

Insurance.

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We continue from the *Year Book* of last year our compilation of the Statistics of Life, Fire and Marine Insurance in Canada, from the official returns which have been laid before Parliament.

In Life Assurance, the increase of business has been steady and rapid for the last five years; the increase in 1873 over 1872 being greater than that of any previous year, and amounting to 25.55 per cent. The comparison of the two previous years showed an increase of 12.21.

The following table shows the business of the Companies in Canada for five years:

	LIFE INSURANCE COMPARISON—FIVE YEARS.				
	1873.	1872.	1871.	1870.	1869.
Premiums paid.....	\$ 2,567,653	\$ 2,066,911	\$ 1,832,435	\$ 1,426,441	\$ 1,235,363
No. New Policies.....	12,748	11,493	7,391	6,938	6,513
Amt. do.....	23,257,209	21,257,209	13,988,235	12,164,280	12,837,744
Total amount of Policies.....	77,500,596	67,395,411	45,139,760	41,455,917	34,689,983
Policies become claims.....	290	226	197	162	167
Amt. of do.....	595,358	463,410	423,256	379,143	317,151
Claims paid during year.....	529,622	415,611	417,678	275,189	216,485
Do in suspense.....	100,699	163,001	67,817	744,328	33,631

This increase in the business of the Life Insurance Companies in the Dominion has been principally among the American and Canadian Companies. We subjoin the figures of the Canadian Companies:—

Receipts 1873.....	\$311,235
Do 1872.....	431,693
Increase.....	70,632
Or 18.49 per cent.	

The receipts of U.S. Companies doing business in Canada in the same two years were as follows:—

Receipts 1873.....	\$1,402,315
Do 1872.....	1,057,573
Increase.....	440,740
Or something less than 42 per cent.	

The receipts of the British Companies doing business in Canada in the same years were as follows:

Receipts 1873.....	\$591,103
Do 1872.....	585,761
Increase.....	5,345
Or 1.37 per cent.	

In Fire Insurance, the business done by the several companies shows very large increase, and also very large profit, as appears from the following statement:—

Fire Insurance—Totals.

Receipts 1873.....	\$1,567,575
Do 1872.....	2,030,501
Increase.....	953,214
Or nearly 56 2/5 per cent.	
Losses 1873.....	\$1,551,116
Do 1872.....	2,327,790
Decrease.....	477,674
Or 20 1/2 per cent.	
Receipts over losses 1873.....	\$1,714,19
Do 1872.....	284,571

The figures of the Fire Insurance business of the Canadian Companies for the two last years and the returns are as follows:—

Receipts 1872.....	\$566,432	
Do 1873.....	734,010	
Decrease.....	132,302	
Or very nearly 17 9/10 per cent.		
Do do Losses.....		
1872.....	1873.	
Losses paid.....	\$169,301	416,834
Do in suspense.....	91,076	22,937
Do resisted.....	18,160	17,610
Total.....	577,737	487,371
Decrease.....	91,399	

Or decrease a little more than 15 3/5 p. c.

Amt. of Receipts over Losses.....	1873.	1872.
Do do.....	\$379,061	\$284,571

The Fire Insurance business of the British Companies doing business in Canada for the same two years was as follows:—

Receipts 1873.....	\$1,773,271
Do 1872.....	1,500,221
Increase.....	273,051
Or 18 1/5 per cent. very nearly.	

	Losses.	do	
		1872	1873.
Losses paid	\$1,131,165	\$917,320	
In suspense.....	223,848	66,633	
resisted.....	35,500	29,500	
		1,315,513	1,013,453
		1,083,453	
Decrease.....	232,063		
Or not quite 16 9/10 per cent.			
Amt. of receipts over losses 1873.....	\$709,818		
Do do 1872.....	104,707		