FIRE INSURANCE IN THE UNITED STATES, 1903.

TABLE SHOWING THE BUSINESS IN THE UNITED STATES OF THE U. S. BRANCHES OF CANADIAN AND BRITISH COMPANIES, AND OF THE AMERICAN FIRE COMPANIES THAT ARE REPRESENTED IN CANADA, WITH SYNOPSIS OF THE WHOLE UNITED STATES RETURNS FOR 1903.

COMPANIES.	INCOME.			DISBURSEMENTS.					Ratio of Losses Incurred To premiums.
	* Net Premiums Written.	Interest and other Sources of Income.	Total Income.	Fire Losses.	Commissions.	Officers' Salaries.	Other Disbursements.	* Total Disbursements.	
U. S. BRANCHES—CANADIAN CO.'S:	$	$	$	$	$	$	$	$	p. c.
British America.....	1,250,547	297,189	d.1,547,736	647,463	278,645	64,760	181,962	d. 1,438,595	51.7
Western	2,095,403	581,591	f. 2,676,594	1,142,565	524,227	92,772	350,912	f. 2,555,403	54.5
Totals.....	3,345,950	878,780	4,224,330	1,790,028	802,872	157,532	532,874	3,993,998	53.5
BRITISH CO.'S REPRESENTED IN CANADA:									
Alliance.....	382,703	41,611	424,314	171,697	97,717	15,673	123,99	415,476	44.8
Atlas	889,845	100,170	990,015	527,036	191,234	55,162	118,253	914,518	59.2
Caledonian.....	1,064,136	81,505	1,145,641	550,459	246,531	82,312	154,585	1,063,498	51.7
Commercial Union...	2,820,405	336,710	e. 3,157,115	1,499,673	592,498	144,387	391,420	e. 2,853,074	53.6
Lan. Union & Crown.	369,800	191,673	561,473	170,715	100,787	8,936	85,335	375,717	46.1
Liv. & Lon. & Globe.	6,857,553	429,019	7,286,572	3,476,815	1,129,875	377,131	1,091,216	6,249,248	50.7
London Assurance,..	1,405,620	75,449	1,481,069	673,184	256,044	111,865	373,737	1,455,911	47.8
London & Lancashire	1,906,463	88,865	1,995,328	853,266	377,693	143,086	470,837	1,903,512	44.7
Manchester.....	1,381,385	57,417	1,438,802	748,904	337,882	110,069	271,801	1,510,550	54.2
North Brit. & Merc..	3,697,648	185,416	3,883,064	1,911,894	743,436	221,970	398,071	3,375,109	51.7
Northern.....	2,305,092	114,808	2,419,890	1,070,036	381,122	131,419	717,010	2,369,906	46.4
Norwich Union.....	2,044,901	68,917	2,113,818	896,604	412,089	153,618	293,538	1,802,353	43.8
Phœnix, London.....	2,470,181	98,625	2,568,806	1,465,334	492,630	166,378	372,733	2,571,484	59.3
Royal	4,842,393	899,027	5,741,420	2,478,899	964,178	395,264	966,400	4,973,919	51.1
Scot. Union & Nat'l .	1,901,840	170,877	2,072,717	976,284	397,530	95,341	146,302	1,683,871	51.3
Sun	2,022,548	105,897	2,128,445	1,007,983	543,435	112,817	311,427	2,033,156	49.8
Union.....	1,046,303	80,866	1,127,169	535,526	272,930	44,875	52,203	933,901	51.1
Total.....	37,408,806	3,126,852	40,535,658	19,014,309	7,537,611	2,370,303	6,338,861	36,485,203	50.8
AMERICAN CO.'S REPRESENTED IN CANADA:									
Ætna.....	5,109,630	921,621	b. 6,031,251	2,480,142	913,470	337,886	384,785	b. 5,165,148	48.5
Agricultural	1,236,617	98,196	1,334,813	572,083	267,662	86,758	97,838	1,123,533	46.2
Connecticut.....	2,880,413	200,673	3,081,086	1,414,620	587,800	202,827	187,582	2,587,368	49.1
Hartford.....	10,073,790	449,536	10,523,326	5,068,124	1,821,175	699,589	801,118	9,129,498	50.3
Home	7,813,758	1,030,128	a. 8,843,886	3,590,428	1,496,944	484,480	687,767	a. 7,082,325	45.9
Ins. Co. of N. Am...	4,994,034	2,263,679	c. 7,257,713	2,489,502	1,358,875	419,242	378,559	c. 6,529,161	50.0
Phenix of Brooklyn..	5,161,418	266,848	5,428,266	2,532,207	1,006,376	399,991	481,981	4,745,155	49.6
Phœnix of Hartford..	3,551,867	254,844	3,806,711	1,632,282	696,859	200,970	335,480	3,224,066	45.9
Queen of America....	3,009,678	263,094	3,272,772	1,560,209	651,256	219,979	239,862	2,843,216	51.8
Totals.....	43,831,205	5,748,619	49,579,824	21,339,597	8,800,417	3,051,722	3,594,972	42,429,469	49.4

a. The Total Income of the Home includes $262,361 Marine and Inland Premiums, and Total Disbursements includes $190,791 Marine and Inland Losses.
b. " " " " Ætna " 328,238 " " " " " " 205,415 " " "
c. " " " " Insurance Co. of North America includes $1,819,199 Marine and Inland Premiums, and Total Disbursements includes $1,368,922 Marine and Inland Losses.
d. The Total Income of the British America includes $259,836 Marine and Inland Premiums, and Total Disbursements includes $223,582 Marine and Inland Losses.
e. The Total Income of the Commercial Union " 203,577 " " " " " " " 136,579 " " Inland Losses.
f. The Total Income of the Western " 506,248 " " " " " " " " 380,309 " " Inland Losses.
* Includes Taxes.

SYNOPSIS OF THE INCOME AND DISBURSEMENT RETURNS OF THE FIRE INSURANCE COMPANIES IN UNITED STATES, 1903.

COMPANIES.	INCOME.			DISBURSEMENTS.					Ratio of Losses Incurred To premiums
	Net Premiums Written.	Interest and other Sources of Income.	Total Income.	Fire Losses.	Commissions.	Officers' Salaries.	Other Disburse-	† Total Disbursements.	
	$	$	$	$	$	$	$	$	p. c.
N.Y. State In. Stock Co's	53,506,313	5,960,558	59,466,871	25,221,341	11,510,029	3,317,611	4,004,423	48,403,340	47.1
Co's of other States....	82,017,913	12,273,830	94,291,743	39,444,306	18,361,402	5,633,098	6,813,121	80,582,713	48.9
Branches of Can. Co's..	3,345,950	878,780	4,224,330	1,790,028	802,872	157,532	532,874	3,993,998	53.5
Branches of British Co's	37,408,806	3,126,852	40,535,658	19,014,309	7,537,611	2,370,303	6,338,871	36,485,203	50.8
" of other For. Co's	14,208,471	966,800	15,175,671	7,129,896	3,676,657	556,467	1,173,080	12,753,300	50.1
Mutual Companies.....	572,356	56,520	628,876	282,926	130,256	52,795	54,468	533,788	49.4
Grand Totals.....	191,059,809	23,263,340	*214,323,149	92,882,806	42,018,827	12,087,806	18,916,837	182,752,342	48.6

* The Grand Total Income includes $6,045,413 Marine and Inland Premiums, and Total Disbursements includes $4,234,126 Marine and Inland Losses.
† Includes Taxes.