ENGLISH LIFE ASSURANCE COMPANIES, JULY, 1870.

Date of Establishment.	NAME OF COMPANY.	New Business in 12 Months previous to last Statement.					Statement of General Position at Date of last Yearly Report.												
									Income.				Cash Assets.			Amounts Assured.			
		No. of Life Policies.	New Annuity Policies.	Amount of New Assurances.	New Premiums.	Purchase Money of New Annuities.	Amount paid Yearly to Annuitants.	Number of Annuity Policies in force.	Premiums.	Interest.	Sundry.	TOTAL.	Assurance Fund, Including Anuity Fund.	On Capital Account.	TOTAL.	Policies.	Bonus Additions.	TOTAL.	Total No. of Policies in Force.
				£	£	£	£		£	£	£	£	£	£	£	£	£	£	£
1721	London Assurance *a*	......	......	......	......	......	......	......	161,381	58,324	......	219,705	2,021,692	448,275	2,469,967	4,865,823	......	4,804,489	......
1809	North British and Mercantile *b*	908	41	738,582	23,574	17.268	27,972	623	267,532	93,123	87	360,743	2,112,450	250,000	2,362,450	8,340,035	......	8,340,035	13,146
1821	Guardian	......	......	......	......	......	......	......	136,005	71,233	......	207,238	......	......	1,561,421	4,239,984	201,367	4,441,351	4,094
1823	Edinburgh *c*	750	19	353,219	10,841	6,665	12,700	262	107,446	45,970	......	153,416	945,589	110,967	1,056,556	3,369,728	212,802	3,582,530	5,298
1825	Standard	1619	......	1,110,347	38,532	......	......	......	......	......	......	710,428	4,164,648	120,000	4,284,648	......	......	16,345,419	......
1825	Scottish Provincial *d*	639	......	263,710	8,346	2,686	3,905	167	109,228	22,413	43	131,684	555,583	50,000	605,583	3,700,000	......	3,963,710	9,639
1826	Scottish Amicable *e*	649	......	287,685	10,894	4,149	......	......	......	......	......	206,399	......	Mutual...	1,295,863	......	......	5,338,442	11,474
1836	Liverpool, London, and Globe	1130	......	661,066	24,085	......	......	......	......	......	......	......	3,288,865	391,752	6,680,617	......	......	......	......
1836	Northern *f*	721	12	392,462	11,968	2,117	5,436	226	119,102	28,684	......	147,786	754,758	97,195	1,025,057	3,717,033	169,880	3,886,913	8,210
1837	Scottish Provident	1190	26	581,036	21,967	13,261	5,427	222	96,218	65,363	733	266,469	......	Mutual...	1,636,249	......	......	6,806,834	14,523
1838	City of Glasgow *g*	627	......	368,983	10,384	......	......	......	123,294	......	......	140,000	615,853	60,000	675,823	3,970,646	......	......	6,835
1840	Reliance	744	1	250,573	8,862	500	1,896	82	57,513	9,885	281	73,227	......	Mutual...	255,934	1,827,865	52,675	1,830,540	5,744
1843	Star *h*	957	8	309,800	10,318	2,664	624	34	140,684	19,769	......	160,453	......	......	913,450	4,213,881	171,233	4,385,114	12,145
1845	Royal	1258	43	564,249	16,522	14,340	18,447	454	215,922	53,348	......	269,270	1,255,335	289,095	1,544,430	6,544,893	173,583	6,718,476	14,513
1857	Queen	402	......	164,446	5,288	......	......	......	......	......	......	......	122,958	179,800	302,758	......	......	......	......
1862	London and Lancashire *i*	571	nil	204,710	6,030	......	nil	nil.	32,357	1,566	108	34,031	51,500	9,623	61,123	1,057,383	......	1,057,383	2,381
1865	Scottish Imperial	168	nil	71,230	2,432	319	......	......	12,608	451	......	13,059	29,761	25,000	44,761	......	......	......	......

