

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1895.

WITH COMPARATIVE RESULTS FOR THE YEARS 1888, 1890, 1891, 1892, 1893 AND 1894.
Compiled by the INSURANCE & FINANCE CHRONICLE from figures supplied in advance by the Companies.

Companies.	Loss Ratio to Premium Receipts.					Business of 1894.		Business of 1895.					Ratio of Losses and Expenses to Premiums
	1888.	1890.	1891.	1892.	1893.	Net Cash received for Premiums.	Net Losses Incurred.	Per ct. of premium	Net Cash received for Premiums.	Net losses Incurred.	Expenses.	Ratio of Losses to Premiums.	
Canadian Offices.						\$	\$		\$	\$	\$		
British America.	68.74	63.7	82.24	75.54	68.35	220,398	158,034	71.70	263,840	171,501	74,905	64.77	28.39 93.16
*Citizens.	66.70	90.9	51.94	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*Eastern.	.....	49.5	59.38	71.35	72.71	104,115	157,920	96.22	.....	.....	.....	.....	.....
*London Mut.	80.60	76.6	59.85	75.20	91.23	155,762	112,509	71.59	150,000	105,000	.....	70.00	.....
Mercantile.	53.25	54.8	63.89	86.43	66.80	161,649	108,977	67.41	148,908	114,490	44,739	76.88	30.04 96.92
Quebec.	68.79	48.0	63.85	76.78	76.47	86,552	62,175	71.84	89,883	47,459	24,718	52.81	27.51 80.32
*Royal Canadian.	71.44	64.9	81.86	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western.	49.02	49.9	63.22	70.07	68.31	319,848	205,135	64.14	402,254	242,783	.....	60.35	.....
Totals.	64.55	60.9	71.95	74.17	72.31	1,108,294	804,750	72.61	1,054,885	681,233	.....	64.57	28.72 93.29
British Offices.													
*Albion.	73.50	55.6	64.08	89.48	66.13	.....	.....	.....	.....	.....	.....	.....	.....
*Alliance.	.....	.....	.....	43.44	90.62	175,016	156,571	89.46	146,887	111,414	46,172	75.85	31.43 107.28
Atlas.	55.93	76.4	83.01	55.13	78.60	115,078	70,305	61.09	127,872	73,713	37,322	57.66	29.17 86.83
Caledonian.	64.30	68.9	85.57	54.71	80.95	147,031	90,049	61.25	155,938	95,600	.....	61.30	.....
*City of London.	65.49	60.1	53.50	94.72	.....	.....	.....	.....	.....	.....	.....	.....	.....
Comm'l Union.	48.43	53.2	55.85	80.85	79.42	385,647	257,608	66.80	378,592	244,870	.....	64.65	.....
*Emp'rs Liab'ty.	70.65	60.2	64.30	73.69	479.84	.....	.....	.....	.....	.....	.....	.....	.....
*Guardian.	53.55	74.3	85.89	51.56	58.91	287,175	226,724	78.95	207,634	219,970	98,818	73.90	33.20 107.10
Imperial.	41.19	47.5	44.99	51.12	81.43	186,055	105,201	56.54	187,143	112,685	60,866	60.21	32.52 92.73
Lancashire.	44.66	50.9	73.79	62.53	73.28	260,854	163,115	62.53	277,596	216,556	77,002	78.04	27.73 105.77
Liv. & London & Globe.	49.86	38.0	62.90	66.57	81.48	330,175	204,841	62.04	350,346	242,293	.....	69.10	.....
*Lond. & Lanc.	30.34	57.2	15.18	53.46	48.69	170,472	107,776	63.22	180,879	162,369	.....	89.76	.....
*London Assur.	46.79	44.9	38.91	52.13	68.68	118,751	78,801	66.36	120,434	107,805	.....	89.51	.....
*Manchester.	.....	27.9	16.52	56.56	100.28	190,006	150,518	79.22	170,708	136,160	52,200	79.73	30.56 110.29
Nat'l of Ireland.	53.87	73.8	82.88	60.86	79.25	115,078	70,378	61.16	127,872	73,713	37,322	57.64	29.18 86.82
Northern.	55.92	73.2	59.23	55.13	78.23	151,571	70,378	64.54	183,567	153,546	46,979	85.03	26.02 111.05
