

Fire insurance business done in Canada by British and United States companies, 1875-96.

BRITISH COMPANIES.

YEAR.	Losses Paid.	General Expenses.	Total.	Premiums Received.	Balance. + Favourable; - Adverse.
1875.....	\$ 1,299,612	\$ 332,338	\$ 1,631,950	\$ 1,683,715	\$ +51,765
1876.....	1,168,588	339,357	1,508,395	1,597,410	+89,015
1877.....	5,718,304	419,866	6,138,171	1,927,220	-4,210,951
1878.....	880,571	437,911	1,318,482	1,994,940	+676,458
1879.....	1,276,540	413,134	1,688,724	1,899,154	+210,430
1880.....	855,423	465,596	1,321,019	2,048,408	+727,389
1881.....	1,663,405	548,894	2,218,099	3,472,461	+161,162
1882.....	1,768,443	658,502	2,426,945	2,908,456	+481,511
1883.....	1,992,672	746,352	2,739,054	3,178,851	+439,797
1884.....	2,290,588	737,612	3,028,200	3,472,119	+443,919
1885.....	1,895,175	806,242	2,701,417	3,376,401	+674,984
1886.....	2,338,164	853,652	3,191,796	3,429,012	+237,216
1887.....	2,335,032	999,715	3,334,747	3,693,990	+359,243
1888.....	2,094,465	1,011,863	3,106,328	3,856,284	+732,956
1889.....	1,966,537	1,083,967	3,052,504	3,976,632	+918,128
1890.....	2,229,556	1,129,596	3,359,152	4,072,133	+712,981
1891.....	2,553,162	1,165,995	3,719,157	4,180,171	+470,014
1892.....	2,878,149	1,375,115	4,253,264	*4,706,205	+452,940
1893.....	3,496,112	1,332,514	4,828,626	4,623,196	-205,430
1894.....	3,049,861	1,335,781	4,385,642	4,602,747	+172,105
1895.....	3,892,337	1,380,259	4,782,596	4,750,290	-32,306
1896.....	2,832,963	1,457,179	4,290,142	5,009,730	+719,588

UNITED STATES.†

1875.....	194,382	42,672	237,054	295,895	+58,841
1876.....	119,617	42,932	162,549	260,468	+97,919
1877.....	614,836	42,594	657,430	260,962	-396,468
1878.....	178,607	46,148	224,755	272,153	+47,398
1879.....	230,193	54,145	344,338	377,232	+32,894
1880.....	179,830	56,061	235,891	292,198	+56,317
1881.....	195,133	59,207	254,340	308,087	+53,747
1882.....	176,218	61,068	237,286	299,530	+62,244
1883.....	195,264	77,367	272,631	374,766	+102,135
1884.....	224,153	86,932	311,085	402,221	+91,136
1885.....	209,693	86,206	295,899	396,683	+100,784
1886.....	233,310	97,438	336,748	427,844	+91,096
1887.....	325,160	116,531	441,691	441,632	-49
1888.....	233,075	111,405	344,480	446,768	+102,288
1889.....	229,538	116,618	346,156	443,644	+97,488
1890.....	311,917	158,996	459,913	514,317	+54,404
1891.....	400,802	217,002	628,804	701,183	+72,378
1892.....	706,903	319,562	1,026,465	1,009,978	-16,487
1893.....	654,429	327,492	1,086,921	1,044,716	-42,205
1894.....	799,934	319,145	1,014,079	1,021,471	-7,392
1895.....	787,238	314,522	1,101,760	1,048,743	-53,017
1896.....	610,625	301,993	912,618	1,019,500	+106,882

* Including \$250,731 reinsurance premiums. † Including Inland Marine insurance.

The business done by British fire companies during the period 1875-96 resulted in a balance in their favour of \$4,294,736, or a yearly average of \$195,215. If the adverse balance of 1877 (the year of the disastrous fire