Abstract Statement from the New York Insurance Report for the year 1893.

The following Table, compiled from the New York Superintendent's Report, shows the experience of the British, Canadian and leading American Fire and Fire-Marine Companies on their entire business in the United States during 1893.

COMPANY.	*Total Assets. 31 Dec, 1893.	Surplus beyond capital and all other liabilities. † 31 Dec., 1892.	31 Dec., 1893.	Total Income.	Expenditure.	Premiums	Losses Incurred.	Expenses of Management.	Ratio of Losses to Prems	Exp. to Prms.
	$	$	$	$	$	$	$	$	%	%
Ætna	10,759 913	3,539,376	2,948,200	4,644,787	4,483,810	4,161,942	2,645,508	1,240,998	63.6	29.8
Agricultural	2,312,676	365,796	261,200	1,074,707	1,057,051	965,011	594,603	414,479	61.6	42.9
American, Phila	2,683,116	141,429	71,945	1,963,094	2,474,685	1,811,341	1,661,783	679,930	91.7	37.5
British America	1,108,937	122,129	198,374	966,717	900,268	940,357	680,240	299,579	72.3	31.9
Caledonian	1,879,499	257,397	169,059	1,669,977	1,801,358	1,610,725	1,214,832	600,436	75.4	37.3
Commercial Union	3,555,200	687,755	738,883	2,952,576	2,926,186	2,837,429	2,139,388	848,186	75.4	29.9
Continental, N.Y	6,433,171	1,785,865	1,576,595	3,228,004	3,052,744	2,954,423	1,860,723	1,116,823	63.0	37.8
Connecticut Fire	2,831,089	518,744	339,693	1,765,390	1,745,590	1,640,040	1,139,735	574,447	69.5	35.0
Fire Association, Phila	4,971,123	778,732	413,714	2,356,863	2,553,890	2,118,177	1,692,478	729,870	79.9	34.5
Fireman's Fund	2,529,220	647,363	72,489	1,830,180	1,707,071	1,682,853	1,047,093	555,947	62.3	33.0
Franklin Fire	3,130,589	994,615	953,732	657,250	650,272	507,318	323,441	247,181	63.8	48.7
German-Amer., N.Y	5,997,403	2,256,915	1,655,835	3,265,955	3,219,260	3,020,626	2,149,445	1,097,983	71.2	36.3
Germania Fire	3,206,984	1,011,649	960,333	1,206,991	1,152,802	1,089,100	647,081	430,598	59.4	39.5
Guardian, London	1,804,572	334,990	435,825	1,164,431	1,282,126	1,126,522	856,728	445,596	76.1	39.6
Hartford Fire	7,372,092	2,570,934	2,290,770	4,376,560	3,882,174	4,070,902	2,503,210	1,308,975	61.5	32.1
Home, N.Y	9,008,834	1,213,805	519,935	5,624,943	5,718,661	5,221,561	3,591,301	1,932,320	68.8	37.0
Imperial	1,847,272	520,425	562,804	1,217,274	1,321,072	1,160,734	926,139	407,093	79.8	35.1
Ins. Co. of N. America	9,285,198	2,104,066	1,665,900	6,081,587	6,368,908	5,672,566	4,441,204	1,681,251	78.3	29.6
Lancashire	2,287,776	612,045	425,88[illegible]	2,175,856	2,614,740	2,085,217	1,793,445	786,025	86.0	37.7
Lion, Fire	862,311	113,860	112,966	606,596	646,506	578,572	429,795	200,475	74.3	34.7
Liv. & London & Globe	8,598,271	2,829,197	2,826,525	5,969,230	5,274,767	5,690,877	3,818,690	1,62[illegible],796	67.1	28.5
London Assurance	1,603,603	442,565	414,814	1,046,848	1,085,934	989,485	684,638	365,017	69.2	36.9
London & Lancashire	2,641,029	504,978	478,832	2,129,287	2,024,135	2,034,618	1,354,416	696,041	66.6	34.2
Manchester	2,085,549	315,885	293,169	1,729,361	1,686,329	1,075,131	1,222,020	559,383	73.0	33.4
National, Hartford	3,244,006	405,911	199,110	2,120,968	1,965,358	1,989,303	1,302,147	666,141	65.5	33.5
Niagara, N.Y	2,214,193	413,160	303,419	1,722,624	1,752,417	1,658,557	1,137,938	607,079	68.6	36.6
North British	3,419,141	870,313	795,778	2,535,669	2,568,619	2,402,078	1,850,997	783,139	77.1	32.6
Northern	1,657,091	297,914	240,472	1,298,678	1,397,040	1,252,373	953,737	444,872	76.2	35.5
Norwich Union	1,823,461	359,664	210,415	1,606,655	1,629,891	1,535,786	1,141,569	519,524	74.3	33.8
Orient, Hartford	2,087,394	48,751	318,396	1,513,308	1,580,534	1,417,956	1,175,204	480,213	82.9	33.9
Palatine	2,255,975	359,672	307,350	2,364,534	2,002,977	2,314,554	1,609,954	709,800	69.6	30.7
Pennsylvania Fire	3,855,558	1,384,807	1,260,998	1,766,761	1,6[illegible]2,103	1,592,126	1,080,000	551,723	67.9	34.7
Phenix, Brooklyn	5,903,963	543,744	161,437	4,907,471	4,808,755	4,728,071	2,962,815	1,717,943	62.7	36.3
Phœnix, Hartford	5,494,044	1,240,264	713,196	3,603,465	3,719,117	3,306,240	2,294,082	1,163,210	69.4	35.1
Phœnix, London	2,420,117	385,770	361,294	1,960,370	1,963,022	1,882,273	1,344,696	646,078	71.4	34.3
Queen of America	3,645,938	1,021,633	1,029,779	2,289,277	2,163,058	2,173,329	1,511,602	713,433	69.6	32.8
Royal	7,469,681	1,870 395	1,995,842	5,176,924	4,852,547	4,925,131	3,203,592	1,583,460	65.0	32.2
Scottish Union	2,543,249	970,117	842,216	1,360,395	1,096,067	1,269,453	767,391	373,754	60.5	29.4
Springfield F. & M., Mass.	3,505,495	584,710	362,421	1,[illegible]18,704	2,015,749	1,768,265	1,229,854	615,546	69.6	34.8
Sun, of London	2,449,543	467,920	348,531	2,083,836	2,278,564	1,981,608	1,610,409	689,256	81.3	34.8
Union, London	841,967	253,068	326,721	488,292	350,658	444,849	217,207	145,606	48.8	32.7
Western, Toronto	1,652,577	358,868	304,743	1,856,374	1,887,550	1,817,254	1,369,902	562,404	75.4	30.9.

