

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1896.

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

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 1896.				
	1888.	1890.	1892.	1893.	1894.	Net Cash received for Premiums.	Net Losses Incurred.	Per ct. of Premiums.	Net Cash received for Premiums.	Net Losses Incurred.	Expenses.	Ratio of Losses to Premiums.	Ratio of Expenses to Premiums.
Canadian Offices.													
British America.	68.74	63.7	75.54	68.35	71.70	\$ 276,294	\$ 170,487	61.70	\$ 284,154	\$ 172,276	\$ 85,256	60.63	30.00
† Citizens.	6.70	90.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
† Eastern.	.....	49.5	71.33	72.71	96.22	27,826	30,231	108.64	.....	.....	.....	.....	.....
London Mut.	80.60	76.6	75.20	91.23	71.59	184,119	128,495	69.64	180,000	126,000	.....	70.00	.....
Mercantile.	53.25	54.8	86.43	66.80	67.41	153,985	113,847	73.79	95,708	124,059	.....	129.62	.....
Quebec.	68.79	48.0	76.78	76.47	71.84	92,416	51,254	60.51	96,979	59,708	.....	61.56	.....
† Royal Canadian	71.44	64.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western.	49.02	49.9	70.07	68.31	64.14	418,863	265,430	63.00	375,036	237,394	.....	63.30	.....
Totals.	64.55	60.9	74.17	72.31	72.61	1,153,903	759,744	65.83	1,031,877	719,437	.....	69.72	30.00
British Offices.													
† Albion.	73.50	55.6	89.48	66.13	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alliance.	.....	.....	43.44	90.62	89.41	169,589	143,045	82.20	119,490	84,737	45,995	70.92	37.74
Atlas.	55.93	76.4	55.13	78.60	61.09	128,282	75,681	59.00	118,882	67,382	.....	56.68	.....
Caledonian.	64.31	68.9	54.71	80.95	61.25	157,169	95,599	60.82	161,329	99,806	.....	61.86	.....
† City of London	65.45	60.1	94.72	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Comm'l Union.	48.43	53.2	80.85	79.42	66.80	373,555	248,613	66.50	355,230	240,098	.....	67.59	.....
† Empl's Liab'ty	70.65	60.2	73.69	479.84	.....	.....	.....	.....	.....	.....	.....	.....	.....
Guardian.	53.55	74.3	51.56	58.91	78.95	290,907	216,989	74.80	323,377	193,849	103,650	59.94	32.06
Imperial.	41.19	47.5	51.12	81.43	56.54	186,812	115,228	61.63	202,330	103,270	63,510	51.04	31.39
Lancashire.	44.66	50.9	62.53	73.25	62.53	278,705	218,887	78.54	275,526	171,310	79,500	62.17	28.85
Liverpool & Lon.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
† Globe.	49.86	38.0	66.57	81.48	62.04	353,816	241,039	65.26	353,660	235,338	98,906	66.34	27.97
Lond. & Lanc.	30.34	57.2	53.46	48.69	63.22	181,436	163,049	89.01	195,140	84,531	50,657	43.12	25.96
London Assur.	46.79	44.9	52.13	68.68	66.31	118,599	111,203	94.45	129,140	68,850	39,254	53.34	30.40
Manchester.	.....	27.9	56.56	100.28	79.22	171,291	139,897	81.71	186,537	107,432	.....	57.62	.....
National of Ire'd.	53.87	73.8	60.86	79.21	61.16	128,282	71,681	59.14	118,882	67,382	.....	56.68	.....
† Northern.	55.92	73.2	55.13	78.23	64.54	179,946	153,546	85.32	191,857	136,102	45,487	70.94	23.71
North Brit & Mer	55.41	59.0	64.26	87.31	57.11	392,021	233,323	59.71	455,771	242,801	125,611	53.27	27.56
Norwich Union.	40.93	63.7	67.20	76.95	88.31	184,138	114,687	62.46	219,137	139,140	66,053	63.49	30.14
