and \$84.92 by surrender and lapse, making a total of \$100.77. In the year 1909 these rates were \$14.56 and \$79.94, respectively, making a total of \$94.50, thus giving a difference of \$6.27 for each \$1,000 at risk. The table at the foot of the page exhibits the rates for the last six years.

The total termination amounts to about 56.47 per cent. of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
Canadian companies..	\$ 7,479,800	\$40,975,534
British companies..	1,330,696	2,138,124
American companies..	4,759,523	29,586,438
Total..	\$13,570,019	\$72,700,096

CANADIAN POLICIES IN FORCE.

Omitting the industrial policies of the London Life, the Union Life, the Metropolitan and the Prudential, the thrift policies of the Sun Life and the monthly policies of the Excelsior, the following table gives the number and amounts of policies in Canada and the average amount of a policy in force at the date of the statements:—

	Number.	Amount.	Average Amount of a policy.
Canadian companies.	.345,107	\$541,070,548	\$1,568
British companies. . . .	23,318	47,816,775	2,051
American companies. .	.117,241	185,041,995	1,578
Total..	.485,666	\$773,929,318	\$1,594

The average amount of *new* policies is: for Canadian companies, \$1,740, for British companies, \$2,347; and for American companies, \$1,440. The corresponding amounts last year were \$1,656, \$2,092 and \$1,467.

In the calculation of the death rate this year, as in previous years, the mean number of policies in force and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk and the number of deaths during the year, respectively. It is believed that the results arrived at, shown in the annexed table, represent the actual mortality per 1,000 among insured lives in Canada as accurately as can be gathered from the returns of the companies.

AMOUNT PAID TO POLICYHOLDERS.

The total amount paid to policyholders during 1910 was as follows:—

Death claims (including bonus additions)..	\$ 8,173,989.93
Matured endowments (including bonus additions)..	4,387,717.94
Annuitants..	457,940.16
Paid for surrendered policies..	3,647,441.55
Dividends to policyholders....	3,603,505.11
Total..	\$20,270,594.69

Including the business done outside of Canada by the Canadian companies, the following table shows the total premium income and payments to policyhold of all companies, other than assessment and fraternal companies, doing life insurance business in Canada for the last thirty-two years, and also the ratio of payments to policyholders to premiums received:—

Year.	Premium Income. \$	Payments to Policyholders. \$	Rate of Payments to Policyholders p. c. of Premiums.
1879.	2,606,756	1,301,480	49.93
1880.	2,691,128	1,389,986	51.66
1881.	3,094,689	1,879,240	60.72
1882.	3,544,603	1,946,444	54.91
1883.	3,861,179	2,201,152	57.01
1884.	4,195,726	2,073,395	49.42
1885.	4,684,409	2,544,101	54.31
1886.	5,298,596	2,851,981	53.83
1887.	6,105,474	3,235,205	52.99
1888.	6,655,762	3,440,729	51.70
1889.	8,336,167	3,942,590	47.29
1890.	8,131,852	4,445,668	54.67

(*Continued on page 1807.*)

AMOUNTS TERMINATED OUT OF EACH \$1,000 CURRENT RISK.

——	Naturally.						Surrender and Lapse.					
	1905	1906	1907	1908	1909	1910	1905	1906	1907	1908	1909	1910
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canadian companies..	14 20	12 49	12 60	12 23	12 40	13 22	66 96	75 70	72 36	75 42	72 98	72 44
British " ..	28 08	28 42	19 57	20 26	27 98	27 83	33 25	37 05	43 61	53 85	45 20	44 71
American " ..	18 10	17 42	20 67	18 13	17 56	19 62	114 16	111 47	89 42	97 66	109 29	121 94

MORTALITY OF INSURED LIVES IN CANADA.

——	Number of Lives exposed to Risk.	Number of deaths.	1910 Death rate.	1909 Death rate.	1908 Death rate.	1907 Death rate.	1906 Death rate.	1905 Death rate.
Active companies, ordinary......	470,129	3,681	7.830	8.231	8.375	8.617	8.232	8.568
Active companies, industrial......	633,536	7,958	12.561	12.086	11.935	12.054	12.044	12.406
Assessment and fraternal societies......	131,507	1,171	8.904	9.089	8.683	8.946	8.557	7.321
Non-active and retired companies......	2,091	82	39.216	36.766	52.643	46.440	43.884	39.128
Total......	1,237,263	12,892	10.419	10.260	10.154	10.239	9.985	9.863