

The British America ASSURANCE COMPANY.

INCORPORATED 1833.

HEAD OFFICE - - - TORONTO.
OLD RELIABLE PROGRESSIVE
FIRE AND MARINE INSURANCE.

Cash Capital, - - - \$750,000.00
Total Assets, - - - 1,467,482.15
Losses paid since organization, \$1 4,094,183.94

DIRECTORS :

GEO. A. COX, *President.* **J. J. KENNY,** *Vice-President.*
Hos. S. C. WOOD JOHN HOSKIN, Q.C., LL.D.
S. F. McRINNON ROBERT JAFFRAY
THOMAS LONG AUGUSTUS MYERS
H. M. PELLATT.
P. H. SIMS, *Secretary.*

C. R. C. JOHNSON, *Resident Agent,*
42 St. John Street, - - - MONTREAL

THE WESTERN Assurance Company.

FIRE AND MARINE.
INCORPORATED IN 1851.

Head Office, - - - TORONTO.

Capital \$2,000,000
Cash Assets, over 2,350,000
Annual Income, over 2,175,000

LOSSES PAID SINCE ORGANIZATION, \$20,000,000

DIRECTORS :

GEORGE A. COX, *President.*
Hos. S. C. WOOD W. R. BROCK
GEO. R. R. COCKBURN, M.P. J. K. OSBORNE
GEO. McMURRICH H. N. BAIRD
ROBERT BEATY
J. J. KENNY, *Vice-President and Managing Director.*

*Agencies in all the principal Cities and Towns in Canada
and the United States.*

New York Life Insurance Co'y

JOHN A. McCALL, - President.

STATEMENT OF BUSINESS FOR 1894.

| | DEC. 31st, 1893. | DEC. 31st, 1894. | Increase in 1894. |
|--|------------------------|------------------------|-----------------------|
| Premium Income, | \$27,488,057.44 | \$29,411,386.32 | \$1,922,728.88 |
| Interest and Rents, | 6,374,989.51 | 7,071,927.21 | 696,937.70 |
| Total Income, | \$33,863,046.95 | \$36,483,313.53 | \$2,619,666.58 |
| Death Claims, | \$8,440,093.46 | \$8,228,608.51 | |
| Endowments and Annuities | 2,490,702.00 | 2,814,397.36 | \$323,694.46 |
| Dividends, Purchased Insurances, &c. | 4,107,653.01 | 4,621,997.19 | 514,344.28 |
| Total to Policy-holders, | \$15,038,450.27 | \$15,665,003.06 | \$626,552.79 |
| Assets | \$148,700,781.21 | \$162,011,770.93 | \$13,310,989.72 |
| Surplus | 17,025,630.18 | 20,249,307.73 | 3,223,677.55 |
| Insurance in Force | 779,156,678.00 | 813,294,160.00 | 34,137,482.00 |
| New Premiums (including Annuities) | 6,962,789.96 | 7,149,016.42 | 186,226.46 |
| Policies in Force | 253,876 | 277,600 | 23,724 |
| Interest earned on average Invested Assets. 4.76 per cent. | | 4.88 per cent. | .12 per cent. |

The Company's expense ratio decreased during the year 1.70%, which represents an actual saving to the policy-holders of \$499,993.56.

DAVID BURKE, GENERAL MANAGER.
Company's Building, - - - MONTREAL, Canada.