tween two parties, which it is absolutely impossible to interpret in only one sense. How nearly this desideratum has been attained is, however, manifest by the rarity of insurance disputes that have to be decided in Court.

The following shows the amount paid for claims by the fire and life assurance companies in Canada, in a series of years, and the amount of those resisted with the proportion they severally bear to each other.

FIRE INSURANCE COMPANIES.

Year.	Paid for losses.	Resisted claims	Percentage resisted.
	$	$	
1902	4,158,958	68,487	1.64 per cent.
1901	6,774,956	84,863	1.25 "
1900	7,774,293	102,524	1.31 "
1899	5,182,638	61,719	1.19 "
1898	4,784,487	58,926	1.23 "
1897	4,701,233	121,685	2.58 "
1896	4,173,501	111,758	2.67 "
Totals	$37,550,066	$609,962 ave.	1.61

LIFE INSURANCE COMPANIES.

Year.	Claims paid.	Resisted claims.	Percentage resisted.
	$	$	
1902	7,062,360	11,991	0.169
1901	6,845,941	44,050	0.643
1900	6,429,323	26,860	0.417
1899	5,650,739	29,250	0.518
1898	4,912,119	7,500	0.150
1897	5,087,932	9,992	0.196
1896	4,707,157	24,399	0.517
Totals	$40,695,571	$154,042	0.346

In the last seven years the fire insurance companies in Canada paid claims for losses to the amount of $37,550,066, and the total amount of the claims which were resisted from all causes only aggregated $609,962, which gives an average of $87,137 per annum; while the average amount paid for losses per annum was $5,364,295.

In the case of the life assurance companies, the total paid for claims of all kinds in the last seven years, was $40,695,571, and the total amount of the claims resisted in these 7 years, was only $154,042. For each of the years 1896 to 1902, the life companies paid claims to the extent, in an average of $5,813,650 per annum, and the claims resisted amounted to a yearly average of only $22,006. The above facts demonstrate that there is no reasonable ground for regarding either the fire or the life insurance companies in Canada as litigious, or unduly disposed to dispute claims. In too many cases, more especially in respect to fire insurance claims, the demand of policyholders has to be resisted because the representations made to the company upon which the contract for indemnity was based, were found to be untruthful; a misrepresentation having been made from ignorance, indifference, or with a deliberately fraudulent intent. Fire companies are far more exposed to this form of danger than life companies. Every application for a life policy is examined by an expert physician; but it is a physical, as well as moral impossibility to diagnose every fire risk. A singular illustration of this occurred quite recently. An hotel in a country town was insured in the —— Company, and regarded a good risk, as the house was in good order and the landlord had a highly respectable reputation, and the exposure risk was nominal. In a few months the hotel was burnt. It was revealed to the company, after it paid the claim, that the landlord had incurred the animosity of a criminal neighbour, who threatened to burn him out of house and home. On hearing this threat he insured his hotel, and when the crime was committed, the blow fell chiefly on the insurance company! Such concealed and undiscoverable risks are of more frequent occurrence than the public knows of. As a rule, it is out of such affairs that claims arise which are "resisted."

ON THE GROWTH IN CANADA OF LIFE INSURANCE, ASSESSMENT INSURANCE, FRIENDLY SOCIETIES, ACCIDENT INSURANCE, EMPLOYERS' LIABILITY INSURANCE, HEALTH INSURANCE, PURE ENDOWMENT BUSINESS, ANNUITY BUSINESS, OLD AGE PENSIONS, WORKMEN'S PENSIONS, AND OTHER OPERATIONS REQUIRING ACTUARIAL ADVICE.

BY

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PART I.

(1) THE FIELD FOR INSURANCE IN CANADA.

The Dominion of Canada, comprising nearly one-half of the North American Continent, has an area of 3,745,574 square miles. The population in 1891 was 4,833,239, and in 1901 5,371,315, an increase of only 11.13 per cent. during the decade. Immigrants are now pouring into the country from the British Isles, United States, and European countries, and there is every likelihood of Canada having a population before the close of the first quarter of the present century reaching into the tens of millions.

The population of 1901 was composed of 3,063,189 people of British origin, 1,649,371 of French origin, and 658,755 of other races. The rural population was 3,349,516, and the urban 2,021,799.

(2) LIFE INSURANCE.

In the following statistics the business outside of Canada of Canadian companies has been excluded, and the Canadian business only of foreign companies has been retained.

With the exception of two small provincial companies, all life insurance companies doing business in Canada make annual returns to the Dominion Insurance Department, and the following tables compiled from these returns show the progress of life insurance during the past ten years. The insurances effected and the amounts in force of the Ontario companies are also included.