Phoenix of Lond.	48.60	2.8	56.00	61.99	60.80	304,805	154,711	50.81	319,317	126,382	.....	39.58	.....
† Queen.	45.34	45.7	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal.	53.82	54.2	65.82	76.54	72.10	605,357	471,465	77.81	629,336	380,633	167,458	60.80	26.76
† Scottish Union	51.69	42.2	73.88	74.54	72.62	144,043	118,942	82.61	172,905	107,403	43,907	62.09	25.38
Sun.	.....	.....	26.26	63.70	74.27	164,509	116,664	70.81	138,853	91,400	44,978	65.83	32.39
Union.	.....	61.3	49.93	73.13	60.14	278,582	122,994	44.01	272,045	146,062	73,285	53.69	26.94
† United Fire.	.....	.....	116.28	90.88	75.54	18,027	17,727	94.01	.....	.....	.....	.....	.....
Totals.	53.27	55.8	63.30	77.41	67.71	4,808,971	3,349,257	69.65	4,935,504	2,893,610	.....	58.62	28.49
American Offices.													
† Etna.	55.55	77.7	78.28	61.54	54.07	137,268	101,200	73.70	141,215	72,998	40,503	51.69	28.68
† Agricultural.	.....	57.8	80.60	97.46	112.11	34,188	41,593	118.00	35,000	24,500	.....	70.00	.....
Connecticut.	55.02	46.4	35.73	72.05	49.14	38,633	32,986	85.40	41,804	16,514	11,033	39.50	26.39
Hartford.	51.72	89.7	53.51	70.57	71.32	156,537	108,027	70.01	157,980	82,487	40,311	52.21	25.52
† Ins. Co. of North	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
America.	.....	42.8	61.17	61.67	72.89	89,192	62,446	70.01	101,000	72,000	25,000	71.29	25.74
Phoenix of Brook-	40.58	27.1	79.82	77.38	68.09	98,369	79,524	80.85	91,349	56,167	27,493	61.49	30.09
lyn.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Hart-	.....	28.1	79.46	75.66	77.71	197,867	130,000	65.50	126,699	130,283	30,618	102.82	24.17
ford.	.....	.....	73.72	63.59	63.23	270,997	197,304	72.81	285,906	167,654	81,443	58.64	28.49
Queen.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.	52.83	61.3	71.68	69.78	68.84	1,024,051	753,080	73.54	980,953	622,603	.....	63.47	27.21
Recapitulation.													
Canadian Offices.	64.55	60.9	74.17	72.31	72.61	1,153,903	759,744	65.83	1,031,877	719,437	.....	69.62	30.00
British Offices.	50.27	48.5	63.30	77.41	67.71	4,808,971	3,349,257	69.65	4,935,504	2,893,610	.....	58.62	28.49
American Offices.	52.83	61.3	71.68	69.78	68.84	1,024,051	753,080	73.54	980,953	622,603	.....	63.37	27.18
Totals.	55.05	57.7	66.22	75.39	68.72	6,986,925	4,861,082	69.73	6,947,334	4,235,650	.....	60.96	.....

GENERAL RECAPITULATION FOR TEN YEARS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1887..	\$5,244,502	\$3,482,244	65.66	Business of 1893..	\$6,783,013	\$5,113,905	75.39
1888..	5,437,263	3,021,435	55.57	1894..	6,711,369	4,612,019	68.72
1889..	5,587,690	2,796,048	50.04	1895..	6,986,925	4,861,082	69.73
1890..	5,836,071	3,399,368	58.28	1896..	6,948,334	4,235,650	60.93
1891..	6,172,044	3,952,611	64.04	Totals for 10 years.	\$62,219,538	\$39,944,600	64.20
1892..	6,512,327	4,470,238	68.62				

* Approximate. † Cessat transacting business. ‡ Now Queen of America. † Canadian fire business only.

* Returns for Province of Quebec are estimated. † Estimated. ‡ Estimated by us.

/ Figures are for 13 months, from November 30, 1895 to December 31, 1896.