

The business done by British fire companies during the period 1875-95 resulted in a balance in their favour of \$3,607,454, or a yearly average of \$171,783. If the adverse balance of 1877 (the year of the disastrous fire in St. John, N.B.) be omitted, the favourable balance would amount to \$7,818,405, or an average of \$372,305 for each year. The figures of 1895 show an adverse balance of \$8,179.

The business done by United States fire companies during the period 1875-95 shows a favourable balance of \$598,309, or an annual average of \$28,491. In 1895 there was an adverse balance of \$60,159.

1248. Statement showing the cash income and expenditure of Canadian companies doing fire or marine insurance, 1875-95:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1895.

YEAR.	Premiums.	Interest and Dividends.	Sundry.	Total.
	\$	\$	\$	\$
1875.....	3,273,693	190,950	3,356	3,467,999
1876.....	4,125,722	244,001	7,186	4,376,909
1877.....	3,512,673	218,770	6,236	3,737,679
1878.....	2,826,357	217,133	15,750	3,059,240
1879.....	2,863,826	185,247	10,196	3,059,269
1880.....	3,208,039	179,533	19,917	3,407,489
1881.....	3,131,926	169,392	30,702	3,332,020
1882.....	3,007,133	153,879	27,386	3,188,398
1883.....	3,005,945	132,126	30,439	3,168,510
1884.....	2,990,995	117,680	16,287	3,124,962
1885.....	3,089,381	107,152	16,045	3,212,578
1886.....	3,090,851	113,394	25,829	3,230,074
1887.....	3,346,969	114,523	18,398	3,479,890
1888.....	3,348,046	119,816	16,568	3,484,420
1889.....	3,539,641	119,929	12,420	3,671,990
1890.....	3,603,152	135,875	14,287	3,753,314
1891.....	3,586,852	134,421	12,208	3,733,481
1892.....	3,579,893	117,770	83,291	3,780,955
1893.....	4,143,324	139,080	*205,622	4,488,026
1894.....	4,142,923	140,213	6,026	4,289,162
1895.....	4,410,969	139,458	6,774	4,557,201
Total.....	71,828,310	3,190,343	584,923	75,603,576

* Of this amount \$197,500 was premium upon the new stock issued by the British America and Western.

The above table and that following give the income and expenditure of Canadian companies for the period 1875-95.

The first table shows that there has been a steady growth in the amount of premiums received, notwithstanding the general reduction in the rates of insurance. The figures for 1895 show a decrease both in the premiums received and in the amount paid out for general expenses.