

On the 31st March, 1876, all the Fire and Inland Marine Insurance Cos. renewed their licenses, except the British and Foreign Marine Insurance Co., whose deposit is still in the hands of the Receiver-General. Three new companies were licensed during the year, National of Montreal, Fire; Merchants Marine Co., Inland Marine and Canada Fire & Marine, for both branches of insurance. There were 13 Canadian, 13 British and 3 American Cos. doing Fire Ins. business, and 8 Canadian and 2 American transacting Inland Marine business; 4 of the Canadian Cos. also did business outside of the Dominion. There

was an increase of Fire Insurance business of about 3 per cent. and of losses of nearly 10.6 per cent. The increase of business was altogether in that of the Canadian Cos., there having been a decrease in both the British and American Cos., but the losses fell also more heavily on the Canadian companies, the percentage of losses paid to premiums received being for Canadian Cos. 84.98 per cent, for British 73.17 and for American 43.41. The following table gives an abstract of the business done by these companies during the year:—

TABLE IX — FIRE BUSINESS IN CANADA, 1876.

	Amount of Risks taken during Year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	Cash Paid during year for losses.		Cash received during year for Premiums.		Rate of Losses Paid Per cent. of Premiums received.
				\$	cts.	\$	cts.	
CANADIAN COMPANIES.								
Agricultural Mutual.....	12,678,817	120,245 68	1.01	64,165 65	80,447 50	79.76		
British America.....	15,878,820	168,580 15	1.00	103,989 15	149,531 57	73.81		
Canada Agricultural.....	12,805,904	116,606 27	0.91	102,055 90	115,860 69	88.90		
Canada Fire and Marine.....	9,610,559	117,128 03	1.21	35,688 85	94,788 17	87.05		
Citizens.....	22,416,137	255,536 58	1.14	198,607 09	244,802 61	69.00		
Isolated Risk.....	9,784,846	98,020 00	0.95	66,200 77	92,656 70	71.45		
National Fire.....	8,209,728	97,908 80	1.18	42,888 66	86,098 21	49.75		
Ottawa Agricultural.....	9,128,864	83,011 57	0.91	14,861 87	64,881 70	22.14		
Provincial.....	12,545,998	189,812 39	1.47	103,019 50	176,285 85	90.95		
Quebec.....	8,656,238	87,845 00	1.02	105,753 31	82,208 18	128 65		
Royal Canadian.....	83,938,140	287,016 73	0.85	932,977 27	200,678 07	127.74		
Stacadone.....	20,015,774	225,149 28	1.12	243,015 02	201,428 75	120.65		
Western.....	21,954,280	258,381 47	1.17	163,372 81	282,430 55	65.99		
BRITISH COMPANIES.								
Commercial Union.....	15,681,082	161,927 01	1.04	56,722 73	193,694 64	41.08		
Guardian.....	5,037,980	44,410 03	0.88	11,929 75	42,716 99	27.03		
Imperial.....	12,166,685	125,803 34	1.03	55,945 08	121,547 72	46.80		
Lancashire.....	9,525,080	106,000 07	1.11	40,308 91	101,115 82	89.86		
Liverpool and London & Globe.....	14,077,750	119,833 37	0.85	116,878 50	106,771 24	111.94		
London Assurance.....	6,068,868	48,639 53	0.90	37,888 45	45,898 21	82.56		
North British and Mercantile.....	30,685,237	288,773 27	0.90	171,265 40	205,910 87	64.41		
Northern.....	7,929,689	67,165 81	0.85	34,864 80	59,787 14	58.36		
Phoenix of London.....	15,300,776	161,437 58	1.05	92,870 88	151,222 61	91.41		
Queen.....	15,439,456	165,879 92	1.07	185,038 11	159,272 50	84.10		
Royal.....	85,191,696	3,345,00 00	0.92	840,784 70	823,450 06	105.84		
Scottish Commercial.....	5,816,572	51,877 16	0.89	89,648 04	46,778 80	84.77		
Scottish Imperial.....	5,769,605	50,123 11	0.87	33,769 62	45,803 00	74.51		
AMERICAN COMPANIES.								
Atlas.....	13,120,095	184,089 98	1.02	62,022 33	130,658 48	47.98		
Hartford.....	7,875,630	98,445 62	1.25	21,048 02	78,207 33	26.91		
Phoenix of Brooklyn.....	2,918,486	22,214 35	0.70	16,718 93	20,089 92	78.24		