

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.						
	1891.	1895.	1896.	1897.	1898.	1899.	Net Cash received for Premiums	Net losses incurred.	P. et. Losses in'cred to Prems.	Net Cash received for Premiums.	Net Losses Incurred.	P. et. Losses in'cred to Prems.	Expenses	P. et. Exps. to Prems	Total	P. et. Losses and Exps. to Prems.
(b) 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	78.71
British America.	71.70	61.70	60.46	58.65	57.51	43.6	235,868	222,547	94.35	427,390	261,970	61.30	128,217	30.00	390,187	91.30
Canadian	.....	.....	.....	32.25	53.89	22.9	112,112	81,987	72.93	185,479	76,796	41.03	38,939	20.59	115,035	62.02
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	210,691	120,403	57.15	.....	.....	.....	.....
Mercantile	67.41	74.71	115.71	62.34	66.11	43.6	76,378	61,926	81.08	91,342	47,964	47.04	22,834	25.00	114,176	72.04
Ottawa	.....	.....	.....	.....	.....	.....	117,386	49,751	42.38	135,937	86,804	62.03	51,464	36.77	138,268	98.80
Quebec	71.84	54.39	73.65	113.79	53.57	102.9	87,494	99,142	113.31	.....	.....	.....	.....	.....	.....	.....
Victoria-Mt'al.	.....	.....	.....	.....	.....	30.4	37,477	88,609	236.45	.....	.....	.....	.....	.....	.....	.....
Western	64.14	63.00	61.03	72.34	52.03	53.2	329,120	295,220	89.70	415,500	265,675	63.94	124,650	30.00	390,325	93.94
Totals	72.61	65.87	69.50	69.06	55.71	53.2	1,298,751	1,081,244	83.25	1,631,277	929,983	57.01	.....	.....	.....	.....
(b) British.																
Alliance	89.46	77.23	62.08	56.72	71.02	44.8	150,786	267,522	177.42	112,568	129,038	114.80	36,327	32.27	241,606	147.07
Atlas	61.09	57.05	58.48	60.57	109.44	60.2	160,024	164,366	102.71	253,241	150,182	59.34	.....	.....	.....	.....
Caledonian	61.25	60.82	62.95	67.50	79.30	49.1	218,702	270,948	124.17	248,433	221,201	89.04	70,424	28.35	292,625	117.39
Commercial U'n	66.80	66.50	68.20	67.65	91.62	73.5	372,261	300,030	80.60	426,584	300,511	70.44	.....	.....	.....	.....
Guardian	78.95	74.80	60.14	73.91	71.80	53.8	322,218	351,731	109.16	412,999	328,177	79.40	130,093	31.56	458,269	110.56
Imperial	56.54	60.38	50.92	59.25	64.65	59.5	293,722	299,050	101.81	303,356	222,694	73.41	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	369,966	313,490	84.73	398,236	343,489	86.25	110,773	27.82	454,262	114.07
London & Lanc.	63.22	89.83	44.42	52.53	115.20	46.9	220,607	194,994	88.33	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	131,449	113.17	136,080	122,446	90.00	41,250	30.31	163,696	120.31
Manchester	79.22	82.83	60.92	71.13	61.62	64.2	223,674	313,170	140.01	221,159	201,978	91.31	18,641	31.17	270,925	122.50
National of Ir'd.	61.16	57.05	58.48	60.57	109.44	60.3	160,024	164,366	102.71	235,427	124,148	52.73	64,492	17.39	188,640	80.12
Northern	64.54	84.52	70.93	58.48	64.87	51.0	266,345	529,161	73.22	326,394	234,086	71.72	85,041	26.05	319,127	97.77
North Brit. & Mer	57.11	60.08	54.37	69.39	77.17	65.5	448,853	195,006	117.90	506,231	367,643	72.62	.....	.....	.....	.....
Norwich Union	88.31	61.20	63.89	59.67	75.18	62.0	293,79	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	309,260	531,769	83.18	814,586	477,627	56.55	274,007	26.52	701,634	81.07
Scottish U. & N.	72.62	82.60	61.43	45.71	68.60	51.0	269,101	135,023	65.00	329,077	269,287	63.60	79,764	22.41	289,091	87.84
Sun	74.27	70.80	64.12	82.84	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	79.90	59.3	284,587	349,291	122.74	298,634	255,858	85.68	79,943	6.66	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	22,536	27.65	72,711	89.21
Totals	67.75	69.32	59.50	63.50	79.12	58.8	5,846,020	5,725,397	97.94	6,583,149	4,696,252	71.34	.....	.....	.....	.....
(b) American.																
Aetna	54.07	73.70	51.52	61.53	60.45	63.7	176,236	291,199	165.23	193,185	141,995	73.50	45,871	23.74	187,866	97.24
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	52.39	58.20	79.77	52.1	207,015	270,455	130.64	230,711	141,081	62.45	62,591	27.13	206,472	89.58
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'n.	68.09	90.28	61.24	60.18	67.59	55.5	120,384	71,503	59.39	158,892	97,917	61.62	39,748	24.70	137,165	81.32
Phoenix, H'tford.	77.71	65.50	77.13	73.00	68.44	73.0	124,751	97,912	78.58	123,354	67,956	55.12	.....	.....	.....	.....
Queen	63.23	69.89	58.32	55.60	48.94	55.0	312,525	252,573	80.42	422,381	268,024	49.25	113,503	26.87	321,527	76.12
Totals	68.84	73.11	61.72	64.41	71.05	57.2	1,187,177	1,272,290	107.17	1,297,803	775,923	59.79	.....	.....	.....	.....
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	64.41	71.05	57.2	1,187,177	1,272,290	107.17							
Totals	68.72	69.31	61.31	64.41	74.44	57.7	8,331,948	8,778,931	95.96							

GENERAL RECAPITULATION FOR FIFTEEN YEARS OF FIRE INSURANCE BUSINESS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1887..	\$5,244,502	\$3,481,244	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..	7,423,821	5,395,298	74.44
" 1892..	6,512,327	4,470,238	66.22	" 1899..	8,125,498	4,552,161	57.07
" 1893..	6,783,013	5,113,905	75.39	" 1900..	8,331,948	8,078,911	96.96

(b) Canadian Fire business only. (c) Ceased transacting business in Canada.

a Approximate.

c Estimated by us.