636	35 00				
Mercantile	115 71	62 34	66 11	43 6	81 68	97,260	44,925	47 85	78,100	30,246	38 73	20,306	26 00	50,552	61.73
Ottawa					42 38	130,532	86,704	66 42	211,937	73,305	34 58	75,468	35 61	148,773	70.19
Quebec	73 65	113 79	53 57	102 9	113 31	90,576	66,254	73 15	104,205	41,682	40 00				
Victoria Mut'l					30 4	230 45									
Western	61 03	72 34	52 03	53 2	89 70	427,571	285,008	66 66	502,192	205,802	40 98	150,657	30 00	356,456	70 98
Totals	69 50	69 06	55 22	53 2	83 25	1,727,410	1,005,700	58 22	2,170,903	848,079	39 07				
British.															
Alliance	62 08	56 72	71 02	44 8	177 42	1,546 66	129,038	122 34	156,533	22,322	14 26	50,391	32 19	72,714	46.45
Atlas	58 48	60 57	109 44	60 2	104 71	248,678	150,282	60 43	289,992	130,378	44 96				
Caledonian	62 50	67 50	79 30	49 1	124 17	245,705	221,201	90 00	259,018	109,443	42 25	72,858	28 13	182,301	70 38
Commercial Un.	68 24	67 65	91 62	73 5	80 6	424,000	306,826	72 36	433,560	145,324	33 52				
Guardian	60 11	73 91	71 80	53 8	09 16	395,463	327,352	82 78	458,430	195,886	43 38	138,412	30 19	337,298	73.57
Imperial	50 92	59 25	64 65	59 5	101 81	3,649 90	226,220	73 81	127,073	100,168	78 83	46,856	36 87	147,024	115.70
Lancashire	62 38	73 21	66 79	52 3	92 53	132,030	190,656	149 00							
Liverpool & Lon & Globe	66 57	68 05	68 82	72 8	84 73	399,352	348,230	87 20	424,171	189,409	44 65				
London & Lanc.	44 42	52 53	115 20	46 9	88 39	251,147	138,878	55 00	256,089	120,869	47 20	72,705	28 39	193,574	75.50
London Assur'ce	51 59	75 58	129 71	44 4	113 17	134,932	123,287	91 36	134,215	40,445	30 13	41,274	30 75	81,719	60.88
Manchester	60 92	71 13	61 62	64 2	140 01	220,910	207,711	94 29	191,793	69,060	36 01				
National of Ir'd.	58 48	60 57	09 44	60 3	102 71	229,532	123,032	53 60	271,990	111,421	40 96	74,496	27 39	185,917	68.35
Northern	70 93	58 48	64 87	51 0	73 22	226,194	234,761	71 97	360,593	101,627	28 18				
North Brit. & Mer	54 37	69 39	77 17	65 5	117 90	505,536	365,952	72 39	571,703	210,113	36 75				
Norwich Union	63 89	59 67	75 18	62 0	58 53	347,145	257,953	74 31	398,532	169,850	42 62	121,858	30 58	291,700	73.20
Phoenix of Lon.	43 14	53 54	73 00	52 1	78 54	594,203	394,688	66 32	707,661	244,710	34 58				
Royal	61 77	63 41	79 04	59 2	83 18	814,149	477,416	56 76	963,143	407,624	42 32	267,917	27 82	675,541	70 14
Scottish U. & N.	61 43	45 71	68 66	51 0	65 06	326,909	212,886	65 11	309,032	110,597	35 79	84,246	27 26	194,843	63.05
Sun	64 12	82 84	78 39	70 8	89 24	221,504	155,510	69 89	245,502	105,157	42 82	73,213	29 81	178,370	72.63
Union	59 68	45 74	79 90	59 3	122 74	3,185 11	253,162	83 87	297,415	95,089	31 97	89,224	30 00	184,313	61.97
Law Union & C.					73 49	63,830	40,258	63 07	66,189	18,897	28 55	23,350	35 20	42,247	63.75
Totals	59 50	63 50	79 12	58 80	97 99	6,595,447	4,890,710	74 15	6,922,694	2,701,389	39 02				
American.															
Aetna	51 52	61 53	60 45	63 7	165 23	190,952	143,938	75 38	208,336	90,629	43 50	51,581	24 76	127,804	68.26
Agricultural	103 95	42 39													
American				18 4	87 30	3,709	23,339								
Connecticut	42 61	77 55	107 64	60 1	74 12	53,173	42,900	80 68	57,311	17,031	29 72	13,817	24 11	30,851	53.83
Hartford	52 39	58 20	79 77	52 1	130 64	230,284	146,607	63 66	253,312	88,659	35 00				
Ins. Co. of N. A.	70 84	86 50	84 55	54 3	123 91	167,107	114,732	68 66	185,941	67,036	36 05	58,693	31 57	125,729	67.62
Phoenix Bk'fn.	61 24	60 18	67 59	55 5	59 39	147,379	96,706	65 62	174,617	54,700	31 33	43,198	24 74	97,898	56.07
Phoenix, H'ford.	77 13	73 00	68 44	73 0	78 5	126,764	82,247	64 88	140,084	41,252	29 45	44,793	31 98	86,045	61.43
Queen	58 32	55 60	48 94	55 0	80 42	415,541	236,738	56 97	496,152	233,933	47 15	139,282	28 07	373,215	75.22
Totals	61 72	64 37	71 05	57 25	107 17	1,327,491	887,207	66 83	1,515,753	593,243	39 14				
Recapitulation.															
Canadian Offices	69 50	69 06	55 22	53 20	83 25	1,727,410	1,005,700	58 22							
British Offices	59 50	63 50	79 12	58 80	97 99	6,595,447	4,890,710	74 15							
American Offices	61 72	64 37	71 05	57 25	107 17	1,327,491	887,207	66 83							
Totals	61 31	64 41	74 37	57 75	97 00	9,650,348	6,783,617	70 29							

GENERAL RECAPITULATION FOR FIFTEEN YEARS OF FIRE INSURANCE BUSINESS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1888	5,437,263	\$3,021,435	55 57	Business of 1895	\$6,943,382	\$4,812,764	69 31
" 1889	5,588,016	2,796,048	50 09	" 1896	7,075,850	4,338,506	61 31
" 1890	5,836,071	3,399,368	58 25	" 1897	7,157,661	4,609,997	64 41
" 1891	6,178,716	3,952,611	63 91	" 1898	7,350,131	5,395,898	74 37
" 1892	6,512,327	4,470,238	68 64	" 1899	7,910,492	4,552,161	57 75
" 1893	6,793,595	5,113,905	75 55	" 1900	8,331,948	8,078,931	97 00
" 1894	6,711,369	4,612,019	68 69	" 1901	9,650,348	6,783,617	70 29

c Ceased transacting business in Canada. * 5 Months. a Losses paid approximate. e Estimated by us.
 f For the year. b Approximate.