(*a*) Assurance Fund includes Reserve Fund, £281,604; Balance of Profit and Loss, £74,180; and Marine and Fire Funds, £313,434. (*b*) Assurance Fund includes £231,062 Annuity Fund. (*c*) The Assurance Fund of the Edinburgh includes £104,091 for Annuity Reserve, and the Capital includes £25,000 Proprietor's Reserve Fund, and £10,697 Dividend Fund. (*d*) The Clerical, Medical, and General has paid, in cash bonus, no less than £129,644, irrespective of abatements in Premium. (*e*) The Scottish Provincial's business has grown up very recently. The next office to it, the Crown, shows a still larger amount of new business during the past year, with an equal age to the Scottish Provincial. (*f*) The Scottish Amicable Report does not state how much of the income is interest and how much premiums. (*g*) The assets of the Northern include £173,103 Reserve Fund, and the amounts assured include immediate annuities of the annual value of £5,332, and reversionary £579. (*h*) Assets of Life Branch ascertained every five years. (*i*) This is a young office. Average Age of assurers, 32; average duration of policies, just over 3 years. The proportion of assets to liabilities is of course, small; but Accumulation Fund is equal to 50 per cent. of premiums received. In this case, as in others, re-insurances are not dealt with; gross incomes and gross liabilities are alone specified.

MARINE DISASTERS.—The following disasters are recorded in the St. John *Globe* of the 11th July:—The bark Ida E., of this port, owned by O. Emery & Co., from St. John for Portland, with deals, ran ashore on Mud Island during the gale of Friday last, lost her deck-load, and became waterlogged. She was towed into the harbour this morning, and will undergo a survey at once. The schooner Bella, trading between this port and Sackville, struck on a reef at Cape Spencer, on Friday morning, while on her passage to Sackville, and the Captain and a young man namen Ogden, of Sackville, lost their lives. A schooner drifted ashore last evening, on Courtenay Bay, and, we believe carried away a portion of Mr. Hancock's piers. The schooner was towed off on the flood tide. The schooner Senator, owned by Chas. M'Lauchlin, jr., C. E. Robertson, S. E. Smith, and others, is a total wreck, near Musquash.

CANADIAN LIFE AGENCY.—The agency of the Equitable Life in Nova Scotia and New Brunswick, under the vigorous management of R. W. Gale, Esq., of Halifax, having prospered beyond the anticipations of the home office at New York, the Provinces of Ontario and Quebec, including the entire Dominion of Canada, have been added to his territory. The Equitable Life has already deposited with the Receiver-General $100,000 in cash, upon which it will receive six per cent. interest; for, although it was not under the necessity of complying with this requirement until August 1871, the managers have deemed it expedient to thus "take Time by the forelock" to convince the Canadians that the Equitable has gone among them, not like Fenians for a transient visit, but to settle down permanently on a friendly and beneficient footing for all time.—*Insurance Times.*

LONDON ASSURANCE CORPORATION.—The annual balance sheet of this Company, on 31st Dec., 1869, gives the following figures:—Shareholders' capital £896,550 of which is paid up, £448,275 0s. 0d.; general reserve fund, £281,604 8s. 9d.; profit and loss, £74,180 17s. 3d.; marine and fire insurance funds, consisting of premiums in hand in excess of settlements, £323,434 3s. 1d.; life assurance funds, consisting of premiums in hand with accumulated interest in excess of settlements, £1,342,472 15s. 8d.—£2,469,967 4s. 9d. Life claims admitted and in course of payment, £39,185 6s. 0d.; annuities unpaid, and sundry outstanding accounts, £6,477 3s. 2d.—£45,662 9s. 2d; total liabilities, £2,515,629 13s. 11d. Government securities, £524,241 10s. 10d.; mortgages, £1,407,443 3s. 4d.; English and East Indian debentures, £439,568 15s. 0d.; sundry other investments, £54,920 8s. 2d.; cash at bankers and on deposit, and bills receivable, £59,857 9s. 11d.—£2,486,031 7s. 3d. Premiums and interest due and in course of collection, £29,598 6s. 8d.; total assets, £2,515,629 13s. 11d. By the above abstract it will be seen that the Corporation has funds in hands amounting to £2,469,967 4s. 9d., to meet all its unascertained liabilities. On 31st December, 1869, there were in force life policies for £4,865,823; annual premiums in 1869, £161,381; interest in 1869, £58,324; total income of this department, £219,705. The company is according to their calculation possessed of a surplus of over £200,000 in the life department.

ATTEMPTED FRAUD IN LIFE INSURANCE.—A deliberate attempt has recently been discovered in Texas to defraud two life insurance companies of $15,000, and although one of the parties concerned has been detected and punished, it is a matter of deep regret that a conviction could not have been effected without the evidence of him who seems to rank as the greatest knave of the trio of scoundrels connected in the crime. It appeared that in the summer of 1868, V. P. Spruill, a bar-room keeper in Galveston, applied to the agent of the Phœnix Mutual Life Insurance Company to insure the life of one Charles W. Mills, a sea-faring man, for $10,000, as a means of providing for two illegitimate children. The insurance was effected and the premium paid. This success encouraged these cheats to apply for a