

FIRE INSURANCE BUSINESS IN CANADA FOR THE YEAR 1892.

WITH COMPARATIVE RESULTS FOR THE YEARS 1887, 1888, 1889, 1890 AND 1891.

Compiled by THE INSURANCE AND FINANCE CHRONICLE from figures supplied by the companies.

COMPANIES.	LOSS RATIO. To Premium Receipts.				BUSINESS OF 1891.			BUSINESS OF 1892.		
	1887.	1888.	1889.	1890.	Net cash received for Premiums.	Net Losses Incurred.	Per ct. of Prem.	Net cash received for Premiums.	Net losses Incurred.	Per ct. of Prem.
CANADIAN OFFICES. (Canadian Fire Business only.)					\$	\$		\$	\$	
British America.....	68.81	68.74	57.2	63.7	195,144	162,634	83.08	173,951	132,641	76.25
Citizens.....	80.03	66.70	60.8	90.9	277,520	171,910	61.94	22,664	7,377	32.51
Eastern.....			60.7	49.5	126,231	69,595	55.13	194,051	119,835	61.76
Mercantile, Waterloo.....	65.32	53.25	62.7	54.8	102,253	42,267	41.34	103,641	82,003	79.12
Quebec.....	80.05	68.79	68.7	48.0	111,147	71,013	63.89	101,208	84,036	83.08
Royal Canadian.....	77.48	71.44	64.8	64.9	216,393	139,569	64.50	Reinsured		
Western.....	51.46	49.02	46.3	49.9	333,952	201,675	60.39	334,988	228,837	68.31
Totals.....	69.96	64.55	55.9	60.9	1,362,640	858,653	63.01	930,483	654,779	70.36
BRITISH OFFICES.										
Alliance.....								195,795	68,888	35.18
Atlas.....	65.86	55.93	49.9	76.4	59,425	48,196	81.10	81,184	45,310	55.81
† Caledonian.....	64.79	64.30	67.7	68.9	99,109	81,834	82.57	108,366	61,175	56.60
City of London.....	78.73	65.49	55.4	60.1	148,404	74,162	49.97	58,249	65,280	112.0
Commercial Union.....	71.73	48.43	54.9	53.2	349,388	203,803	58.33	363,799	287,774	79.09
Employers' Liability.....	32.88	70.65	47.7	66.2	68,352	44,577	65.21	76,958	51,649	67.11
Fire Ins. Association.....	89.66	73.50	48.8	55.6	104,377	64,432	61.75	107,965	89,088	82.42
Guardian.....	74.17	53.55	56.4	74.3	182,491	151,824	83.19	396,550	188,504	47.53
Imperial Fire.....	47.56	41.19	4.1	47.5	206,483	93,011	45.05	205,370	99,500	48.50
Lancashire.....	49.62	44.66	55.4	50.9	254,232	186,243	73.25	285,298	176,123	61.73
Liv. & Lond. & Globe.....	71.38	49.86	34.6	38.0	287,915	183,145	63.61	310,931	204,879	65.83
London & Lancashire.....	56.66	36.34	20.2	57.2	172,929	75,693	43.77	190,268	100,945	53.09
London Assurance.....	69.53	46.79	20.4	44.9	90,413	34,551	38.21	103,941	51,866	45.18
Manchester.....				27.9	721	55,086	56.37	120,091	68,570	57.10
National of Ireland.....	80.48	53.87	43.4	73.8	695	61,519	83.48	77,566	52,762	68.02
Northern.....	69.16	55.92	48.6	73.2	174,870	102,576	58.66	170,560	91,064	53.38
North British & Mercantile.....	64.08	55.41	62.2	59.0	343,989	237,821	69.14	391,301	244,307	62.43
Norwich Union.....	69.61	46.93	45.0	63.7	99,342	67,514	67.96	118,452	85,690	73.34
Phoenix, London.....	53.13	48.60	35.3	52.8	227,610	134,061	58.86	250,291	133,254	53.24
Queen.....	56.79	45.34	42.6	45.7	263,365	122,380	46.46	271,081	200,126	73.82
Royal.....	61.55	53.82	42.9	54.2	535,725	381,953	71.30	569,523	373,832	65.63
Scottish Union & National.....	46.25	51.69	37.4	42.2	134,247	84,666	63.06	137,817	99,645	72.30
§ Sun Insurance Office.....								45,824	9,739	21.25
Union Assurance.....				61.3	78,009	32,603	41.79	104,012	52,131	50.12
United Fire Reinsurance Co.....					184,368	91,648	49.71	99,481	123,212	123.8
‡ United Fire (direct business).....								67,564	17,300	25.60
Totals.....	61.29	53.27	48.2	55.8	4,234,994	2,615,798	61.77	4,878,760	3,010,136	61.69
AMERICAN OFFICES.										
Aetna.....	58.75	55.55	41.6	77.7	133,832	83,211	62.18	139,084	108,882	78.28
Agricultural, N. Y.....	69.33	60.00	90.6	57.8				61,922	50,861	82.12
Connecticut.....	64.45	55.02	25.4	46.4	36,637	15,072	41.12	33,070	15,666	47.03
Hartford.....	53.88	51.72	38.9	89.7	149,421	103,461	69.24	144,482	80,311	55.58
Ins. Co. of North America.....			22.1	42.8	45,635	20,368	44.63	54,690	28,620	52.34
Phoenix, Brooklyn.....	144.63	40.58	42.3	37.1	67,603	49,646	73.37	79,035	5,690	70.47
Phoenix, Hartford.....				28.1	142,475	80,315	56.37	251,888	16,512	66.10
Totals.....	72.42	52.83	48.0	61.3	653,663	397,073	60.80	764,181	506,546	66.26
RECAPITULATION.										
CANADIAN OFFICES.....	69.96	64.55	55.9	60.9	1,362,640	858,653	63.01	930,483	654,779	70.36
BRITISH ".....	64.29	53.27	48.2	55.8	4,234,994	2,615,798	61.77	4,878,760	3,010,136	61.69
AMERICAN ".....	72.42	52.83	48.0	61.3	653,663	397,073	60.80	764,181	506,546	66.26
GRAND TOTALS.....	65.66	55.58	49.0	57.44	6,251,297	3,871,464	61.93	6,573,424	4,171,461	63.46

* Approximate. ‡ 7 months business. † Excepting B. C. and the Maritime Provinces. ‡ Direct business 6 months.
 a Including adjustment expenses. c Reinsured Feb. 1, 1893.

GENERAL RECAPITULATION FOR SIX YEARS.

YEARS.	Premiums.	Losses.	Per cent.
Business of 1887.....	\$ 5,217,366	\$ 3,436,210	65.66
Business of 1888.....	5,540,008	3,024,011	55.58
Business of 1889.....	4,553,391	2,767,320	49.00
Business of 1890.....	5,805,940	3,335,185	57.44
Business of 1891.....	6,251,297	3,871,464	61.93
Business of 1892.....	6,573,424	4,171,461	63.46
Total 6 years.....	34,941,426	20,605,651	59.00