

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1900.

WITH COMPARATIVE RESULTS FOR THE YEARS 1893, 1894, 1895, 1896, 1897, 1898 and 1899.

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

Companies.	Loss Ratio to Premium Receipts.						Business of 1899.			Business of 1900.						
	1893.	1894.	1895.	1896.	1897.	1898.	Net Cash received for Premiums.	Net losses incurred.	P. et. Losses incurred to P. et. Premiums.	Net Cash received for Premiums.	Net Losses incurred.	P. et. Losses incurred to P. et. Premiums.	Expenses.	P. et. Exps. to P. et. Premiums.	Total.	P. et. Losses and Exps. to P. et. Premiums.
(a) Canadian.	p.c.	p. c.	p.c.	p.c.	p. c.	p.c.	\$	\$	p. c.	\$	\$		\$			
Anglo-American	68.35	71.70	61.70	60.46	58.65	57.51	347,188	151,511	43.6	103,518	71,511	69.0	42,965	41.5	114,508	110.5
British America	68.35	71.70	61.70	60.46	58.65	57.51	347,188	151,511	43.6	103,518	71,511	69.0	42,965	41.5	114,508	110.5
Canadian	68.35	71.70	61.70	60.46	58.65	57.51	347,188	151,511	43.6	103,518	71,511	69.0	42,965	41.5	114,508	110.5
Eastern	72.71	96.22	108.64	.....	32.25	53.89	79,662	18,299	22.9	348,613	281,547	80.7	100,000	30.0	381,357	110.7
London Mutual	91.23	71.59	70.23	72.87	69.76	57.68	197,778	129,193	65.3	146,218	99,734	68.2	33,504	22.8	133,238	91.1
Mercantile	66.80	67.41	74.71	115.71	62.34	66.11	69,698	30,411	43.6	.....	.....	.....	.....	.....	.....	.....
Ottawa Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	78,895	61,800	78.3	21,318	28.2	84,118	106.5
Quebec	76.47	71.84	54.39	73.65	113.79	53.57	99,309	102,218	102.9	107,937	49,751	46.1	32,397	29.9	.....	.....
Victoria Mutual	.....	.....	.....	.....	.....	.....	41,853	12,737	30.4	.....	.....	.....	.....	.....	.....	.....
Western	68.31	61.14	63.00	61.03	72.34	52.03	348,251	185,425	53.2	403,376	347,091	86.0	121,012	30.0	468,103	116.0
Totals	72.31	72.61	65.87	69.50	69.06	55.71	1,183,739	629,787	53.2	.....	.....	.....	.....	.....	.....	.....
(b) British.																
Albion	66.13	.....	.....	.....	.....	.....	184,326	82,307	44.8	142,470	266,438	187.7	37.34	26.2	303,781	213.4
Alliance	90.62	89.46	77.23	62.08	66.72	71.07	184,326	82,307	44.8	142,470	266,438	187.7	37.34	26.2	303,781	213.4
Atlas	78.60	61.00	57.05	58.48	60.57	109.44	150,159	90,494	60.2	160,211	264,360	102.6	.....	.....	.....	.....
Caledonian	80.95	61.25	60.82	62.95	67.50	79.36	209,222	202,743	49.1	220,405	271,937	123.3	24,913	11.3	296,850	134.6
City of London	70.42	66.80	66.50	68.20	67.65	91.62	343,388	252,328	73.5	373,348	297,182	79.6	.....	.....	.....	.....
Commercial Union	28.35	.....	.....	.....	.....	.....	343,388	252,328	73.5	373,348	297,182	79.6	.....	.....	.....	.....
Empire	81.43	56.54	60.38	50.92	59.25	64.63	320,831	176,794	53.8	331,528	351,730	106.0	102,545	30.9	434,275	136.9
Lancashire	73.28	62.53	78.43	62.38	73.21	66.76	275,466	164,077	5.5	300,528	299,050	99.5	85,216	28.3	384,286	127.4
Liverpool & London	.....	.....	.....	.....	.....	.....	327,886	191,468	58.3	333,130	304,013	91.2	99,607	29.9	403,620	121.1
Globe	81.48	62.04	68.00	66.57	68.05	68.82	349,264	254,288	72.8	360,158	313,400	91.2	103,482	28.7	416,972	119.9
London & Lanc.	48.60	63.22	89.84	44.42	52.51	115.20	207,095	98,772	46.9	222,500	191,755	86.2	.....	.....	.....	.....
London Assurance	68.68	66.36	88.60	51.59	75.58	129.71	131,420	58,334	44.4	118,802	131,545	111.44	.....	.....	.....	.....
Manchester	100.28	79.22	82.83	60.92	71.13	61.63	219,727	141,186	64.2	234,977	307,834	131.0	68,143	29.3	375,977	159.3
National Fire	79.25	61.16	57.05	58.48	60.57	109.44	150,150	90,494	60.2	160,211	260,438	102.6	.....	.....	.....	.....
