"The Guarantee Company of North America transacts business outside of the Dominion, which is not included in the above."

PLATE GLASS INSURANCE IN CANADA, 1892.

"The business of plate glass insurance was transacted by three incorporated companies, viz.: 1 Canadian, 1 British (combined with accident), and 1 American, and by one firm of individual underwriters, having their chief place of business in the city of Montreal."

"The Dominion Plate Glass Insurance Company and Messrs. Mongenais, Boivin & Co., the individual underwriters above referred to, having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were $39,466, being greater than the amount received the previous year by $780, and the total losses incurred were $15,678, being $1,628 in excess of the amount incurred in 1891.

"On the 26th day of July, 1893, a license was issued to the Steam Boiler and Plate Glass Insurance Company of Canada, whose head office is at London, Ont., for the transaction of Steam Boiler and Plate Glass Insurance."

CREDIT INDEMNITY.

"The branch of insurance technically known by the above name, was commenced in Canada in January of the present year, when a license was issued to the Canadian and European Export Credit System Company of Newark, New Jersey, to carry on, in the Dominion, the business of insuring wholesale dealers, jobbers and manufacturers against excess losses by reason of bad debts. Four or five companies are engaged in this class of business in the United States, but that above mentioned was the first to apply for admission to Canada. Its progress will be watched with interest."

BURGLARY INSURANCE.

"This branch of insurance, which is transacted to a considerable extent in Great Britain, has been recently introduced into Canada. On the 14th June, 1893, a license was issued to the Dominion Burglary Guarantee Company (Limited), whose head office is at the city of Montreal, to transact the business of guaranteeing against loss or damage by reason of burglary or housebreaking, and of guaranteeing against loss of jewellery, bullion and other movable property deposited with it for safekeeping. The company was incorporated by an Act of the Parliament of Canada, assented to on the 1st April, 1893."

"At the present there are ninety-four (94) companies under the supervision of this office. The nature of the business transacted by them is as follows:—

Number of companies doing		life insurance........		40
do	do	do	assessment plan	7
do	do	fire insurance........		37
do	do	inland marine insurance		8
do	do	ocean marine	do	2
do	do	accident	do	6
do	do	guarantee	do	3
do	do	steam boiler	do	2
do	do	plate glass	do	5
do	do	credit indemnity	do	1
do	do	burglary guarantee	do	1

"The deposits for the protection of policy holders, held by the Honorable the Receiver-General, in trust for these companies, at 18th July, 1893, amounted to $22,101,445.70 in securities as follows:—

Canada stock................	$ 2,687,038 73
Canada debentures...........	642,556 66
Canada Provincial debentures ..	2,854,265 73
United States bonds	1,495,000 00
Swedish Government Bonds....	58,400 00
British Government securities ..	971,676 96
British Colonial securities......	482,773 35
Bank deposit receipts	110,000 00
Montreal Harbor bonds	500,000 00
Municipal securities	10,492,289 03
Bank securities	25,420 00
Loan companies' debentures	131,600 00
Canadian Pacific and Canada Central Railway bonds	1,650,425 24
Total.............	$22.101,445 70

"There was also deposited with Canadian trustees, in conformity with the Act, $3,800,697, making a total of $25,902,142.70 for the protection of policy holders, being an increase since last report of $1,909,269.25."

"The distribution of the total sum of $25,902,142.70 held, as above mentioned, for the protection of policy holders among the different classes, is as follows:—

Fire and inland marine........	$ 5,770,443 02
Life......................	19,559,263 74
Accident, guarantee, plateglass, &c	572,435 94
	$25,902,142 70"

"The total amount of premiums received for all forms of insurance was $16,759,700, of which $6,361,365 was received by Canadian companies, and $10,398,335 by British and American. The following summary shows the distribution of these premiums to the various classes:—

PREMIUMS, 1892.

Fire	$ 6,512,327
Inland Marine................	33,294
Ocean	112,494
Life	9,070,354
Life (assessment)..............	582,804
Accident	317,643
Guarantee	66,384
Plate Glass	39,466
Steam Boiler...............	24,934
Total..............	$16,759,700

Respecting the present rushing mode of procuring life insurance risks the Superintendent says:—

"The fact that three cases arising out of unpaid promissory notes given for premiums have arisen within so short a space of time indicates, to some extent the amount of business done upon the system which the learned Chief Justice has styled loose and unbusinesslike. There can be little doubt that an inordinate desire for new business and the keen competition at present existing have been largely instrumental in increasing the amount of business done upon the note system. It seems