

FIRE INSURANCE LOSSES.

People in Canada and the United States seem to look upon fire losses as a matter of course, while cases of insolvency are freely commented on, and are often a matter of surprise, yet it seldom happens that an estate is wholly lost because of failure; there is generally something left, and the goods have been consumed by the people

in one way or another; but with losses by fire there is often a clean sweep, and nothing remains but the ashes. True, the insurance money is paid, but the property consumed is no less a loss to the community, and the country is exactly that much poorer, except indeed where the wherewithal to pay it comes from abroad. The table of fire insurance business in Canada

for 1881, furnished to the Dominion Ins. Superintendent, and published below, calls for no comment. It would appear, however, that the tide has turned, and we shall be much disappointed if all the companies operating in Canada do not show a more satisfactory state of accounts at the close of the present year than many of them have done for 1881:

INSURANCE ABSTRACT FOR THE YEAR 1881.—CANADIAN COMPANIES.

	Net Cash received for Premiums.	Gross Amount of Policies new and renewed.	Net Amount at Risk at Date.	Net Amount of Losses Incurred during the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
						Not Resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$
British America.....	146,386	19,713,627	19,364,520	125,247	128,869	11,898	None.
Canada Fire.....	192,894	17,205,542	12,922,528	178,183	152,074	38,679	4,900
Citizens.....	100,873	16,280,900	13,021,443	95,787	89,058	6,862	1,000
Dominion.....	34,371	5,781,788	None.	46,460	54,582	1,500	2,750
London Mutual Fire.....	122,189	14,537,003	38,477,749	91,021	94,632	12,095	None.
Quebec.....	49,287	5,468,435	6,583,432	387,881	392,442	None.	None.
Royal Canadian.....	160,252	20,854,061	16,343,088	131,609	138,426	776	None.
Sovereign.....	119,363	10,813,250	17,202,237	116,703	107,042	13,042	None.
Western.....	282,409	29,675,947	29,521,410	172,275	175,619	6,255	None.
Totals for 1881.....	1,208,024	140,331,153	153,436,408	1,345,166	1,332,744	91,107	8,650
Totals for 1880.....	1,190,029	131,079,789	154,403,173	648,516	701,639	77,238	4,640

BRITISH COMPANIES.

Commercial Union.....	277,885	29,811,855	28,453,765	269,566	203,594	6,455	2,950
*Fire Insurance Association.....	46,523	6,115,226	6,511,972	12,092	6,803	5,288	None.
Guardian.....	64,915	8,381,142	8,417,901	58,965	58,965	None.	None.
Imperial.....	170,486	19,560,442	17,327,203	137,912	130,320	15,767	None.
Lancashire.....	197,980	21,160,511	21,585,830	144,977	137,930	14,643	7,263
Liverpool and London and Globe.....	157,565	20,787,165	25,088,541	144,275	142,155	2,360	None.
London and Lancashire Fire.....	30,964	2,895,184	2,547,849	9,379	9,379	None.	None.
London Assurance.....	62,402	8,802,250	7,547,505	24,002	24,283	None.	None.
North British.....	271,375	33,579,486	31,568,752	260,791	253,794	9,153	None.
Northern.....	95,525	11,668,372	10,572,310	63,832	65,338	None.	None.
Norwich Union.....	52,901	7,280,153	5,330,188	14,205	14,205	None.	None.
Phoenix of London.....	178,497	19,994,495	18,902,223	122,336	121,359	1,587	None.
Queen.....	194,162	20,416,439	19,326,000	145,032	150,759	None.	3,800
Royal.....	503,233	53,451,533	67,639,225	328,528	324,667	3,424	2,000
Scottish Imperial.....	52,072	6,339,585	6,901,974	21,655	21,821	None.	None.
Totals for 1881.....	2,356,485	270,243,838	277,721,299	1,697,647	1,665,372	58,677	16,013
Totals for 1880.....	2,048,408	227,537,306	229,745,985	763,640	855,423	27,507	24,670

AMERICAN COMPANIES.

Etna.....	107,571	12,818,341	7,450,625	63,797	60,018	10,570	None.
Agricultural of Watertown.....	57,361	4,866,636	12,164,991	26,107	29,316	900	None.
Hartford.....	87,616	9,320,115	9,633,132	69,955	71,227	4,510	None.
Phenix of Brooklyn.....	14,840	3,036,274	1,804,513	3,106	3,100	None.	None.
Totals for 1881.....	267,388	30,040,366	31,053,261	162,959	163,661	16,040	None.
Totals for 1880.....	241,140	25,434,766	27,414,113	112,680	109,516	11,901	2,200

RECAPITULATION.

9 Canadian Companies.....	1,208,024	140,331,153	153,436,408	1,345,166	1,332,744	91,107	8,650
15 British Companies.....	2,356,485	270,243,838	277,721,299	1,697,647	1,665,372	58,677	16,013
4 American Companies.....	267,388	30,040,366	31,053,261	162,959	163,661	16,040	None.
Grand Totals for 1881.....	3,831,897	440,615,357	462,210,968	3,205,672	3,161,777	165,824	24,663
Grand Totals for 1880.....	3,479,577	384,051,861	411,603,271	1,524,836	1,606,578	116,646	31,510

* This Company reinsured from the Dominion \$4,962,329, on the 1st November, receiving on account thereof \$26,202.08; these amounts are not included in the columns of new policies and premiums.