



# INSURANCE and REAL ESTATE SOCIETY

"Still achieving, still pursuing,  
Learn to labour and to wait."

Vol. III., No. 3.  
OFFICE: 102 St. Francois Xavier St. }

MONTREAL, MARCH. 20, 1883.

SUBSCRIPTION:  
\$1.50 per ANNUM.

The Office of

## "INSURANCE SOCIETY"

IS IN THE

EXCHANGE BANK CHAMBERS,

No. 102 St. FRANCOIS XAVIER STREET, MONTREAL

Annual Subscription (in advance) - \$1.50  
Single Copies (in numbers less than 100) - 0,15

Companies are always wanting reliable agents.

Agents are ever wishing to better their condition.

INSURANCE SOCIETY will always be happy to assist in negotiations—without charge;—if

Companies will communicate with us respecting their wants.

Agents state to us what they want, where they want it, and their qualifications.

### REAL ESTATE DEPARTMENT.

To enlarge the usefulness of this journal we have added the above-named specialty, which we hope to make as valuable to "Real Estate Society" as we have been enabled to prove ourselves to the "Insurance Society" of the Dominion.

Not in any degree to curtail our efforts in the latter sphere, but believing these two systems of Society to be very much interwoven in their aims and procedures, we propose asking and proffering mutual support.

The statistical map of Brampton, presented in this number, is purposed to be the first of a series of such, which, as an approximate guide for reference, should prove of much value.

Suggestions and criticisms will be now in order; and the intelligent and active members of both Societies will doubtless assist in shaping our future course. It shall be our endeavor to doubly repay any assistance by the increase of knowledge to be obtained by the instructive interchange of thoughts, news and ideas of the widely separated members of both

Insurance and Real Estate Society.

There is a want felt for news and records of Real Estate matters, which we purpose to supply; and, with the system of insurance plans, city atlases, and the surveying department that is connected with this Journal, it has the most adequate facilities for supplying information on Real Estate matters.

### FIRE INSURANCE IN CANADA. FOR THE YEAR 1882.

The information requested by us from managers of Fire Insurance Companies doing business in the Dominion has in most cases been cheerfully given.

Since our last issue, in which we stated our requests and the responses thereto, we have received figures from all the companies with the exception of three.

The "Guardian," the "Quebec" and the "Sovereign" refused us information; hence on 1st March we issued fly sheets, according to our promise, to the twenty-five companies who favored us with replies.

This information was asked for as a matter of reciprocal information, and we own to having striven to obtain credit for journalistic enterprise in the matter; but the main point was, that if 1882 proved an unsuccessful year to Fire Underwriters, why wait until one-half of 1883 has elapsed before you find it out and take united action to mend matters; or, if the reverse, why not tell each other, and shake hands at once with smiling faces.

While we do not feel at liberty to publish the figures as given to us, owing to the refusal of the three companies above-named, yet valuable deductions can be made from the returns that we have, which will not be materially changed when in a few weeks the results of the whole business will become public property on the issue of the report of the Superintendent of Insurance.

The following statements will not be materially altered by the addition of the returns of the three "non-concurring" companies, as their united premiums will not amount to much over \$200,000. Two of these, it is known, have had an unsuccessful year, and one does a very limited and conservative business in the Dominion.

It is evident that the year 1882 gave a large increase in the net amount of premiums received—between 11 and 12 per cent. over 1881,—larger than in any year since 1874, when the volume jumped from \$2,968,416 to \$3,522,303 (an increase of \$553,887). The increase is about \$450,000 bringing the total net premiums up to about \$4,250,000.

Taken by nationalities the  
British Companies show increase of about 20 per cent ..... \$550,000  
American " " " 10 " ..... 30,267  
Canadian " decrease " 10 " say ..... 130,000