

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1891.

WITH COMPARATIVE RESULTS FOR THE YEARS 1886, 1887, 1888, 1889 AND 1890.

Compiled by THE INSURANCE & FINANCE CHRONICLE from figures supplied by the companies.

COMPANIES.	LOSS RATIO To Premium Receipts.				BUSINESS OF 1890.			BUSINESS OF 1891.		
	1886.	1887.	1888.	1889.	Net cash received for Premiums.	Net Losses incurred.	Per ct. of Prem.	Net cash received for Premiums.	Net Losses incurred.	Per ct. of Prem.
					\$	\$		\$	\$	
CANADIAN OFFICES. (Canadian Fire Business only.)										
British America.....	58.00	68.81	68.74	57.2	204,476	130,294	63.7	105,144	162,634	83.08
Citizens.....	68.00	80.03	66.70	60.8	187,409	170,486	90.9	277,520	171,910	61.94
Eastern.....				00.7	99,777	49,461	49.5	126,231	69,595	55.13
*Mercantile, Waterloo.....	71.50	65.32	53.25	62.7	95,192	52,735	54.8	102,253	42,267	41.34
Quebec.....	57.71	80.05	68.79	68.7	113,095	54,370	48.0	111,147	71,013	63.89
Royal Canadian.....	90.25	77.48	71.44	64.8	178,056	115,717	64.9	216,393	139,569	64.50
Western.....	52.62	51.46	49.02	46.3	335,190	167,478	49.9	333,952	201,675	60.39
Totals.....	64.37	69.96	64.55	55.9	1,214,196	740,541	60.9	1,362,640	858,653	63.01
BRITISH OFFICES.										
*Atlas.....		65.86	55.93	49.9	63,701	48,670	76.4	59,425	48,196	81.10
†Caledonian.....	80.82	64.79	64.30	67.7	103,589	71,486	68.9	99,109	81,834	82.57
City of London.....	87.98	78.73	65.49	55.4	140,758	84,642	60.1	148,404	74,162	49.97
Commercial Union.....	74.58	71.73	48.43	54.9	318,697	169,639	53.2	349,388	203,803	58.33
Employers' Liability.....		32.78	70.65	47.7	63,730	42,218	66.2	68,352	44,577	65.21
Fire Ins. Association.....	66.45	89.86	73.50	48.8	113,900	63,356	55.6	104,377	64,432	61.75
Glasgow and London.....	70.68	73.22	68.48	68.5	179,633	131,828	73.4	Discontinued.		
*Guardian.....	67.28	74.17	53.55	56.4	195,007	145,982	74.3	182,491	151,824	83.19
*Imperial Fire.....	66.13	47.56	41.19	40.1	211,895	100,751	47.5	206,483	93,011	45.05
*Lancashire.....	71.56	49.62	44.66	55.4	253,229	129,058	50.9	254,232	186,243	73.25
Liv. & Lond. & Globe.....	87.93	71.38	49.86	34.6	279,594	106,395	38.0	287,915	183,145	63.61
*London & Lancashire.....	56.73	56.96	36.34	29.2	167,692	96,045	57.2	172,929	75,693	43.77
London.....	77.79	69.53	46.79	20.4	86,874	39,027	44.9	90,413	34,551	38.21
*Manchester.....					53,067	14,806	27.9	97,721	55,086	56.37
*National of Ireland.....	98.16	80.48	53.87	43.4	75,138	55,485	73.8	73,695	61,519	83.48
Northern.....	89.27	69.16	55.92	48.6	179,523	131,754	73.2	174,870	102,576	58.66
North British and Mercantile.....	62.43	64.08	55.41	62.2	313,247	184,914	59.0	343,989	237,821	60.14
Norwich Union.....	57.43	69.61	46.93	45.0	93,026	59,263	63.7	99,342	67,514	67.96
Phoenix, London.....	69.83	53.13	48.60	35.3	228,449	120,770	52.8	227,610	134,061	58.89
Queen.....	61.52	56.79	45.34	42.6	262,485	120,023	45.7	261,900	124,880	47.68
Royal.....	49.37	61.55	53.82	42.9	552,723	209,784	54.2	535,725	381,953	71.30
Scottish Union & National.....	26.25	46.25	51.69	37.4	123,755	52,259	42.2	134,247	84,666	63.06
Union Assurance.....					11,640	7,138	61.3	78,009	32,603	41.79
United Fire Re-Insurance Co.....								184,368	91,648	49.71
Totals.....	68.01	64.29	53.27	48.2	4,071,452	2,275,293	55.8	4,234,994	2,615,798	61.77
AMERICAN OFFICES.										
*Aetna.....	70.59	58.75	55.55	41.6	125,767	88,813	77.7	133,832	83,211	62.18
Agricultural, N.Y.....	68.62	69.33	60.00	90.6	77,541	44,907	57.8			
Connecticut.....	40.90	64.45	55.02	25.4	36,791	17,084	46.4	36,637	15,072	41.12
Hartford.....	56.51	53.88	51.72	38.9	128,684	115,476	89.7	149,421	103,461	69.24
Ins. Co. of North America.....				22.1	26,773	11,473	42.8	45,635	20,368	44.63
Phoenix, Brooklyn.....	37.13	144.63	40.58	42.3	72,552	26,932	37.1	67,663	49,646	73.37
Phoenix, Hartford.....					52,184	14,666	28.1	142,475	80,315	56.37
Totals.....	58.44	72.42	52.83	48.0	520,292	319,351	61.3	653,663	397,073	60.80
RECAPITULATION.										
CANADIAN OFFICES.....	64.37	69.96	64.55	55.9	1,214,196	740,541	60.9	1,362,640	858,653	63.01
BRITISH ".....	68.01	64.29	53.27	48.2	4,071,452	2,275,293	55.8	4,234,994	2,615,798	61.77
AMERICAN ".....	58.44	72.42	52.83	48.0	520,292	319,351	61.3	653,663	397,073	60.80
GRAND TOTALS.....	66.09	65.66	55.58	49.0	5,805,940	3,335,185	57.44	6,251,297	3,871,464	61.93

* Approximate. † Not including Nova Scotia. ‡ Brit. Col. not included. § Not including New Brunswick.

GENERAL RECAPITULATION FOR SIX YEARS.

YEARS.	Premiums.	Losses.†	Per cent.
	\$	\$	
Business of 1886.....	4,911,984	3,263,144	66.09
Business of 1887.....	5,217,366	3,436,210	65.66
Business of 1888.....	5,540,008	3,024,011	55.58
Business of 1889.....	5,553,391	2,767,320	49.00
Business of 1890.....	5,805,940	3,335,185	57.44
Business of 1891.....	6,251,297	3,871,464	61.93
Total 6 years.....	\$33,279,986	\$19,697,334	59.18