FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1898.

WITH COMPARATIVE RESULTS FOR THE YEARS 1890, 1892, 1893, 1894, 1895, 1896 and 1897.

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

Companies.	Loss Ratio to Premium Receipts. 1890	1892.	1893.	1894.	1895.	1896.	Business of 1897. Net Cash received for Premiums.	Net Losses incurred.	P. ct. Losses to Pr'ms	Business of 1898. Net Cash receiv'd for Premiums.	Net losses incurred.	P. ct. Losses to Prems.	Expenses.	P. ct. of Ex. to Prems	Total.	P. ct. Losses and Exp. to Prms.
(b) Canadian.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	$	$		$	$		$		$	
aBritish America	63.7	75.54	68.35	71.70	61.70	60.46	296,273	173,745	58.65	285,071	171,758	60.45	85,521	30.00	277,279	90.45
Canadian	....	......	.....	......	.....	......	42,376	13,665	32.25	58,411	30,451	52.13	17,674	30.26	48,124	82.39
c Citizens	90.9	......	.....	......	.....	......	......	......	....	......	......	....	......	....	......	....
c Eastern	49.5	71.33	72.71	96.22	108.64	.....	......	......	....	......	......	....	......	....	......	....
dLondon Mutual	76.6	75.20	91.23	71.59	70.23	72.87	183,394	127,925	69.76	185,000	130,000	70.27	......	....	......	....
Mercantile	54.8	86.43	66.80	67.41	74.71	115.71	69,671	43,432	62.34	72,949	47,512	65.13	......	....	......	....
dQuebec	48.0	76.78	76.47	71.84	54.39	73.65	86,359	98,269	113.79	80,000	75,000	83.33	......	....	......	....
c Royal Canadian	64.9	.....	.....	..	.....	......	......	......	....	......	......	....	......	....	......	....
Western	49.9	70.07	68.31	64.14	63.09	61.03	343,143	248,223	72.34	418,331	230,821	55.18	125,499	30.00	356,320	85.18
Totals	60.9	74.17	72.31	72.61	65.87	69.50	1,021,216	705,759	69.06	1,109,762	685,542	61.77	......	...	......	....
(b) British.																
c Albion	55.6	89.48	66.13	.....	.....	......	......	......	....	......	......	....	......	....	......	....
Alliance	....	43.44	90.62	89.46	77.23	62.08	181,141	102,740	56.72	188,272	131,745	69.64	42,623	22.63	174,267	92.57
Atlas	76.4	55.13	78.60	61.09	57.05	58.48	129,159	84,710	60.57	144,122	157,715	109.43	......	....	......	....
Caledonian	68.9	54.71	80.95	61.25	60.82	62.95	161,718	109,158	67.50	180,947	145,895	80.63	......	....	......	....
c City of London	60.1	94.72	......	......	......	......	......	......	....	......	......	....	......	....	......	....
Commercial U'n.	53.2	80.85	79.42	66.80	66.50	68.20	352,964	238,759	67.65	341,724	308,431	90.27	......	....	......	....
c Empl'rs Liab'ty	60.2	73.69	479.84	......	......	......	......	......	....	......	......	....	......	....	......	....
Guardian	74.3	51.56	58.91	78.95	74.80	60.14	313,722	231,879	73.91	306,054	215,644	70.46	101,050	33.02	316,694	103.48
Imperial	47.5	51.12	81.43	56.54	60.38	50.92	214,030	126,805	59.25	244,705	152,569	62.35	75,402	30.82	227,971	93.16
Lancashire	50.9	62.53	73.28	62.53	78.43	62.38	287,045	200,695	73.21	307,238	205,083	66.75	86,809	28.25	291,892	95.00
Liverpool & London & Globe	38.0	66.57	81.48	62.04	68.09	66.57	352,228	238,231	68.05	343,932	238,188	69.27	101,091	29.39	339,279	98.66
Lond. & Lanc.	57.2	53.46	48.69	63.22	89.83	44.42	214,128	112,473	52.53	208,914	241,418	115.57	......	....	......	....
aLondon Assur'ce	44.9	52.13	68.68	66.36	88.60	51.59	128,400	97,045	75.58	135,515	147,244	108.66	......	....	......	....
Manchester	27.9	56.56	100.28	79.22	82.83	60.92	195,416	150,072	71.13	202,150	118,000	58.37	62,666	31.00	180,666	89.37
National of Ire'd.	73.8	60.86	79.25	61.16	57.05	58.48	139,859	84,710	60.57	144,122	157,715	109.43	......	....	......	....
