

MUTUAL INSURANCE.

The returns of the Mutual Insurance Companies made to the Government under the Act 3 Vic. cap. 48, are of a very imperfect character,—in fact of a character almost too imperfect for tabulation. We, however, make a tabulation which we subjoin of such returns as we have been able to obtain; not with a view of showing the actual amount of operation under the several heads of the table, but the amount so far ascertained, which it is to be hoped may be more perfect in future years. The table as we give it will further serve to show the condition of the Companies which have made returns. The amount of insurance effected by these Com-

panies is very considerable. The total amount of risks as shown by the imperfect returns received, foot up to \$44,111,854.

In addition to these Companies there is a very extensive system of Mutual Fire Insurance, which has been practised by the French Canadians in the Province of Quebec. Without the actual organization of Companies, there is a sort of understanding among neighbours, which amounts to Mutual Insurance, under which if one man burns, his neighbour makes good his loss. This has been traditional for several generations, and in practice has been found to work well.

We subjoin the table referred to:—

STATEMENT of the affairs of Mutual Fire Insurance Companies, made in accordance with the Act 3 Vic., cap. 48.

Name of Company.	Head Office.	No. of Agencies.	Date of Establishment.	No. of Risks.	Amount of Risks outstanding at end of Year.	Risks expired during the Year.	Risks taken during Year.	Losses adjusted during Year.
					\$	\$	\$	\$
Agricultural..	No returns.							
Atlantic.....	No returns.							
Beaver and Toronto....	Toronto.....	59	1860	1869 21,500	11,523,989	3,458,628 00	3,975,132 00	28,247 09
Brant.....	Paris.....	3	1861	1870 2,504	1,649,457	574,078 00	767,600 00	4,439 89
Canada Farmers.....	Hamilton....	58	1851	1869 20,973	11,505,558	2,378,100 00	3,999,316 00	21,763 09
Clinton.....	No returns.							
Connecticut..	No returns.							
Eramosa.....	Eramosa.....	None	1861	'69-'70 148	115,947	45,300 00	48,730 00	None.
Gore.....	No returns.							
Guelph.....	Guelph.....	None	1860	1870 None	245,340	53,400 00	70,800 00	.....
Home District	No returns.							
Johnston do.	Brockville....	6	1836	.....	.....	.....	.....	1,200 00
Niagara do.	St. Catherines.	34	1836	5,566	2,411,533	1,404,000 00	2,053,335 00	13,066 00
Nicol Town-ship.....	No returns.							
North Dumfries.....	Ayr.....	1	1856	755	1,133,911	81,110 00	240,847 00	1,100 00
Ontario.....	London.....	None	1867	1871..	1,556,211	.....	.....	2,199 96
Perth.....	No returns.							
Phoenix.....	No returns.							
Puslinch.....	Aberfoyle....	None	1859	1869 252	2,307	706 30	749 80	.....
Reliance.....	No returns.							
Toronto.....	No returns.							
Union.....	No returns.							
Victoria.....	Hamilton....	36	1863	10,802	5,721,118	1,199,127 00	2,233,351 00	11,906 79
Westminster.	None.....	None	1857	672	442,075	39,470 00	112,400 00	450 00
Wellington..	No returns.							
Waterloo.....	Waterloo.....	36	1863	1870 13,943	7,804,408	.....	2,809,475 00	22,022 53
					44,111,854	9,233,928 30	16,311,735 80	106,395 65

Name of Company.	Losses not yet adj'ted.	Losses disputed	Expense of Business.	Total expenditure for Year.	Total Income for Year.	Total Liabilities.	Total Assets.	Date of Statement
	\$	\$	\$	\$	\$	\$	\$	
Beaver & Tor.	500 00	720 00	12,468 62	42,893 14	44,426 69	87,727 07	154,242 53	Mar 16, '70
Brant.....	None.	None.	929 33	4,310 89	4,884 98	2,314 89	12,079 54	Apr 11, '71
Can. Farmers	4,053 38	3,270 00	7,600 08	41,943 12	43,493 20	44,438 63	49,777 50	Mar 1, '71
Eramosa.....	None.	None.	None.	2 50	85 72	1,703 00	3,230 67	June 6, '70
Guelph.....	.....	.....	44 00	66 00	511 54	.....	11,640 97	Feb 15, '71
Johnston Dis.	.....	.....	535 00	5,825 00	.....	27,525 00	50,540 00	June 1, '70
Niagara do.	.....	3,000 00	10,000 00	30,097 00	32,962 00	59,879 00	108,592 00	April 5, '71
N. Dumfries.	None.	None.	211 72	1,378 29	1,327 06	51 98	54,728 36	Mar 1, '71
Ontario.....	619 00	100 00	1,901 37	5,196 61	5,238 90	800 00	34,511 61	Jan 20, '71
Puslinch.....	.....	.....	.....	13 00	82 18	416 00	4,647 62	June 6, '70
Victoria.....	1,131 55	4,119 97	5,133 51	27,314 12	18,818 94	40,668 79	107,751 30	May 31, '70
Waterloo....	.....	500 00	6,978 70	39,905 34	44,246 37	.....	234,854 49	Mar 7, '71
Westminster.	.....	.....	40 00	560 00	912 51	None.	8,418 64	June 6, '70
	6,808 83	11,709 97	41,445 33	199,505 01	196,990 09	265,329 31	835,010 21	