

FIRE INSURANCE IN CANADA FOR THE YEAR 1895.

Compiled by THE INSURANCE AND FINANCE CHRONICLE, from the report of the Superintendent of Insurance.

CANADIAN COMPANIES.

	Net Cash received for Premiums.	Amount of Policies written.	Amount at Risk at date.	Net losses incurred.	Net losses paid.	Ratio of Losses Incurred to Premiums received.			
						1895.	1894.	1893.	1892.
	\$	\$	\$	\$	\$				
British America.....	276,294	34,975,337	25,928,904	170,487	172,857	61.70	71.70	68.35	75.54
Eastern.....	27,826	.....	None	30,231	64,481	108.64	96.22	72.71	71.33
London Mutual.....	184,519	19,382,378	49,424,545	128,495	117,940	69.64	71.59	91.23	75.20
Mercantile.....	153,985	13,824,438	17,792,621	113,847	125,110	73.79	67.41	66.80	86.43
Quebec.....	92,416	9,899,094	8,530,679	51,254	55,855	60.50	71.84	76.47	76.78
Western.....	418,863	49,808,405	41,845,503	265,430	272,888	63.00	64.14	68.31	70.07
Totals for 1895....	1,153,903	127,869,652	143,522,252	759,744	809,161	65.83	....	....	....
Totals for 1894....	1,108,294	121,562,165	150,241,967	803,152	801,871	....	72.61	....	....
Totals for 1893....	1,137,797	123,785,683	154,614,280	824,351	797,149	....	....	72.31	74.17

BRITISH COMPANIES.

Alliance.....	169,589	16,601,877	12,085,725	143,045	139,456	82.20	89.46	90.62	43.44
Atlas.....	1.8,282	10,880,071	11,983,151	75,681	71,814	59.60	61.09	78.60	55.13
Caledonian.....	157,169	15,000,950	18,930,872	95,599	93,696	60.82	61.25	80.95	54.71
Commercial Union... ..	373,555	34,230,570	43,224,614	248,613	298,272	66.50	66.80	79.42	80.85
Guardian.....	206,007	27,578,793	37,540,253	216,989	218,756	74.50	78.95	58.91	51.56
Imperial.....	186,812	17,134,559	23,915,187	115,228	109,880	61.63	56.54	81.43	51.12
Lancashire.....	278,705	23,669,855	32,405,998	218,887	223,166	78.54	62.53	73.28	62.53
L'pool & Lon. & Globe..	353,816	32,284,115	39,990,298	241,039	249,608	65.26	62.04	81.48	66.57
London & Lancashire...	181,436	15,003,656	20,012,007	163,049	162,376	89.00	63.22	48.69	53.46
London Assurance.....	118,599	13,872,272	16,929,469	111,203	109,385	94.45	66.36	68.68	52.13
Manchester Fire.....	171,291	16,034,436	20,177,660	139,897	155,536	81.70	79.22	100.28	56.56
National of Ireland.....	128,282	10,880,071	11,983,151	75,681	71,814	59.14	61.16	79.25	60.86
North British.....	392,021	39,118,545	53,682,467	234,117	238,772	59.71	57.11	87.30	64.26
Northern.....	179,946	17,280,977	21,637,482	153,039	156,392	85.00	64.54	78.23	55.13
Norwich Union.....	184,138	16,817,469	21,655,795	114,687	131,091	62.46	88.31	76.95	67.20
Phoenix of London.....	304,805	26,327,144	34,139,568	154,711	149,890	50.81	60.86	61.99	56.00
Royal.....	605,357	55,887,125	84,676,408	471,465	462,398	77.80	72.10	76.54	65.82
Scottish Union & Nati'l..	144,043	15,293,482	14,462,006	118,942	124,046	82.69	74.27	74.54	73.88
Sun Fire.....	164,509	14,197,920	15,442,780	116,664	116,304	70.80	60.14	63.70	26.26
Union Assurance.....	278,582	27,253,408	20,808,911	122,994	127,577	44.00	75.54	73.13	49.93
United Fire.....	18,027	468,927	None	17,727	28,994	94.00	....	90.88	116.28
Totals for 1895....	4,808,971	445,816,220	565,683,862	3,349,257	3,439,223	69.65	....	....	....
Totals for 1894....	4,602,747	435,237,770	567,948,304	3,118,659	3,094,861	....	67.75	....	....
Totals for 1893....	4,623,196	458,254,364	563,044,318	3,539,749	3,496,102	....	....	77.41	63.30

AMERICAN COMPANIES.

Aetna Fire.....	137,268	14,424,298	15,359,727	101,200	107,468	73.70	54.07	61.54	78.28
Agl. of Watertown.....	35,188	6,692,800	10,897,910	41,593	42,230	118.00	112.11	97.46	80.60
Connecticut, Fire.....	38,633	4,050,000	4,245,000	32,586	29,468	85.40	49.14	72.05	35.73
Hartford.....	156,537	17,590,625	18,908,810	108,027	118,373	70.00	71.32	70.57	53.51
Ins. Co. of N. America..	89,192	9,692,548	8,888,697	62,446	58,691	70.00	72.89	61.67	61.17
Phoenix, of Brooklyn....	98,369	7,896,010	11,682,459	79,524	85,255	80.80	68.09	77.38	79.82
Phoenix, of Hartford....	197,867	14,579,974	18,316,152	130,000	140,935	65.50	77.71	75.66	79.46
Queen, of America.....	270,997	24,010,197	29,679,459	197,304	188,712	72.80	63.23	63.59	73.72
Totals for 1895....	1,024,051	98,936,452	117,978,254	753,080	771,132	73.54	....	....	....
Totals for 1894....	1,000,328	96,789,493	117,876,931	688,610	692,631	....	68.84	....	....
Totals for 1893....	1,032,602	105,564,192	117,876,931	768,214	759,429	....	....	69.78	71.68

RECAPITULATION.

6 Canadian Companies..	1,153,903	127,869,652	143,522,252	759,744	809,161	65.83	72.61	72.31	74.17
21 British Companies....	4,808,971	445,816,220	565,683,862	3,349,257	3,439,223	69.65	67.75	77.41	63.30
8 American Companies..	1,024,051	98,936,452	117,978,254	753,080	771,132	73.54	68.84	69.78	71.68
Total for 1895....	6,986,925	672,622,324	841,883,368	4,861,082	5,019,516	69.73	....	....	....
Total for 1894....	6,711,369	653,589,428	836,577,202	4,610,421	4,589,363	....	68.72	....	....
Totals for 1893....	6,793,595	687,604,239	841,687,057	5,132,314	5,052,690	....	....	75.39	66.22