

**FIRE INSURANCE IN CANADA, 1901.**

From the Report of the Superintendent of Insurance Premium and Losses, 1901, compared with 1900.

	Paid for losses.	Rec. for premiums.	Ratio of losses to premiums, per cent.	The same for 1900, per cent.
Canadian Companies.	1,009,899	1,727,410	58.46	78.00
British "	4,889,192	6,595,447	74.13	94.34
American "	875,865	1,327,491	65.98	104.95
	\$6,774,956	\$9,650,848	70.20	93.31

The corresponding results for the thirty-three years over which our records extend are given below:—

	Premiums received.	Losses paid.	Rate of Losses Paid per cent. of Premiums Received.
1869.....	\$ 1,785,539	\$ 1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,986	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,852,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,263	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,836,071	3,266,567	55.97
1891.....	6,168,716	3,905,697	63.31
1892.....	6,512,327	4,377,270	67.22

1893.....	6,793,595	5,052,690	74.37
1894.....	6,711,369	4,589,363	68.38
1895.....	6,943,382	4,933,750	71.92
1896.....	7,075,850	4,173,501	58.98
1897.....	7,157,661	4,701,833	65.69
1898.....	7,350,131	4,784,487	65.09
1899.....	7,910,492	5,182,038	65.51
1900.....	8,331,948	7,774,293	93.31
1901.....	9,650,348	6,774,956	70.20
Totals ...	166,443,890	116,187,297	69.81

Taking the totals for the same thirty-three years, according to the nationalities of the companies, the following are the results:—

	Premiums received.	Losses paid.	Rate of Losses paid per cent. of Premiums received.
Canadian companies..	\$37,952,772	\$26,568,096	70.00
British " ..	110,260,764	76,964,154	69.80
American " ..	18,230,354	12,655,047	69.42
Totals ...	\$166,443,890	\$116,187,297	69.81

The gross amount of policies, new and renewed, taken during the year by fire companies was \$821,522,854, which is greater by \$18,094,200 than the amount taken in 1900. The premiums charged thereon amounted in 1901 to \$11,688,957.26, being \$1,657,222.92 greater than the amount charged the previous year. The rate of premiums (1.423) is much higher than that of 1900 (1.249). The loss rate (70.20) is 23.11 per cent. less than the loss rate of the previous year (93.31) and only 0.39 per cent. greater than the average loss rate (69.78) for the past thirty-three years.

The rate per cent. of premiums charged upon risks taken is shown in the following table:—

	Gross Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1900.	The same for 1899.	The same for 1898.	The same for 1897.
	\$	\$					
Canadian companies.....	170,894,095	2,471,896 71	1.45	1.26	1.27	1.36	1.32
British " ..	542,142,232	7,656,309 78	1.41	1.24	1.22	1.23	1.23
American " ..	108,486,527	1,560,751 47	1.44	1.27	1.22	1.27	1.27
Totals.....	821,522,854	11,688,957 96	1.42	1.25	1.23	1.26	1.25

The increase in the amounts taken in 1901 as compared with 1900 among Canadian companies is \$16,042,198. Among British companies there is an increase of \$1,693,252, and among American Companies there is an increase of \$358,750.

In 1900 the increases in amount written among Canadian, British and American companies reporting to this office were \$24,342,702, \$15,468,638 and \$7,360,216 respectively.

THE NORTHERN ASSURANCE CO.—Mr. H. E. Wilson, general manager, has assumed the duties of secretary since the death of Mr. Lowe. Mr. H. S. Gayford, of the Birmingham office, has been made assistant secretary, and is succeeded by Mr. Morris, of the London office. Mr. Peckner has been appointed chief accountant after a service since 1885.

**ALLIANCE-IMPERIAL UNION LEGALLY CONSUMMATED.**

On the 26th July, Mr. Justice Buckley, sitting in the Court of Chancery, London, England, is reported by the "Insurance Observer" to have sanctioned the transfer of the business and assets of the Imperial Life Insurance Co., Ltd., to the Alliance Assurance Co., Ltd., no opposition being offered by anyone. The petition by the directors of the Imperial Co. stated that it was constituted by an Act of 1892, but it was originally formed in 1820 under a deed of settlement. In 1838 it took over the business of the Argus Life Assurance Co., and it had also acquired the business of another office. Its capital was £750,000. The Alliance Co. was