

CANADIAN INSURANCE REPORT.

(Continued.)

FIRE INSURANCE EFFECTED IN CANADA IN 1897.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid p.c. of Premiums re- ceived.	The same for 1896.
<i>Canadian Companies.</i>	\$	\$ cts.	\$ cts.	\$ cts.		
British America.....	31,300,848	393,396 54	176,735 89	296,272 95	59.65	57.52
Canadian Fire.....	2,344,039	57,256 87	13,665 14	42,376 48	32.25	
London Mutual.....	18,491,287	250,932 44	131,414 90	183,393 82	71.66	73.33
Mercantile.....	6,815,270	81,911 54	44,214 28	69,670 54	63.46	118.71
Quebec.....	10,183,391	137,011 23	101,506 54	86,359 21	117.54	67.55
Western.....	38,133,423	495,513 68	251,353 85	343,143 24	73.25	57.51
Total.....	107,268,258	1,416,022 30	718,890 60	1,021,216 24	70.40	67.20
<i>British Companies.</i>						
Alliance.....	23,629,856	224,890 56	94,831 04	181,140 95	53.52	68.54
Atlas.....	12,280,983	157,620 67	85,491 33	139,859 05	61.13	59.00
Caledonian.....	16,290,310	182,027 91	101,706 49	161,718 03	62.89	62.79
Commercial Union.....	32,261,561	413,469 04	255,942 59	352,963 82	72.51	61.93
Guardian.....	24,679,539	352,842 75	240,994 57	313,721 98	76.82	58.63
Imperial.....	19,614,121	245,255 34	121,871 96	214,030 33	56.94	51.90
Lancashire.....	25,486,721	329,715 69	205,371 85	287,044 86	71.55	60.13
Liverpool and London and Globe.....	32,114,346	384,471 82	259,825 85	352,227 98	73.77	67.74
London & Lancashire.....	19,131,654	238,646 91	105,651 91	214,128 37	49.34	45.58
London Assurance.....	15,137,881	156,823 03	100,146 86	128,400 05	78.60	46.21
Manchester.....	16,771,830	218,705 00	149,539 67	195,416 14	76.52	57.32
National, of Ireland.....	12,280,983	157,620 67	85,491 33	139,859 05	61.13	59.00
North British.....	41,472,368	475,392 16	332,504 37	431,092 96	77.13	45.32
Northern.....	17,504,224	215,748 64	110,388 65	197,622 36	55.86	69.16
Norwich Union.....	22,100,235	305,921 78	172,310 21	270,584 03	63.68	45.74
Phoenix, of London.....	28,342,613	385,836 75	193,552 06	362,426 54	53.40	43.32
Royal.....	55,011,223	656,089 46	377,277 81	600,106 86	62.87	63.29
Scottish Union and National.....	17,769,225	227,207 00	72,178 89	169,961 84	42.47	55.61
Sun Fire.....	14,795,600	202,191 50	150,727 82	181,171 07	83.20	59.87
Union Assurance.....	19,881,347	269,668 73	118,861 39	271,727 23	43.74	58.52
Total.....	470,466,620	5,800,145 41	3,334,666 65	5,165,203 50	64.56	56.85
<i>American Companies.</i>						
Aetna, Fire.....	14,444,773	176,010 98	110,164 56	163,846 54	67.24	47.62
Agricultural, of Watertown.....	554,900	5,634 00	2,104 00	4,057 55	51.85	110.42
Connecticut Fire.....	4,189,605	50,066 28	33,502 96	44,656 97	75.02	52.10
Hartford.....	13,684,903	179,267 45	99,292 36	162,970 46	60.93	50.83
Insurance Co. of North America.....	10,204,870	122,785 35	86,637 56	103,108 40	84.03	67.63
Phoenix, of Brooklyn.....	2,664,231	80,041 42	35,176 38	59,922 61	58.70	61.87
Phoenix, of Hartford.....	12,208,376	162,408 44	120,858 09	149,928 28	80.61	72.89
Queen, of America.....	24,011,673	312,445 21	160,538 62	282,752 57	56.78	59.37
Total.....	85,963,431	1,088,059 13	648,274 53	971,242 78	66.75	60.91
Grand Total.....	663,698,309	8,304,226 84	4,701,831 78	7,157,662 52	65.69	58.98

The above table shows the fire insurance effected in Canada in 1897. The premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

British Fire Companies.—The total cash receipts from premiums were \$5,165,202, being an increase of \$159,155 as compared with the previous year; the payments for losses were \$3,334,667, being \$488,673 greater than for 1896:

Paid for losses.....\$3,334,667
Paid for general expenses.....1,474,245

Total.....4,808,912
Received for premiums.....5,165,202

Balance in favour.....356,290

In 1896 there was a balance favourable to the companies of \$709,118.

American Fire Companies.—The receipts for premiums (including the inland marine business of the Aetna Fire) were \$973,282; the payments for losses, \$648,275; and the general expenses, \$273,312; total balance in favour of the companies, \$51,695.

The results of the total business of American companies from 1875 to 1897, inclusive, are:—

Paid for losses (1875-97).....\$ 8,528,459
Paid for general expenses.....3,326,041

Total payments.....11,854,500
Received for premiums.....12,623,021

Excess of receipts over payments.....\$ 768,521