

**MORTALITY EXPERIENCE OF THE CANADA LIFE ASSURANCE COMPANY.**

The publication of the mortality experience of the Canada Life Assurance Co. is an event of more than passing importance in the history of Life Assurance in the Dominion. This is the first investigation of the kind which has been undertaken by any Canadian company, and the results are not only interesting, but highly important. We are now in a position to speak with some positiveness regarding the healthfulness of the Canadian climate, and the excellent mortality record produced by the stringent selection of lives exercised by Canadian companies in general, and by the Canada Life in particular. The favorable nature of the experience may be judged by the fact that, with one exception, no other company of equal size, in any part of the world, has as yet exhibited as low a death rate. The one exception referred to is the Australian Mutual Provident Society, which is justly proud of its mortality record.

It has in fact claimed that, as regards mortality, the position of the Northern and Southern hemispheres should be reversed, and Australia raised to the top. It has been reserved to the Canada Life to show an experience equally favorable as that of its Australian confrère, and thus to prevent the world from being turned upside down!

The investigation covered a period of 46 years, from the origin of the Company in 1847 to the year 1893. How the data compare with other well known experiences may be seen by the following summary:

Name	Date	Number of Entrants	Number Existing	Number Died	Years of Life Expended	Average duration of Membership in Years
Scottish Amicable	1860	8,596	5,414	612	48,348	5.62
Ins. Actuaries, Hm.	1872	130,241	74,698	20,821	1,200,400	9.22
Mutual N.Y.	1873	151,997	68,688	5,815	578,113	5.67
Thirty Am. Offices	1874	982,714	527,157	44,485	4,327,030	4.40
Connecticut Mutual	1878	97,779	56,786	8,716	786,353	7.68
Mutual Benefit	1879	87,222	.....	6,716	568,981	6.53
Scottish Widows	1883	39,303	25,224	7,517	477,953	12.16
Australian M.P.S.	1888	114,171	73,612	5,745	710,179	6.20
Canada Life	1893	35,287	19,410	2,789	266,481	8.40

It is interesting now to compare the expectation of life, as brought out by the various standards.

**EXPECTATION OF LIFE.**  
According to various Tables of Mortality.

Age	Canada		United States		Great Britain		Germany		Australia	
	Mutual Life of New York	Benefit of New Jersey	American Experience	Thirty American Offices	Twenty British Offices, Hm.	Gotha Life	Australian Mutual Prov. Socy. Assumed Ages			
20	44.99	40.906	42.20	43.069	42.061	42.22	47.121			
25	41.33	37.158	38.51	39.490	38.405	38.64	42.869			
30	37.59	33.358	35.33	35.850	34.681	34.69	38.682			
35	33.78	29.530	31.78	32.172	31.016	30.80	34.590			
40	29.93	25.711	28.18	28.482	27.399	26.94	30.595			
45	26.06	21.949	24.54	24.822	23.792	23.13	26.721			
50	22.23	18.306	20.91	21.241	20.306	19.51	22.975			
55	18.51	14.854	17.40	17.797	16.962	16.08	19.302			
60	14.96	11.673	14.10	14.559	13.830	12.95	15.736			
65	11.70	8.841	11.10	11.595	11.012	10.15	12.429			
70	8.80	6.418	8.48	8.967	8.495	7.83	9.716			
75	6.35	4.439	6.27	6.721	6.376	5.88	7.100			
80	4.39	2.898	4.39	4.873	4.719	4.20	4.733			
85	2.91	1.761	2.77	3.396	3.511	2.99	3.479			
90	1.87	0.959	1.42	2.357	2.527	2.26	2.359			
95	1.19	0.716	0.50	1.338	0.930	0.50	0.943			
97	0.98	0.716	.....	1.033	0.500	.....	0.500			

It will be noticed that the expectation of life in Canada is greater throughout than in any other country, excepting Australia. When, however, we remember that the average duration of Canada's policies is greater than that of the Australian Company, we must conclude that in reality these two are about on a par, and that it is in fact difficult to say which is really the more favorable. These satisfactory results are brought into even greater prominence by comparing the death rate of the Canada Life at various ages with that predicted by the standard tables.

**RATIO OF ACTUAL CLAIMS IN CANADA LIFE TO THOSE EXPECTED BY VARIOUS TABLES.**

Age	American Table	In American offices	Hm.	Mutual of N.Y.	Mutual Benefit of N.J.
20	.59	.69	.73	.75	.....
25	.60	.69	.73	.77	.77
30	.62	.70	.68	.80	.79
35	.65	.71	.67	.85	.82
40	.70	.73	.66	.90	.86
45	.76	.76	.70	.95	.89
50	.81	.79	.70	1.00	.93
55	.83	.82	.74	1.03	.96
60	.84	.85	.76	1.03	.97
65	.84	.85	.78	1.01	.97
70	.82	.90	.84	.97	.95
75	.86	.92	.82	.92	.93
80	.88	.94	.87	.86	.88
85	.83	.96	.93	.82	.83

One of the important points brought out in the foregoing