

# The British America

INCORPORATED 1833.

## ASSURANCE COMPANY.

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, \$14,094,183.94

### DIRECTORS:

**GEO. A. COX,**  
*President.*

**J. J. KENNY,**  
*Vice-President.*

HON. S. C. WOOD

JOHN HOSKIN, Q.C., LL.D.

S. F. MCKINNON

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.*

HON. 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, .....	\$27,488,657.44	\$29,411,386.32	\$1,922,728.88
Interest and Rents, .....	6,374,989.51	7,071,927.21	696,937.70
<b>Total Income, .....</b>	<b>\$33,863,646.95</b>	<b>\$36,483,313.53</b>	<b>\$2,619,666.58</b>
Death Claims, .....	\$3,440,093.46	\$8,228,608.51	.....
Endowments and Annuities .....	2,490,702.90	2,814,397.36	\$323,694.46
Dividends, Purchased Insurances, &c. ....	4,107,653.91	4,621,997.19	514,343.28
<b>Total to Policy-holders, .....</b>	<b>\$15,038,450.27</b>	<b>\$15,665,003.06</b>	<b>\$626,552.79</b>
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 .....	779,136,678.00	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.