N. British & Mer.	55.41	59.0	70.80	64.26	87.30	396,615	226,506	57.11	404,704	233,323	.....	57.65	.....
Norwich Union.	40.95	63.7	58.78	67.30	76.95	137,557	121,478	88.31	187,658	117,689	47,315	62.66	25.21 87.87
*Phoenix, Lond.	48.60	52.8	59.21	56.1	61.99	260,506	158,548	60.86	263,841	105,428	.....	39.95	.....
*Queen.	45.34	45.7	53.11	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal.	53.82	54.2	69.64	65.82	76.54	568,972	410,358	72.10	615,035	436,636	161,213	70.99	26.21 97.20
Scottish Union & National.	51.69	42.2	63.07	73.88	74.54	119,941	87,107	72.62	144,043	116,138	34,512	80.62	23.95 104.57
Sun Insur. Office.	.....	.....	.....	26.26	63.70	127,494	94,683	74.27	136,472	89,589	42,748	65.65	31.29 96.94
Union Assurance.	61.3	42.32	49.93	73.13	192.300	.....	115,641	60.14	266,704	126,146	72,014	47.29	27.00 74.29
*United Fire.	.....	48.28	116.28	90.88	156.450	.....	118,174	75.54	.....	.....	.....	.....	.....
Totals.	53.27	55.8	62.15	65.30	77.41	4,602,747	3,118,659	67.15	720,985	5,175,644	.....	67.26	28.77 96.03
American Offices.													
*Aetna.	55.55	77.7	62.18	78.28	61.54	138,191	74,724	54.07	137,268	100,182	40,322	72.98	29.37 102.35
*Agric'l of Wa.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
tertown.	.....	57.8	86.31	80.60	97.46	43,930	49,251	112.11	44,000	30,800	.....	70.00	.....
Connecticut.	55.02	16.4	41.18	35.73	72.05	32,811	16,134	49.14	38,682	30,785	10,725	79.60	27.76 107.36
Hartford.	51.72	59.7	70.71	53.51	70.57	114,480	103,036	71.32	156,537	93,536	38,848	59.75	24.82 84.57
Ins. Co. of N. A.	42.8	43.85	61.17	61.67	82.819	.....	60,366	72.89	89,092	59,436	31,126	66.72	34.93 101.65
Phoenix of Brooklyn.	40.58	27.1	63.86	79.82	77.38	89,542	60,969	68.09	80,081	78,379	24,492	97.87	30.58 128.45
Phoenix of Hartford.	.....	28.1	56.65	79.46	75.66	192,951	149,941	77.71	140,043	107,035	56,546	76.43	40.37 116.80
Queen of Amer.	.....	18.86	73.72	63.59	275.504	.....	174,189	63.23	282,092	197,081	78,288	69.86	27.75 97.61
Totals.	52.83	61.3	60.86	71.68	69.78	1,000,328	688,610	68.84	967,748	697,237	.....	72.05	30.34 102.39
Recapitulation.													
Can. Offices.	64.55	60.9	71.95	74.17	72.31	1,108,294	804,750	72.61	1,054,885	681,233	.....	64.57	28.72 93.29
British Offices.	50.27	48.5	62.15	63.30	77.41	4,602,747	3,118,679	67.75	4,720,985	3,175,644	.....	67.26	28.77 96.03
Amer. Offices.	52.83	61.3	60.86	71.68	69.78	1,000,328	688,610	68.84	967,748	697,237	.....	72.05	30.34 102.39
Totals.	55.05	57.7	64.04	66.22	75.39	6,711,369	4,612,019	67.72	6,743,618	4,554,114	.....	67.53	29.05 96.58

GENERAL RECAPITULATION FOR NINE YEARS.

Years.	Premiums.	Losses.	Per ct.	Years.	Premiums.	Losses.	Per ct.
Business of 1887..	\$5,217,366	\$3,436,210	65.66	Business of 1893..	6,740,958	4,970,266	73.73
1888..	5,540,608	3,024,011	55.58	1894..	6,711,360	4,612,019	68.72
1889..	4,553,361	2,767,320	49.9	1895..	6,743,618	4,554,114	67.53
1890..	5,805,940	3,335,185	57.44				
1891..	6,168,716	3,944,719	64.04	Totals for 9 years..	\$54,197,410	\$35,090,685	64.74
1892..	6,715,474	4,446,811	66.22				

*Approximate. †Ceased transacting business. ‡Now Queen of America. †Exclusive of B.A. Canadian fire business only.