eNorthern	73.2	55.13	78.23	64.54	84.52	70.93	197,622	115,560	58.48	231,312	146,746	63.44	63,757	27.57	210,503	91.01
North Brit. & Mer	59.0	64.26	87.30	57.11	60.08	54.37	431,093	299,105	69.39	439,939	332,977	75.70	......	....	......	....
Norwich Union	63.7	67.20	76.95	88.31	61.20	63.89	270,584	161,463	59.67	271,658	203,970	75.08	79,597	29.30	283,567	104.38
gPhœnix of Lon.	52.8	56.00	61.99	60.86	50.81	43.14	362,427	194,027	53.54	305,194	193,426	63.38	......	....	......	....
*Queen	45.7	.....	.....	.....	.....	.....	......	......	....	......	......	....	......	....	......	....
Royal	54.2	65.82	76.54	72.10	71.97	61.77	600,107	380,534	63.41	590,337	461,492	78.17	157,414	26.66	618,906	104.83
Scottish Union	42.2	73.88	74.54	72.62	82.60	61.43	169,962	77,689	45.71	171,787	130,515	75.97	44,961	26.17	175,476	102.14
Sun	....	26.26	63.70	74.27	70.80	64.12	181,170	156,074	82.84	176,324	146,015	82.81	46,389	26.31	192,404	109.12
Union	61.3	49.93	73.13	60.14	57.66	59.68	271,727	124,294	45.74	249,878	197,500	79.04	72,693	29.09	270,193	108.13
c United Fire	....	116.28	90.88	75.54	94.00	......	......	......	....	......	......	....	......	....	......	....
Totals	55.8	63.30	77.41	67.75	69.32	59.50	5,165,202	3,280,028	63.50	5,184,224	4,032,288	77.78	......	....	......	....
American.																
Ætna	77.7	78.28	61.54	54.07	73.70	51.52	163,847	101,470	61.93	167,998	101,555	60.45	39,749	23.66	141,304	84.1.
cAgricultural	57.8	80.60	97.46	112.11	118.00	103.95	4,058	1,720	42.39	......	......	....	......	....	......	....
dConnecticut	46.4	35.73	72.05	49.14	82.80	42.61	44,657	34,633	77.55	45,000	35,000	77.77	......	....	......	....
dHartford	89.7	53.51	70.57	71.32	70.00	52.39	162,970	94,985	58.20	142,543	97,336	68.28	......	....	......	....
Ins. Co. of North America	42.8	61.17	61.67	72.89	65.18	70.84	103,108	89,187	86.50	103,000	90,000	87.38	......	....	......	....
gPhenix of Brooklyn	27.1	79.82	77.38	68.09	90.28	61.24	59,922	36,060	60.18	60,000	40,000	66.66	......	....	......	....
fPhœnix of Hartford	28.1	79.46	75.66	77.71	65.50	77.13	149,928	109,456	73.00	116,642	99,683	85.46	40,715	34.90	140,398	120.36
Queen	....	73.72	63.59	63.23	69.89	58.34	282,753	157,199	55.60	283,251	142,115	50.17	78,401	27.68	220,510	77.85
Totals	61.3	71.68	69.78	68.84	73.11	61.72	971,243	624,710	64.41	918,434	605,686	65.95	......	....	......	....
Recapitulation.																
Canadian Offices	60.9	74.17	72.31	72.61	65.87	69.50	1,021,216	705,759	69.06	1,109,762	685,542	61.77	......	....	......	....
British Offices	48.8	63.30	77.41	67.75	69.32	59.50	5,165,202	3,280,028	63.50	5,184,224	4,032,288	77.78	......	....	......	....
American Offices	61.3	71.68	69.78	68.84	73.11	61.72	971,243	624,710	64.31	918,434	605,689	65.95	......	....	......	....
Totals	57.7	66.22	75.39	68.72	69.31	61.31	7,157,661	4,609,997	....	7,212,420	5,323,519	73.75				

GENERAL RECAPITULATION FOR TWELVE YEARS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1887..	5,244,502	$3,482,244	65.66	Business of 1894..	$6,711,369	$4,612,019	68.72
1888..	5,437,263	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..	7,212,420	5,323,519	73.81
1892..	6,512,327	4,470,238	66.22				
1893..	6,783,013	5,113,905	75.39	Totals for 12 years	$76,673,.92	49,932,654	65.11

* Now Queen of America. (*a*) Approximate. (*b*) Canadian Fire business only. (*c*) Ceased transacting business in Canada. (*d*) Estimated by us. (*e*) Estimated. (*f*) For year ending Nov. 30th, 1897. (*g*) Exclusive of British Columbia business.