

## INSURANCE.

TABLE CIV. Cash income and expenditure of fire and inland marine companies 1905-1909.

| Schedule.   | 1905.      | 1906.                | 1907.                | 1908.                | 1909.                |
|---|------------|----------------------|----------------------|----------------------|----------------------|
| <b>INCOME.</b>                                    |            |                      |                      |                      |                      |
|   | \$         | \$                   | \$                   | \$                   | \$                   |
| Canadian companies—                               |            |                      |                      |                      |                      |
| Net cash for premiums . . . . .                   | 8,125,337  | 8,663,876            | 8,592,041            | 7,506,569            | 7,751,727            |
| Interest and dividends on stock,<br>etc. . . . .  | 216,367    | 244,285              | 269,919              | 301,209              | 323,310              |
| Sundry items . . . . .                            | 12,230     | 470,731              | 59,426               | 77,726               | 60,092               |
| Total cash income . . . . .                       | 8,353,954  | 9,378,892            | 8,921,386            | 7,885,504            | 8,135,129            |
| British companies—                                |            |                      |                      |                      |                      |
| Net cash for premiums . . . . .                   | 8,582,925  | 8,601,374            | 9,302,906            | 9,961,376            | 9,756,139            |
| Interest and dividends on stock,<br>etc. . . . .  | 733,608    | 836,569              | 872,210              | 998,402              | 1,034,026            |
| Sundry items . . . . .                            | 71,777     | 74,486               | 72,869               | 65,076               | 81,757               |
| Total cash income . . . . .                       | 9,388,310  | 9,512,429            | 10,247,985           | 11,024,854           | 10,871,922           |
| American companies—                               |            |                      |                      |                      |                      |
| Net cash for premiums . . . . .                   | 2,703,826  | 2,919,020            | 3,158,632            | 3,331,353            | 3,658,709            |
| Interest and dividends on stock,<br>etc. . . . .  | 75,037     | 84,723               | 97,693               | 119,927              | 135,846              |
| Sundry items . . . . .                            | none.      | none.                | none.                | 300                  | none.                |
| Total cash income . . . . .                       | 2,778,863  | 3,003,743            | 3,256,325            | 3,451,580            | 3,794,555            |
| All companies—                                    |            |                      |                      |                      |                      |
| Net cash for premiums . . . . .                   | 19,412,088 | 20,184,270           | 21,053,580           | 20,799,298           | 21,166,575           |
| Interest and dividends on stock,<br>etc. . . . .  | 1,025,012  | 1,165,577            | 1,239,822            | 1,419,538            | 1,493,182            |
| Sundry items . . . . .                            | 84,027     | 545,217              | 132,295              | 143,102              | 141,849              |
| Total cash income . . . . .                       | 20,521,127 | 21,895,068           | 22,425,697           | 22,361,938           | 22,801,606           |
| <b>EXPENDITURE.</b>                               |            |                      |                      |                      |                      |
| Canadian companies—                               |            |                      |                      |                      |                      |
| Paid for losses . . . . .                         | 4,734,321  | 6,693,037            | 5,786,024            | 5,471,016            | 4,412,541            |
| General expenses . . . . .                        | 2,799,520  | 2,981,601            | 3,152,541            | 2,755,940            | 2,941,150            |
| Dividends or bonus to share-<br>holders . . . . . | 286,186    | 279,203              | 94,650               | 119,337              | 339,001              |
| Total cash expenditure . . . . .                  | 7,820,027  | 9,953,841            | 9,033,215            | 8,376,293            | 7,692,692            |
| Excess of income over expenditure                 | 533,927    | 574,949 <sup>1</sup> | 111,829 <sup>1</sup> | 490,789 <sup>1</sup> | 442,437              |
| British companies—                                |            |                      |                      |                      |                      |
| Paid for losses . . . . .                         | 3,634,705  | 3,829,242            | 5,073,985            | 5,820,369            | 4,880,822            |
| General expenses . . . . .                        | 2,401,785  | 2,474,369            | 2,689,717            | 2,866,848            | 2,975,801            |
| Dividends or bonus to share-<br>holders . . . . . | —          | —                    | —                    | —                    | —                    |
| Total cash expenditure . . . . .                  | 6,036,490  | 6,303,611            | 7,763,702            | 8,687,157            | 7,856,623            |
| Excess of income over expenditure                 | 3,351,819  | 3,208,818            | 2,484,283            | 2,337,697            | 3,015,299            |
| American companies—                               |            |                      |                      |                      |                      |
| Paid for losses . . . . .                         | 974,529    | 1,170,123            | 1,583,391            | 1,868,137            | 1,746,050            |
| General expenses . . . . .                        | 735,948    | 804,745              | 873,443              | 931,598              | 1,024,632            |
| Dividends or bonus to share-<br>holders . . . . . | —          | —                    | —                    | —                    | —                    |
| Total cash expenditure . . . . .                  | 1,710,477  | 1,974,868            | 2,456,834            | 2,799,735            | 2,770,682            |
| Excess of income over expenditure                 | 1,068,386  | 1,028,875            | 799,491              | 661,845              | 1,023,873            |
| All companies—                                    |            |                      |                      |                      |                      |
| Paid for losses . . . . .                         | 9,343,555  | 11,692,402           | 12,443,400           | 13,159,462           | 11,039,413           |
| General expenses . . . . .                        | 5,937,253  | 6,260,715            | 6,715,701            | 6,584,386            | 6,941,583            |
| Dividends or bonus to share-<br>holders . . . . . | 286,186    | 279,203              | 94,650               | 119,337 <sup>2</sup> | 339,001 <sup>2</sup> |
| Total cash expenditure . . . . .                  | 15,566,994 | 18,232,320           | 19,253,751           | 19,863,185           | 18,319,997           |
| Excess of income over expenditure                 | 4,954,132  | 3,662,744            | 3,171,946            | 2,498,753            | 4,481,609            |

<sup>1</sup> Excess of expenditure over income.<sup>2</sup> Canadian only.