Northern	78.23	64.54	84.52	70.93	68.48	64.87	258,008	131,762	51.0	272,372	203,096	70.8	.....	.....	.....	.....
North Brit. & Mer.	87.30	57.11	60.08	54.37	69.30	77.17	450,855	295,278	65.5	451,581	526,058	116.6	.....	.....	.....	.....
Norwich Union	76.95	88.31	61.20	63.89	59.67	75.18	279,099	173,781	62.0	300,037	293,081	97.7	95,010	31.6	388,091	129.3
Phoenix of London	61.99	60.86	50.81	43.14	53.54	73.00	502,604	262,045	52.1	538,801	432,487	80.2	.....	.....	.....	.....
Royal	76.54	72.10	71.97	61.77	61.41	79.04	611,666	362,583	59.20	611,158	532,035	82.7	171,091	26.6	701,126	109.3
Scottish Union	74.54	72.62	82.60	61.43	45.71	68.64	185,417	94,698	51.0	212,000	129,000	60.8	57,000	26.8	186,000	86.9
Sun	63.70	74.27	70.80	64.12	82.84	78.39	177,679	125,895	70.8	178,671	163,461	91.5	55,436	31.0	216,900	122.5
Union	73.13	60.14	57.66	59.68	45.74	79.90	288,232	171,087	59.3	277,485	344,372	124.1	77,127	27.8	417,499	151.9
United Fire	90.88	75.54	.....	.....	.....	.....	26,859	3,535	13.1	51,026	36,919	72.5	18,181	35.6	55,100	108.1
Law Union & C.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	77.41	67.75	69.32	59.50	63.50	79.12	5,652,228	3,323,149	58.8	.....	.....	.....	.....	.....	.....	.....
(c) American.																
Etina	61.54	54.07	73.70	51.52	61.3	60.45	175,643	111,899	63.7	176,951	260,706	164.2	44,790	25.3	335,496	189.5
Agricultural	97.46	112.11	118.00	103.95	42.39	.....	33,216	6,457	19.4	43,874	37,233	107.6	16,926	38.5	64,159	146.1
American	72.05	49.14	82.80	42.61	77.55	107.64	87,211	34,417	60.1	62,610	44,652	71.6	16,302	26.0	60,954	97.6
Connecticut	72.05	49.14	82.80	42.61	77.55	107.64	87,211	34,417	60.1	62,610	44,652	71.6	16,302	26.0	60,954	97.6
Hartford	70.57	71.12	70.00	52.39	58.20	79.77	185,804	97,910	52.1	192,694	257,279	133.5	.....	.....	.....	.....
Ins. Co. of N. A.	61.67	72.89	65.18	70.84	86.00	84.55	122,925	66,790	54.3	137,564	169,219	123.0	43,198	31.4	212,417	154.4
Phoenix of Bk'n.	77.35	68.09	90.28	61.24	60.18	67.50	77,28	47,910	55.5	.....	.....	.....	.....	.....	.....	.....
Phoenix, Hartford	75.66	77.71	65.50	77.13	73.00	68.44	119,606	88,414	73.0	110,445	83,275	75.4	36,025	32.6	146,469	108.0
Queen	63.59	63.23	69.89	58.32	55.60	48.94	302,828	167,371	55.0	316,075	280,666	88.6	86,471	27.1	367,137	115.9
Totals	69.78	68.84	73.11	61.72	64.41	71.05	1,074,525	615,157	57.2	.....	.....	.....	.....	.....	.....	.....
Recapitulation.																
Canadian Offices.	72.31	72.61	65.87	69.50	69.06	55.71	1,183,739	629,787	53.2	.....	.....	.....	.....	.....	.....	.....
British Offices.	77.41	67.75	69.32	59.50	63.50	79.12	5,652,228	3,323,149	58.8	.....	.....	.....	.....	.....	.....	.....
American Offices	69.78	68.84	73.11	61.72	64.41	71.05	1,074,525	615,157	57.2	.....	.....	.....	.....	.....	.....	.....
Totals	75.39	68.72	69.31	61.31	64.41	74.44	7,910,497	4,548,393	57.7	.....	.....	.....	.....	.....	.....	.....

GENERAL RECAPITULATION FOR FOURTEEN YEARS OF FIRE INSURANCE BUSINESS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1887..	5,244,502	\$3,482,244	65.66	Business of 1894..	\$6,711,369	\$4,612,019	68.72
" 1888..	5,437,263	3,021,435	55.57	" 1895..	6,943,382	4,812,764	69.31
" 1889..	5,587,690	2,796,048	50.04	" 1896..	7,075,850	4,338,506	61.31
" 1890..	5,396,071	3,399,368	58.28	" 1897..	7,157,661	4,609,997	64.41
" 1891..	6,172,044	3,952,611	64.04	" 1898..	7,423,821	5,395,898	72.67
" 1892..	6,512,327	4,470,238	66.22	" 1899..	8,125,498	4,552,161	56.02
" 1893..	6,783,013	5,113,905	75.39	" 1900..	.....	.....	.....

(b) Canadian Fire business only. (c) Ceased transacting business in Canada.

a Approximate.

c 1900 figures estimated by us.