TABLE I.

Amounts of insurance effected in Canada during the respective years 1892-1902.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
1892.	$26,622,034	$3,625,213	$15,409,266	$45,656,513
1893.	29,321,297	2,967,855	14,145,555	46,434,707
1894.	29,960,277	3,214,216	17,640,677	50,815,170
1895.	28,768,308	3,337,638	13,093,888	45,199,834
1896.	26,874,331	2,869,971	13,582,769	43,327,071
1897.	30,931,521	2,778,510	15,138,134	48,848,165
1898.	36,197,182	3,323,107	16,398,384	55,918,673
1899.	43,253,428	3,748,127	21,514,478	68,516,033
1900.	39,495,494	3,717,997	26,632,146	69,845,637
1901.	39,597,317	3,059,043	32,541,438	75,197,798
1902.	48,045,662	3,324,317	31,431,831	82,801,810

TABLE II.

Amounts of insurance in force in Canada, 1892-1902.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
1892..	$156,148,827	$33,692,706	$ 90,708,482	$280,550,015
1893..	169,694,152	33,543,884	94,602,966	297,841,002
1894..	180,292,939	33,911,885	96,737,705	310,942,529
1895..	191,081,286	34,341,172	96,590,352	322,012,810
1896..	198,035,897	34,837,448	97,660,009	330,533,354
1897..	209,354,780	35,293,134	100,063,684	344,711,598
1898..	227,766,754	36,606,195	105,708,154	370,081,103
1899..	254,333,167	38,025,948	113,943,209	406,302,324
1900..	269,709,033	39,485,344	124,433,416	433,627,793
1901..	286,483,688	40,216,186	138,868,227	465,568,101
1902..	310,613,960	41,335,484	159,153,464	511,102,908

TABLE III.

Premium income in Canada during the respective years 1892-1902.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
1892..	$ 4,729,940	$1,088,816	$3,251,598	$ 9,070,354
1893..	5,156,008	1,073,541	3,403,230	9,632,779
1894..	5,435,031	1,079,330	3,394,914	9,909,275
1895..	5,702,783	1,137,366	3,452,205	10,292,354
1896..	6,075,454	1,137,607	3,389,605	10,602,666
1897..	6,598,012	1,174,732	3,443,074	11,215,818
1898..	7,107,073	1,210,601	3,676,490	11,994,164
1899..	7,805,174	1,276,229	3,957,304	13,038,707
1900..	9,373,405	1,372,355	4,261,181	15,006,941
1901..	9,133,890	1,346,666	4,709,298	15,189,854
1902..	10,048,204	1,415,273	5,614,083	17,077,560

From these tables it will be seen that the growth of life insurance in Canada has by far exceeded the growth of population. Whilst the population has increased but 11.13 per cent. during the ten years, the volume of insurance in force has increased 82.18 per cent. The amounts of insurance effected during 1902 shows an increase of 81.36 per cent. over that effected in 1892, and the premium-income has increased 88.73 per cent. The rate of increase during the last six years is especially noticeable.

The amounts in force December 31, 1902, may be classified as follows:

Assurance payable at death..	$316,000,000
Endowment assurances..	126,000,000
Term and Miscellaneous..	34,000,000
Reversionary bonus additions	8,000,000
Industrial insurance..	27,000,000
Total in force	$511,000,000

The business taken during the year 1902 may be classified as follows:—

Life insurance..	$43,500,000
Endowment assurance..	20,500,000
Term and other insurance..	5,000,000
Industrial insurance	14,000,000
Total..	$83,000,000

A large proportion of the life business is upon the limited payment plans.

Active business of life insurance is carried on in Canada by twenty-three Canadian companies (including the two provincial companies above mentioned), seven British companies, and ten American companies. There has been no increase during the last ten years in the number of the foreign companies operating, but of the Canadian companies all but ten have come into existence during that period, and two or three others have obtaind charters for life business, and are in process of organization.

Six of the Canadian companies do business outside of Canada; 10,067 foreign policies were written by them in 1902, amounting to $14,504,324, and at the end of the year there were 33,008 foreign policies of Canadian companies in force, amounting to $51,388,910.

In 1892 the number and amount written were 780 for $2,801,097, and the number and amount in force 2,744 for $6,868,462.

(3) INDUSTRIAL INSURANCE IN CANADA.

The progress of industrial insurance in Canada during the past ten years is very marked. The following table gives the amount of new business written during the respective years 1892-1902, and the amounts in force on December 31 of each year.

These amounts are included in the figures in Tables I. and II. above.

TABLE IV.

Industrial insurance in Canada.

Year.	Business written. No.	Business written. Amount.	Business in force. No.	Business in force. Amount.
1892.	14,689	$ 1,478,912	28,477	2,720,518
1893.	14,382	1,584,657	32,340	3,386,785
1894.	75,301	7,367,872	67,613	6,340,919
1895.	76,833	6,416,410	86,239	7,135,168
1896.	63,111	7,003,787	97,451	9,086,402
1897.	69,514	7,961,823	114,949	11,292,885
1898.	102,875	11,266,940	144,818	16,197,414
1899.	104,246	11,226,712	172,110	18,103,409
1900.	97,522	10,937,479	193,850	20,487,211
1901.	97,359	13,501,530	213,044	24,220,725
1902.	110,722	14,636,492	238,262	27,345,604

Industrial insurance in Canada is transacted by four Canadian companies (one of which, the Union Life, was organized in 1902) and by one American company.

(To be continued.)

AN IMPERTINENT GUEST.—The "United States Review" tells of a Philadelphia agent of the New York Life, who was one of Vice-President Perkins' guests at a dinner given to the winners of the recent "surprise contest," and who demonstrated his qualifications for success as an insurance agent by securing his host's application for a $50,000 policy before he left the table. If that is true, which we beg to doubt, Mr. Perkins had a very impertinent guest, who deserved a sharp snub.