## CHAPTER XV.

Fire in-" surance in Granda by Birtish Birtish Birtish Companies. Fire in-" Standa by resulted in a balance in their favour of \$674,984, being an Companies. increase of \$231,065 over 1884, as shown by the following statement :---

	1884.	1885.
Paid for losses	2,290,589	\$1,912,873
" general expenses	869,255	819,596
Total	3,159,844	2,732,469
Received for premiums	3,603,763	3,407,453
Balance in favour	\$443,919	\$674,984

The business of the last 11 years, 1875 to 1885, has resulted in an excess of payments over receipts of \$254,521, but this adverse balance is due to the disastrous fire at St. John, 1877, where the losses paid by the British companies amounted to four and one-half millions. It is probable that another year will see the balance reversed.

By American 752. The following is a comparative statement of the Compabusiness done by American companies in 1884 and 1885 :--

1884.	1885.
\$224,153	\$209,693
86,932	86,206
311,085	295,899
462,221	396,683
\$ 91,136	\$100,784
	\$224,153 86,932 311,085 462,221

By Canadian Companies. 753. A similar comparative statement of the business done by Canadian companies is found below :—

	1884.		1885.	
Paid for losses	\$2,165,709		\$1,985,257	
" general expenses dividends	871,037	917,879		
" dividends	102,675	99,896		
	······			
Total	0.000.007	3,139,421	3,003,033 3,089,381	
Received for premiums from other sources.	2,990,995		3,089,381	
" nom other sources.	133,966		123, 196	
Total		3,124,961	3,212,577	
Balance against	·····à ······	\$ 14,460	In favour \$ 209,544	