

THE VALUE OF THE SYSTEMATIC USE OF BLOCK PLANS, TESTED BY ANNUAL REPORTS TO CANADIAN GOVERNMENT.



During last four years, 1879-1882, average result:

Companies using Plans systematically have . . . 8 per cent. profit.
Companies taking a few Plans spasmodically have no profit.
Companies not using any Plans have . . . 43 per cent. of loss.

SUPPORTERS.	Premiums.	Losses.	Loss Ratio.	Expense Ratio.	Losses & Expenses.
1879 - 16 Cos.	\$2,286,706	\$1,403,529	61.39 p.c.	31.55 p.c.	92.94 p.c.
1880 - 15 "	1,978,971	760,284	38.40 "	31.70 "	70.10 "
1881 - 15 "	2,326,225	1,636,411	70.34 "	32.02 "	102.36 "
1882 - 18 "	3,348,734	2,159,081	64.47 "	31.95 "	96.42 "
	\$9,940,636	\$5,959,305	59.95 "	31.83 "	91.78 "
SOME PLANS.					
1879 - 11 Cos.	824,147	619,167	75.12 "	32.25 "	107.37 "
1880 - 13 "	1,413,370	650,806	46.07 "	32.74 "	78.81 "
1881 - 10 "	1,276,835	1,064,331	83.35 "	31.35 "	114.70 "
1882 - 7 "	686,042	471,779	68.76 "	30.50 "	99.26 "
	\$4,200,394	\$2,806,083	66.81 "	31.86 "	98.67 "
NONE.					
1879 - 10 Cos.	493,392	454,685	92.20 "	35.40 "	127.60 "
1880 - 7 "	443,588	299,984	67.57 "	33.29 "	100.86 "
1881 - 2 "	171,476	478,902	358.00 "	38.10 "	396.10 "
1882 - 1 "	49,867	47,632	95.52 "	23.84 "	119.36 "
	\$1,158,323	\$1,281,203	110.62 "	32.69 "	143.31 "
Concise Comparison. Four Years, 1879 to 1882.					
Supporters av'g 16	\$9,940,636	\$5,959,305	59.95 "	31.83 "	91.78 "
Some Plans " 10	4,200,394	2,806,083	66.81 "	31.86 "	98.67 "
None " 5	1,158,323	1,281,203	110.62 "	32.69 "	143.31 "

N.B.—Years 1879 & 1880 include Companies reporting to Dominion and Ontario Governments.
1881 & 1882 only those reporting to Dominion Government.
10 Per cent. has been added for all Foreign Head Office expenses.

1882 Business subdivided into General and Partial Supporters.

	Premiums.	Loss ratio.	Exp. ratio.	Losses & exps.
13 General Supporters	\$2,341,261	61.55 p.c.	31.82 p.c.	93.37 p.c.
5 Partial Supporters	1,007,473	71.25 "	31.95 "	103.20 "
7 Some Plans	686,042	68.76 "	30.50 "	99.26 "
1 None	49,867	95.52 "	23.84 "	119.36 "

N.B.—Partial reference to plans is of little avail, systematic use is where the value is.

While this difference is not wholly due to Plans, yet it is claimed, that to Companies who adopt and use such appliances, the expense of purchase, and of periodical revision, is abundantly repaid.
These "general supporters" have only paid from 00.20 to 00.50 per cent. of Premiums for Plans, and they stand 7.00 per cent. above their equally able fellows as regards profits.