

The Canadian companies in 1893 received \$621,135 in premiums for business done in Canada, and \$2,256,413 for business done in other countries. The percentage of losses paid to premiums received for Canadian business was 68·80 and for business in other countries, 66·23.

1457. For every \$100 received for premiums on fire insurance the payments by British and United States companies therefor were as follows :—

YEAR.	BRITISH COMPANIES.			*UNITED STATES COMPANIES.		
	For Losses.	For Expenses.	Balance for Companies.	For Losses.	For Expenses.	Balance for Companies.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	77 19	19 74	3 07	65 69	14 42	19 89
1876.....	73 17	21 26	5 57	45 92	16 48	37 60
1877.....	296 71	21 79	-218 50	235 60	16 32	151 92
1878.....	44 14	21 95	33 91	65 63	16 96	-17 41
1879.....	67 16	21 76	11 08	76 93	14 35	8 72
1880.....	41 76	22 73	35 51	61 54	19 19	19 27
1881.....	70 16	23 07	6 77	63 34	19 22	17 44
1882.....	60 80	22 64	16 56	58 83	20 39	20 78
1883.....	62 69	23 48	13 83	52 10	20 64	27 26
1884.....	63 56	24 12	12 32	55 73	21 61	22 66
1885.....	56 14	24 05	19 81	52 86	21 73	25 41
1886.....	67 90	25 24	6 86	55 93	22 77	21 30
1887.....	63 21	27 06	9 73	63 73	26 39	9 88
1888.....	54 27	26 22	19 51	52 17	24 94	22 89
1889.....	49 58	27 30	23 12	51 74	26 30	21 96
1890.....	54 75	27 74	17 51	58 51	30 91	10 58
1891.....	60 95	27 83	11 22	58 73	30 95	10 32
1892.....	61 16	29 22	9 62	69 99	31 64	-1 63
1893.....	75 62	28 82	-4 44	72 69	31 35	-4 04
1894.....	67 24	29 02	3 74	68 03	31 24	0 73

*Including Inland Marine Insurance.

Taking the whole period of Confederation the total income of the Canadian companies from all sources was \$75,335,537, and the expenditure \$76,514,737, showing an excess of expenditure over income of \$1,179,200; of this excess the sum of \$2,860,986 represents dividends to shareholders.

During twenty years for every \$100 of income received by Canadian companies, the proportion used for losses, for expenses and for dividends has been \$67.92, \$30.19 and \$3.83 respectively.

Taking these averages as a standard it is seen :—

1st. That the proportion of the income used for losses exceeded the average in the years 1877, 1881, 1882, 1883, 1884, 1887, 1891 and 1892, and was below the average in the years 1875, 1876, 1878, 1879, 1880, 1885, 1886, 1888, 1889, 1890, 1893 and 1894.

2nd. That the proportion of the income used for expenses exceeded the average in 1876, 1877, 1878, 1891, 1892, 1893 and in 1894.