

Canada to the Front.

BRITISH AND AMERICAN LIFE INSURANCE COMPANIES DISTANCED—MARKABLE CHANGE IN EIGHTEEN YEARS.

LIFE insurance has become of such universal popularity that only the most careless and non-provident hesitate to avail themselves of it in one way or another. In this year's issue of the insurance blue book, just published, entitled an "Abstract of Statements of Insurance Companies in Canada," the observer cannot fail to notice the immense growth of the business of Canadian companies as compared with British and American concerns. Take for illustration the increase of premium income. The following figures show the result:—

PREMIUM INCOME, 1875 AND 1893.

	Canadian.	British.	American.
1875...	\$ 707,256	\$ 623,296	\$1,551,835
1893...	6,156,098	1,041,228	3,403,230

The amount of insurance effected is equally suggestive, as given by these figures:—

INSURANCE EFFECTED 1875 AND 1893.

	Canadian.	British.	American.
1875...	\$ 5,077,601	\$1,639,833	\$ 8,306,324
1893...	27,930,196	2,907,655	14,145,656

It is, however, in the amount of insurance actually in force in 1893 that our Canadian Companies are so far ahead. The figures below speak for themselves:

TOTAL INSURANCE IN FORCE 1875 AND 1893.

	Canadian.	British.	American.
1875...	\$ 21,957,206	\$19,455,607	\$43,596,361
1893...	107,483,872	38,572,099	94,602,060

Therefore, in this respect, our Canadian companies now lead the British companies by 500 per cent., and the American companies by about 100 per cent., whereas eighteen years ago they were about equal with the British and only one-half as strong as the American. In the competition for business there are eighteen British and American companies, and only twelve Canadian, clearly demonstrating the fact that in life insurance we are well to the front.

Where insurance is now done so much on the investment principle, and where the results of the various plans are so largely affected by the mortality and the interest-earning power of the companies, the growth of Canadian business may be in a great degree attributed to the lower rate of mortality, and to the greater interest-earning-power of the companies. It would, therefore, seem to be in the interest of insurers, on business principles alone, to patronize Canadian companies.

The would-be insurer having, therefore, made up his mind to insure in a home company will naturally seek to select that company which bears the true test of solidity, viz., the net surplus over all liabilities.

The North American Life Assurance Company, Toronto, better than any other home company, stands this test. The Government abstract already referred to shows that the ratio of assets to liabilities of this company is 121, and percentage of surplus to liabilities 21. It will also be observed that not only does the North American rank first when relatively compared with all other companies, but, that with a single exception, it has the largest net surplus of assets over all liabilities. Intending insurers would do well to secure particulars of the various plans of insurance offered by the North American. The head office of the company is at 22 to 28 King street west, Toronto, Ont.—Woodstock, N.B., Dispatch, June 6, 1894.

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