* Assets of British and Canadian companies are those of United States branches only.
† By "capital" is meant, as applied to the British companies, the $200,000 of *deposit capital* required of each company doing business in the United States. "Surplus" credited to these companies is, of course, only that belonging to the United States Branches, after deducting the deposit capital, which is treated as a liability.

Notes and Items.

Mr. A. J. Relton, Manager of the Guardian Fire, arrived at New York on 13th inst.

The Act to secure uniformity in conditions of Fire Insurance policies in B. C. will not come into force until next year.

The Russian Government is reported to have decided against allowing the American companies to transact tontine business in that country.

The Employers' Liability Assurance Corporation (Limited) has made application for the withdrawal of its deposit with the Government at Ottawa.

A new method of automatic non-forfeiture is about to be adopted by the Sun Life of Canada. We hope to be able to announce the details of the system in our next issue.

Insurance in India.—The Oriental Insurance Company has devised a new scheme to obviate the injustice of the heavy premiums charged on good lives resident in India. The assurance is increased by a certain sum every year that the assured lives.

The Actuarial Society of America will hold its annual meeting in the directors' room of the Metropolitan Life Insurance Company on 26th and 27 inst. The Society will be the guest of the Metropolitan Life at a dinner to be given at Delmonico's on the evening of the first day.

The Wray Bill introduced into the New York Legislature, providing that the reserves of fire companies shall be computed on the basis of 85 per cent. of unearned premiums is reported to have been defeated. The present certainly seems to be an inopportune time for lowering the security given to policyholders in view of the recent history of fire underwriting, but, on the other hand, arguments may be advanced with some show of scientific weight in favor of the proposition.