

CANADIAN INSURANCE REPORT.

FIRE INSURANCE EFFECTED IN CANADA IN 1898.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Net Cash paid dur- ing the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid p.c. of Premiums re- ceived.	The same for 1897.
<i>Canadian Companies.</i>	\$	\$	\$ cts.	\$ cts.		
British America .....	29,784,200	385,879 00	158,024 97	302,255 07	52.28	59.65
Canadian Fire .....	3,029,886	81,834 49	30,450 58	56,508 32	53.89	32.25
London Mutual .....	19,059,198	259,346 90	119,357 17	210,303 79	56.75	71.66
Mercantile .....	7,156,149	83,120 98	45,065 85	71,789 24	62.78	63.46
Quebec .....	11,082,909	150,001 71	49,279 16	105,512 40	46.70	117.54
Western .....	40,886,579	544,502 43	185,526 86	375,558 75	49.40	73.25
<b>Total .....</b>	<b>111,006,221</b>	<b>1,504,686 20</b>	<b>587,704 59</b>	<b>1,121,927 57</b>	<b>52.38</b>	<b>70.40</b>
<i>British Companies.</i>						
Alliance .....	19,097,825	211,389 06	118,921 11	187,036 49	63.58	53.52
Atlas .....	12,551,459	162,068 06	140,728 99	144,122 68	97.65	61.13
Caledonian .....	17,777,606	203,186 14	95,912 67	171,777 32	55.84	62.89
Commercial Union .....	31,198,913	399,255 65	276,668 26	342,316 72	80.82	72.51
Guardian .....	27,489,373	343,444 67	170,135 16	300,024 81	56.71	76.82
Imperial .....	20,945,318	271,654 49	118,172 63	235,372 68	50.21	56.94
Lancashire .....	26,785,026	338,918 31	153,435 39	307,238 35	49.94	71.55
Liverpool and London and Globe .....	31,628,148	379,463 59	209,095 78	343,980 62	60.79	72.77
London and Lancashire .....	17,906,635	232,681 68	226,585 95	209,422 98	108.40	49.34
London Assurance .....	15,636,219	163,131 29	156,950 12	131,712 98	119.16	78.00
Manchester .....	17,571,298	226,058 38	112,862 55	198,856 76	56.76	76.52
National, of Ireland .....	12,551,459	162,068 06	140,728 99	144,122 68	97.65	61.13
North British .....	42,588,424	494,280 38	272,693 99	431,314 02	63.22	77.13
Northwestern .....	20,546,037	251,721 05	125,304 75	224,111 42	55.91	55.86
Norwich Union .....	23,580,961	304,882 03	196,339 63	270,869 54	72.49	63.68
Phoenix, of London .....	33,474,199	451,775 50	230,394 57	403,622 25	57.08	53.40
Royal .....	56,767,541	653,359 04	394,200 04	583,260 29	67.59	62.87
Scottish Union and National .....	16,126,836	199,372 26	114,407 97	170,764 90	67.00	42.47
Sun Fire .....	15,421,484	203,617 73	115,180 32	175,808 51	65.51	83.20
Union Assurance .....	21,759,692	281,315 90	188,400 55	248,017 55	75.96	43.74
<b>Total .....</b>	<b>481,404,453</b>	<b>5,933,643 27</b>	<b>3,557,120 42</b>	<b>5,223,343 55</b>	<b>68.10</b>	<b>64.56</b>
<i>American Companies.</i>						
Aetna, Fire .....	14,718,376	182,658 44	102,714 04	167,997 84	61.14	67.24
Connecticut Fire .....	4,586,149	56,414 16	50,237 58	51,128 64	98.26	75.03
Hartford .....	15,255,362	195,490 02	119,091 82	178,306 78	66.79	60.93
Insurance Co. of North America .....	11,434,727	137,465 50	91,294 04	114,345 37	79.84	81.03
Phoenix, of Brooklyn .....	6,673,512	82,719 30	48,309 34	75,131 75	64.30	58.70
Phoenix, of Hartford .....	11,163,933	149,939 47	108,471 31	127,583 72	85.02	80.61
Queen, of America .....	24,917,956	321,107 40	119,542 10	290,363 51	41.17	56.78
<b>Total .....</b>	<b>88,750,015</b>	<b>1,125,794 29</b>	<b>639,660 23</b>	<b>1,004,857 61</b>	<b>63.66</b>	<b>66.75</b>
<b>Grand Total .....</b>	<b>681,160,689</b>	<b>8,564,123 76</b>	<b>4,784,485 24</b>	<b>7,350,128 73</b>	<b>65.10</b>	<b>65.69</b>

The above table shows the fire insurance effected in Canada in 1898. The premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

*British Fire Companies.*—The total cash receipts from premiums were \$5,223,344, being an increase of \$58,143 as compared with the previous year; the payments for losses were \$3,557,122, being \$222,455 greater than for 1897:

Paid for losses . . . . . \$3,557,122  
Paid for general expenses . . . . . 1,525,613

Total . . . . . 5,082,735  
Received for premiums . . . . . 5,223,345

Balance in favour . . . . . 140,610

In 1897 there was a balance favourable to the companies of \$356,290.

*American Fire Companies.*—The receipts for premiums (including the inland marine business of the Aetna Fire) were \$1,006,415; the payments for losses, \$639,660; and the general expenses, \$274,948; total balance in favour of the companies, \$91,807.

The results of the total business of American companies from 1875 to 1898, inclusive, are:—

Paid for losses (1875-98) . . . . . \$ 9,168,119  
Paid for general expenses . . . . . 3,600,980

Total payments . . . . . 12,769,108  
Received for premiums . . . . . 13,629,436

Excess of receipts over payments . . . . . \$ 860,328