

FIRE INSURANCE BUSINESS IN CANADA IN 1886.

From the Abstract issued in advance of his Report by the Superintendent of Insurance.

CANADIAN COMPANIES.

NAME OF COMPANY.	Total Cash Income.	Net Cash received for Premiums.	Net amount at Risk at Date.	Net amount of losses incurred during the year.	Unsettled Claims.		General Expenses.	Reserve of Unearned premiums (F. I. & O.) and other liability.	Excess of Assets over Liabilities excluding capital.	Excess of Income over Expenditure.	Total Assets in Canada.	Nature of Business.	Ratio of Loss to Prem.	Ratio of prem. to risk.
					Not resisted.	Resisted.								
British America.....	\$ 914,089	\$ 207,629	\$ 20,912,192	\$ 120,845	\$ 9,592	\$ 1,000	\$ 47,368	\$ 531,990	\$ 550,653	\$ 7,092	\$ 1,181,261	Fire, Inland & O.	53.4	.....
Citizens'.....	262,414	203,269	19,803,853	138,920	19,283	1,500	79,075	156,544	34,835	9,607	275,942	do and Accid't.	68.3	.....
London Mutual Fire.....	116,765	111,148	42,612,366	86,899	9,116	None.	40,211	269,712	115,955	7,276	394,783	do	78.1	.....
Quebec.....	94,886	85,390	8,358,626	49,289	8,595	None.	21,598	63,430	122,406	13,536	195,915	do	57.7	.....
Royal Canadian.....	435,455	169,178	13,726,417	152,499	10,034	None.	94,361	166,824	519,656	1,679	719,178	do Inland & O.	90.1	.....
Western.....	1,406,515	331,096	37,271,691	174,174	16,803	2,700	77,807	720,636	544,000	54,598	1,359,755	do	52.6	.....
TOTAL, CANADIAN COMPANIES.....	3,230,076	1,107,710	142,685,145	722,626	73,423	5,200	360,420	1,009,437	1,887,506	60,023	4,126,834	.....	Av 65.2	1,282

BRITISH COMPANIES.

Caledonian.....	97,531	92,531	10,352,742	74,785	4,144	3,500	20,379	59,259	70,761	4,527	138,789	Fire.	80.7	.....
City of London.....	174,405	170,317	13,593,013	149,848	21,746	7,200	43,300	101,880	8,941	3,555	122,446	do.	87.9	.....
Commercial Union.....	334,988	299,911	27,403,862	233,680	17,361	5,100	73,494	180,184	48,211	24,998	251,010	Fire, Inland & O.	74.5	.....
Fire Insurance Association.....	151,145	147,145	14,369,911	97,775	16,509	None.	39,864	92,869	6,907	17,476	116,287	Fire.	66.4	.....
Glasgow and London.....	208,968	205,251	20,375,413	145,105	3,170	None.	69,593	131,823	38,661	4,956	173,654	do.	70.6	.....
Guardian.....	134,761	150,430	11,277,453	101,232	9,463	None.	36,414	71,566	31,133	18,500	112,162	do.	67.3	.....
Imperial.....	186,331	182,141	19,403,420	120,463	6,298	1,600	51,094	111,135	33,990	5,434	153,195	do.	66.7	.....
Lancashire.....	200,979	194,767	21,428,911	139,394	13,028	3,500	48,232	124,756	28,626	3,681	170,059	do.	71.5	.....
Liverpool and London and Globe.....	238,209	224,050	33,092,968	196,972	3,275	None.	56,479	174,080	429,413	6,197	673,375	Fire and Life.	87.7	.....
London and Lancashire.....	97,057	93,042	10,331,670	52,763	9,708	None.	22,636	57,108	43,476	31,203	110,292	Fire.	56.7	.....
London Assurance.....	72,636	65,956	8,872,792	51,303	5,463	1,200	17,434	46,110	117,498	7,346	177,218	Fire and Life.	77.8	.....
National of Ireland.....	337,631	303,808	40,929,470	189,663	8,957	1,420	19,539	204,478	72,898	20,234	111,616	Fire.	98.2	.....
North British.....	151,405	146,406	15,886,551	130,697	3,416	1,600	79,667	89,057	373,394	71,324	871,015	Fire and Life.	62.4	.....
Norwich Union.....	93,414	88,683	10,753,270	50,935	3,416	None.	30,975	60,436	23,117	10,356	118,704	do.	89.2	.....
Phoenix of London.....	201,099	194,942	23,391,992	136,111	9,188	None.	22,609	136,706	55,015	3,808	200,910	do.	57.4	.....
Queen.....	218,734	210,447	21,594,278	129,479	6,650	None.	46,885	125,442	48,644	43,212	267,269	Fire and Life.	61.6	.....
Royal.....	538,051	508,612	73,999,098	251,094	8,955	None.	130,617	369,194	184,062	139,990	879,524	do.	49.3	.....
Scottish Union and National.....	85,308	79,141	9,488,752	20,777	2,605	None.	16,507	44,394	53,746	47,518	100,744	Fire.	26.2	.....
TOTAL, BRITISH COMPANIES.....	3,638,041	3,429,012	393,166,340	2,332,198	159,479	34,304	872,594	2,217,742	1,729,605	418,013	4,897,234	.....	Av 68.0	1,130

AMERICAN COMPANIES.

Ætna Fire.....	109,211	103,382	6,690,780	72,976	9,426	None.	19,734	36,930	90,339	20,877	136,696	Fire & Inland M.	70.5	.....
Agricultural of Watertown.....	78,389	78,389	23,200,110	53,702	6,707	1,500	29,608	115,022	88,600	1,195	161,888	Fire.	68.6	.....
Connecticut Fire.....	24,888	23,321	1,850,000	9,539	1,850	None.	4,001	15,800	87,031	13,183	104,666	do.	40.9	.....
Hartford.....	128,287	124,597	11,592,038	70,414	8,604	500	23,106	73,050	37,883	37,138	120,037	do.	56.5	.....
Phoenix of Brooklyn.....	96,942	65,924	7,588,609	24,469	605	None.	21,989	43,099	93,939	30,964	137,643	Fire, Inland & O.	37.1	.....
TOTAL, AMERICAN COMPANIES.....	437,716	395,613	50,921,537	231,190	27,237	2,000	97,438	283,901	347,792	100,967	660,930	.....	Av 58.4	1,054

RECAPITULATION.

6 Canadian Companies.....	3,230,076	1,107,710	142,685,145	722,626	73,423	5,200	360,420	1,009,437	1,887,506	60,023	4,126,834	F. I. & O.	65.23	1,282
19 British Companies.....	3,638,041	3,429,012	393,166,340	2,332,198	159,479	34,304	872,594	2,217,742	1,729,605	418,013	4,897,234	F. I. & O.	68.01	1,130
5 American Companies.....	437,716	395,613	50,921,537	231,190	27,237	2,000	97,438	283,901	347,792	100,967	660,930	F. & I. M.	58.44	1,054
30 Totals for 1886.....	7,305,833	4,932,335	586,773,022	3,286,014	260,139	41,504	1,330,452	.....	.....	.....	9,684,998	.....	66.66	1,157
Totals for 1885.....	7,210,127	4,852,460	611,794,479	2,744,723	238,134	82,368	1,233,428	.....	.....	.....	9,213,947	.....	56.57	1,002