

ACCIDENT AND GUARANTEE INSURANCE.

The business of accident insurance was transacted by nine companies, viz.: 5 Canadian (2 of which combined it with life insurance), 1 American (also combined with life), and 3 British, one of which combined it with guarantee business, and 1 with plate glass insurance. This list of companies does not differ from that of the previous year.

The total accident premiums received in Canada were \$313,177, insuring an amount of \$50,279,155; and the sum of \$127,274 was paid for claims, with \$45,558 claims not settled.

The guarantee business was conducted by three companies, one Canadian, one British and one American. This list does not differ from that of 1890.

The premiums received were \$68,698, guaranteeing an amount of \$11,242,875, and the net amount paid for claims was \$12,255, with \$20,275 claims not settled.

The Guarantee Company of North America transacts business outside of the Dominion, which is not included in the above.

FIRE INSURANCE RESULTS FOR 6 MONTHS IN THE UNITED STATES.

Following is the report of the principal companies to the Insurance Department of Georgia of the fire premiums and losses in the United States for the six months ending June 30, 1892:—

COMPANY.	Premiums Received.	Losses Paid.	Loss Ratio.
Etna.....	\$1,824,135	\$1,151,387	.63
American, N.Y....	767,480	602,621	.78
American, Pa.....	1,212,032	897,310	.74
British America.....	276,128	216,766	.78
Caledonian.....	1,201,463	264,473	.22
Commercial Union.....	1,323,622	1,162,195	.87
Continental.....	1,234,687	803,231	.65
Connecticut.....	716,160	459,491	.64
Delaware.....	431,328	275,125	.63
Fire Association, Philadelphia.....	997,523	748,732	.76
German American.....	1,174,217	864,966	.73
Glens Falls.....	307,489	147,592	.47
Greenwich.....	775,402	614,282	.79
Guardian.....	535,123	390,470	.72
Hamburg-Bremen.....	583,137	418,854	.71
Hanover.....	595,408	391,686	.65
Hartford Fire.....	1,674,152	1,102,168	.65
Home, N. Y.....	2,487,241	1,776,476	.71
Imperial.....	585,168	381,291	.65
Insurance Co. of North America.....	2,437,175	2,047,513	.72
Lancashire, England.....	1,362,698	1,351,917	.99
Lion, England.....	284,075	184,544	.64
Liverpool & London & Globe..	2,526,213	1,958,934	.77
London Assurance.....	789,895	600,175	.74
London and Lancashire.....	1,088,806	712,534	.65
Merchants', N. J.....	433,651	398,825	.91
National, Conn.....	1,068,457	547,828	.51
Niagara.....	850,329	775,419	.91
Norwich Union.....	752,384	517,930	.67
North British and Mercantile..	1,154,168	867,917	.75
Northern Assurance.....	584,902	498,725	.85
Orient.....	724,404	475,186	.65
Pennsylvania Fire.....	694,605	512,372	.73
Phoenix Assurance.....	910,937	805,162	.88
Phenix, Brooklyn.....	1,931,446	1,238,002	.63
Phoenix, Hartford.....	1,697,054	1,121,202	.66
Queen of America.....	1,010,812	735,573	.72
Rochester German.....	214,856	162,690	.79
Royal.....	2,150,661	1,599,257	.74
Scottish Union and National..	431,138	261,924	.60
St. Paul Fire and Marine.....	702,961	392,389	.55
Sun Fire.....	1,030,252	691,974	.67
Western Assurance.....	744,212	538,445	.72
Westchester.....	539,759	327,474	.60
Williamsburg.....	277,555	183,985	.67

Georgia Companies.

Atlanta Home.....	\$ 82,245	\$ 45,416	.55
Georgia Home.....	122,966	116,359	.94
Macon Fire.....	28,393	20,863	.73
Manufacturers' Mutual Fire...	2,594	188	.07
Southern Mutual.....	113,848	58,499	.52
United Underwriters.....	69,209	69,467	1.00

AVERAGE LIFE POLICY AMOUNTS.

It will be of interest to note the average size of the policies carried by the following companies, being the principal companies of the United States, those which transact an industrial business excepted. We give the figures for three years as follows:—

AVERAGE AMOUNT OF POLICIES IN FORCE.

COMPANY.	1887.	1889.	1891.
Etna Life.....	\$ 1,487	\$ 1,559	\$ 1,606
Berkshire.....	2,327	2,401	2,460
Connecticut General.....	1,369	1,319	1,278
Connecticut Mutual	2,378	2,377	2,393
Equitable.....	3,731	3,697	3,493
Germania.....	1,200	1,400	1,477
Home Life.....	1,966	1,972	1,987
Manhattan.....	2,782	2,812	2,720
Massachusetts Mutual.....	2,564	3,731	2,785
Mutual Benefit.....	2,659	2,652	2,642
Mutual, N.Y.....	3,036	3,109	3,095
National, Vt.....	1,737	2,059	2,204
New England.....	2,929	2,914	2,929
New York Life.....	3,530	3,447	3,311
Northwestern.....	2,229	2,400	2,428
Penn Mutual.....	2,450	2,517	2,612
Phoenix Mutual.....	1,429	1,401	1,475
Provident L. & T.....	3,116	3,068	3,114
Provident Savings.....	4,951	3,870	3,667
State Mutual.....	2,659	2,769	2,861
Travelers (Life).....	1,902	2,004	2,342
Union Central.....	1,668	1,692	1,661
Union Mutual.....	1,782	1,829	1,868
United States.....	2,000	2,208	2,412
Washington.....	2,224	2,206	2,146
General Average.....	\$ 2,672	\$ 2,766	\$ 2,779

It will be seen that while in the five years, from 1887 to 1891, the general average of size has increased by \$107, and from 1889 to 1891 has slightly increased, the average of some of the companies has decreased a little, and that of the medium-sized and smaller companies has in most cases increased.

BEHIND THE SCENES.

It does not escape the attention of observant fire underwriters that, in more than one fire insurance company, the vital underwriting work is being accomplished by some modest and unassuming man, while others of higher position relieve him of the honor and honorarium. The patient man, hidden away in some corner with maps, Barlows, daily report files and registers stacked up around him, perhaps not given even daylight to help him, is wrestling with and solving thousands of underwriting problems each month. Each day he must compose a most diplomatic letter to some agent, and, after racking his brains to produce a missive which will be effective, while not offensive, must submit it for signature, if, indeed, not criticism, to some one who is not in touch with the conditions of business in that particular place, nor acquainted with the peculiarities of the local agent, who needs to be led by means of a bundle of hay placed in front of the nose rather than by a brutal ring thrust through the nostrils.

He must needs look up particulars of cases referred to in Western Union or Alliance bulletins for some one else to decide upon a sufficiently evasive reply. If, while passing several hundred daily reports, dictating three dozen letters and magnetizing six local agents per day, he feels the need of some recreation, then his whole-souled superior relents somewhat, and, in order to give him the gentle stimulus of recuperation, suggests the making up of a statement of net profit on