

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1897.

WITH COMPARATIVE RESULTS FOR THE YEARS 1888, 1890, 1892, 1893, 1894, 1895 and 1896.

Compiled by the INSURANCE AND FINANCE CHRONICLE from figures supplied in advance by the Companies.

Companies.	Loss Ratio to Premium Receipts.						Business of 1896.		Business of 1897.						Total.
	1888.	1890	1892.	1893.	1894.	1895.	Net Cash received for Premiums.	Net Losses Incurred.	Per ct. of premium.	Net Cash received for Premiums.	Net Losses Incurred.	Pct. Losses to Premiums.	Expenses.	Pct. of Loss to Premiums.	
(b) Can. Offices.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	\$	\$		\$	\$		\$		\$
British America	68.74	63.7	75.54	68.35	71.70	61.70	288,119	174,190	60.46	295,764	174,200	58.90	88,729	30.00	267,993
Citizens	66.70	90.9													
Eastern	49.5	71.33	72.71	96.22	108.64										
London Mutual	80.60	76.1	75.20	91.23	71.59	70.23	171,321	124,854	72.87	186,718	129,674	69.45	55,420	29.68	182,100
Mercantile	53.25	54.8	86.43	66.86	67.41	74.71	107,568	124,471	115.71	69,642	43,277	62.14			
Quebec	68.79	48.0	76.78	76.47	71.84	54.39	98,792	72,724	73.65	94,117	88,138	93.65	26,352	28.09	
Royal Canadian	71.44	64.9													
Western	49.02	49.5	70.07	68.31	64.14	63.05	396,045	241,688	61.03	411,225	273,178	66.43			
Totals	64.55	60.9	74.17	72.31	72.61	65.87	1,061,855	737,977	69.50	1,057,466	708,467	66.99			
British Offices.															
Albion	73.50	55.0	89.48	66.13											
Alliance			43.44	90.62	89.46	77.23	155,115	96,302	62.08	182,557	98,878	54.11	50,513	27.67	140,311
Atlas	55.93	76.4	55.13	78.60	61.00	57.05	131,701	77,015	58.48	140,067	84,605	60.40			
Caledonian	64.30	68.9	54.71	80.91	61.25	60.82	158,810	99,972	62.95	160,581	109,163	67.98			
City of London	65.49	60.1	94.72												
Commercial Union	48.43	53.2	80.85	79.42	66.80	66.50	362,375	247,157	68.20	348,871	224,300	64.30			
Empire's Liability	70.65	60.2	73.69	479.84											
Guardian	55.55	74.3	51.56	58.91	78.95	74.80	322,355	193,848	60.14	315,169	230,253	73.06			
Imperial	41.19	47.5	51.12	81.43	56.54	60.38	200,828	102,254	50.92	218,556	127,539	58.35	(a) 66,700	30.52	194,259
Lancashire	44.60	50.9	62.53	73.28	62.53	78.43	275,227	171,696	62.36	287,045	200,332	69.79			
Liverpool & London															
& Globe	49.86	38.0	66.57	81.48	62.04	68.09	353,541	235,338	66.57	348,742	239,980	68.81	98,660	28.20	314,640
London & Lanc.	30.34	57.2	53.46	48.69	63.22	89.83	105,260	86,730	44.42	213,713	110,269	51.60	(c) 57,772	27.03	164,241
London Assurance	46.79	44.9	52.13	68.68	66.30	88.60	134,996	69,648	51.59	132,150	84,086	63.63			
Manchester	27.9	56.56	100.28	79.22	82.83		186,969	113,900	60.92	194,784	141,090	73.97	58,431	30.00	262,715
National of Ire'd.	53.87	73.8	60.86	79.25	61.16	57.05	131,701	77,015	58.48	140,067	84,605	60.40			
Northern	55.93	74.3	55.13	78.23	64.54	84.52	192,090	136,246	70.93	198,974	114,782	57.69	51,265	25.76	166,209
