

**THE ROYAL COMMISSION ON INSURANCE.**

How far the requisition for information to be furnished by the life insurance companies will be complied with will not be known until the Commissioners resume their sittings on 17th inst.

But there is every probability of the replies and schedules sent in from the companies falling very far short of what are asked for. We shall not be surprised indeed if the British and American companies send in no reply, as their officials in Canada have not the books, vouchers, and records which are necessary to compile answers to the voluminous and intricate questions put by the Commissioners.

When the replies are received they will have to be studied by each member of the Commission, unless they pass them over *en bloc* to the actuary who has been engaged to aid in their investigation.

A large portion of his time will be occupied for a long period in studying the information sent in, so the prospect is not bright for the investigation proceeding on the lines that may be indicated by the companies' replies, or by the replies of any one of them.

We trust the Commissioner will recognize the reasonableness of our protest against mere scraps of evidence reflecting upon some company being heard and allowed to be spread broadcast in all its

crudeness and unfairness, without an opportunity being promptly given to such company to give whatever explanations, or information would be required to state its position justly.

The public mind has been so excited by sensation mongers that people are ready to give credence to any inuendo, or charge disparaging to the management of a life insurance company. Under such baneful influences some policy-holders have allowed them to lapse, or accepted their surrender value, or sold them for a nominal sum. In each instance a sacrifice has been made, not so much of the interests of the living policy-holder as of the just claims of those dependents for whom life insurance is usually secured as a protection against distress.

The procrastinator who has postponed applying for a policy, in spite of his conscience urging the fulfilment of this duty, has found a new argument against decision in the insinuations against life insurance which have appeared in certain yellow journals.

We fear, ere many years have elapsed, there will be many a widow and orphan who will bitterly rue the day when obstructions were placed in the path of life insurance by unfair reports and misleading statements being heard by the Royal Commission without the antidote to such poison being promptly administered.

**MUTUAL FIRE INSURANCE, PROVINCE OF QUEBEC.**

TABLE SHOWING THE ASSETS, INCOME, EXPENDITURE, POLICIES ISSUED IN 1905, COMMISSIONS, LOSSES AND LOSS RATIO IN 1905.

Name of Companies.	Assets.	Income.	Expenditure.	Policies in force.	Policies Issued in 1905.	Deposit Notes Received in 1905.	Losses.	Ratio of Losses to Income.	Commission paid Agents.
	\$	\$	\$	\$	\$	\$	\$	%	\$
County of Beauharnois.....	47,744	9,101	11,623	3,511,650	1,219,920	23,012	6,920	76.00	2,691
Canada Mutual.....	104,395	59,126	60,658	5,331,641	2,523,218	40,830	31,045	52.50	11,423
County of Maskinongé.....	2,411	4,289	4,129	848,730	105,145	1,051	3,458	80.06	49
Equitable.....	171,451	44,944	44,989	4,674,549	2,189,704	58,416	18,548	41.20	9,090
La Fcncière.....	65,426	26,363	25,532	2,424,390	1,727,217	35,153	9,911	37.60	6,511
Missisquoi & Rouville.....	117,223	27,894	19,558	5,187,058	1,494,639	26,167	9,871	35.30	2,890
Montmagny.....	345,155	120,046	85,096	9,828,958	4,579,380	101,562	50,958	42.40	17,881
Jacques-Cartier.....	17,385	5,294	4,424	521,560	528,760	14,039	842	15.90	1,025
La Provinciale.....	40,142	34,198	35,714	2,653,861	2,028,210	24,553	18,434	53.80	6,895
Richmond, Drummond & Yamaska.....	84,939	83,835	70,641	4,709,772	3,720,451	17,167	50,538	60.00	18,629
Rimouski, Témiscouata & Kamouraska.....	310,567	122,592	88,986	13,323,917	3,612,624	106,897	46,744	38.10	22,832
Stanstead & Sherbrooke.....	574,405	80,105	63,878	9,006,210	3,337,012	141,147	37,569	46.69	12,147
Beurreries et Fromageries...	30,502	2,094	1,790	521,893	323,419	19,405	400	18.00	237
Counts omitted.....	7	6	6	3	2	6	4		
<b>Totals 1905.....</b>	<b>1,911,752</b>	<b>619,887</b>	<b>517,024</b>	<b>62,544,198</b>	<b>27,389,701</b>	<b>609,405</b>	<b>285,242</b>	<b>45.00</b>	<b>112,299</b>
<b>Totals 1904.....</b>	<b>2,027,471</b>	<b>509,141</b>	<b>426,280</b>	<b>69,501,382</b>	<b>24,097,405</b>	<b>588,389</b>	<b>233,886</b>	<b>45.09</b>	<b>.....</b>