

Tables of
mortality.

11. In any case where the Superintendent approves of a table of mortality under the provisions of this section he shall include in his annual report to the Minister such information concerning the origin and characteristics of the table and the circumstances in which it may be used 5
as the Superintendent deems necessary and appropriate; and approval of any such table may in like manner be withdrawn by the Superintendent.

Advances
to agents.

58. No such company, and no person, firm or corporation on its behalf, shall make any loan or advance without 10
adequate security, to any person, firm or corporation soliciting or undertaking to solicit applications for insurance; nevertheless advances may be made to any such person, firm or corporation for travelling expenses or against commissions or other compensation to be earned in 15
respect of premiums, but such advances shall not be allowed as assets in the Superintendent's annual report prepared for the Minister.

Estimates
forbidden.

59. No such life insurance company, and no officer, director or agent thereof, shall issue or circulate, or cause 20
or permit to be issued or circulated in Canada any estimate, illustration or statement of the dividends or shares of surplus expected to be received in respect of any policy issued by it.

Rates to be
filed with
Superintendent.

60. Each company shall deposit and keep deposited with the Superintendent a copy of its established rates for all 25
plans of insurance, such rates in the ordinary branch, as distinguished from the industrial branch, being based upon an insurance of one thousand dollars, and shall be applicable to insurance for that amount and *pro rata* for greater amounts. 30

Surplus
under
deferred
dividend
policies.

61. In the event of a company issuing policies which provide for the distribution of surplus or profits at less frequent intervals than quinquennially, and known as deferred dividend policies, the company shall, with respect to such policies, ascertain and apportion at least once in 35
every five years, reckoning from the date of the policies, to each class thereof, the share in such surplus or profits to which such class is equitably entitled, and the total sum of the shares so ascertained and apportioned shall, like the reserve or reinsurance fund, be and constitute a liability of 40
the company, and shall be charged and carried in its accounts accordingly until it has been actually distributed and paid to the policyholders entitled thereto.

Quinquennial
apportion-
ment of
profits.

62. From and after the first day of January, one thousand nine hundred and eleven, every company shall, in 45
respect of all participating policies issued and in force in