North Brit. & Mer.	55.41	59.0	64.26	87.30	57.11	60.08	162,927	251,691	54.37	423,555	301,017	71.07			
Norwich Union	40.93	63.7	67.20	76.95	88.31	61.20	213,605	136,472	63.89	267,422	158,883	59.41	76,568	28.64	235,650
Phoenix of London	48.60	52.8	56.00	61.99	60.86	50.81	319,317	137,763	43.14	362,327	195,104	53.85			
Queen	45.34	45.7													
Royal	53.82	54.2	65.82	76.54	72.10	71.97	616,175	380,611	61.77	579,337	380,537	65.68	155,426	26.83	535,663
Scottish Union	51.69	42.2	73.85	74.54	72.62	82.00	172,975	106,263	61.43	169,917	77,290	45.49	41,050	24.16	118,367
Sun			20.24	63.70	74.27	70.80	175,496	112,534	64.12	178,508	147,344	82.54			
Union	61.3	49.93	73.13	60.14	57.66		244,584	145,962	59.68	240,483	116,576	48.47			
United Fire			116.28	90.85	75.54	94.00									
Totals	53.27	55.8	63.36	77.41	67.75	69.32	5,006,047	2,978,417	59.50	5,107,823	3,229,633	63.29	39,715	24.24	404,424
American Offices.															
Atina	55.55	77.7	78.28	61.54	54.07	73.70	141,215	77,756	51.52	163,847	100,770	61.50	39,715	24.24	140,485
Agricultural	57.8	80.60	97.46	112.11	118.00		33,229	34,543	103.95						
Connecticut	55.02	46.4	35.73	72.05	49.14	82.80	41,853	17,577	42.61	40,000	24,000	60.00			
Hartford	51.72	89.7	53.51	70.57	71.32	70.00	157,980	82,768	52.35	158,000	94,800	60.00			
Ins. Co. of North America	42.8	61.17	61.67	72.80	65.18		101,243	71,721	70.84	(a) 103,000	(a) 82,000	79.61			
Phoenix of Brooklyn	40.58	27.1	79.82	77.38	68.09	90.28	91,809	56,228	61.24	59,922	45,773	73.05			
Phoenix of Hartford	28.1	79.40	75.66	77.71	65.50		155,162	119,684	77.13	111,010	77,763	70.05			
Queen			73.72	63.59	63.23	69.80	286,057	166,835	58.33	282,191	166,827	59.57	77,694	27.53	234,585
Totals	52.83	61.3	71.65	69.78	68.84	73.11	1,007,948	622,112	61.72	917,969	519,933	63.18			
Reconciliation.															
Canadian Offices.	64.55	60.9	74.17	72.31	72.61	65.87	1,061,855	737,977	69.50	1,057,466	708,467	66.99			
British Offices.	50.27	48.8	63.30	77.41	67.75	69.32	5,006,047	2,978,417	59.50	5,102,823	3,229,633	63.29			
American Offices	52.83	61.3	71.68	69.78	68.84	73.11	1,007,948	622,112	61.72	917,969	519,933	63.18			
Totals	55.05	57.7	66.22	75.39	68.72	69.31	7,075,850	4,338,506	61.31	7,078,258	4,518,033	64.83			

GENERAL RECAPITULATION FOR ELEVEN YEARS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1887..	\$5,444,502	\$3,482,244	63.66	Business of 1893..	\$6,782,013	\$5,113,905	75.39
1888..	5,437,763	3,021,435	55.57	1894..	6,711,369	4,612,019	68.72
1889..	5,557,690	2,796,048	50.04	1895..	6,943,382	4,812,767	69.31
1890..	5,836,071	3,359,368	58.28	1896..	7,075,850	4,338,506	61.31
1891..	6,172,044	3,952,611	64.04	1897..	7,078,258	4,518,033	63.83
1892..	6,512,327	4,470,238	66.22				
Totals for 11 years.					\$69,381,769	\$44,517,171	63.87

* New Queen of America. (a) Approximate. (b) Canadian Fire business only. (c) Censored transacting business in Canada. (d) Estimated by us. (e) Estimated. (f) For year ending Nov. 30th, 1897.