

BRITISH INDUSTRIAL LIFE INSURANCE BUSINESS IN 1895.

FROM REPORTS ISSUED IN 1896.

Estab- lished.		Premiums, £	Claims and Surrenders	Per cent. to Premiums	Commission and Expenses	Per cent. to Premiums	Percentage of total outgo to Premiums.	Funds exclusive of Capital.
	<i>Industrial Insurance Companies.</i>	\$	\$	%	\$	%	%	\$
1883	Abstainers & General.	51,260	15,300	29.80	33,610	65.50	95.30	62,800
1866	British Workman*	1,900,400	834,660	43.90	982,600	51.70	95.60	907,140
1869	London & Manchester	384,030	137,725	35.80	172,000	44.80	80.60	488,800
1881	London, Edinbro & Glasgow..	1,150,000	522,660	45.50	595,000†	51.70	97.20	Nil
1864	Pearl*	2,127,200	843,345	39.60	995,000	46.80	86.40	2,512,700
1848	Prudential	21,760,000	90,260,400	41.50	8,760,900	40.30	81.80	59,333,500
1864	Refuge	3,998,800	1,917,890	47.90	2,096,840	52.40	100.30	1,858,000
1861	Wesleyan & General	1,304,000	580,500	44.50	624,297	47.80	92.30	1,200,000
1870	Yorkshire Provident	28,580†	13,080	45.70	31,000†	108.40	154.10	Nil
	<i>Collecting Friendly Societies.</i>							
1843	Liverpool Victoria*	2,507,850	1,059,845	42.30	1,204,500	48.00	90.30	5,357,000
1850	Royal Liver	2,219,475	1,321,465	59.50	848,600	38.20	97.70	6,832,000
1861	Royal London	1,428,360	601,070	42.10	719,000	51.70	91.80	2,094,300
1852	Scottish Legal	619,825	342,500	55.30	267,000	43.10	96.40	1,723,900

* Includes some "Ordinary" business. ** Annuity Premiums included, only a very small amount. † Approximate.

‡ Figures for 1894, those for 1895 not issued.

SYNOPSIS OF CANADIAN INSURANCE RETURNS.

The following data are collated from the Report of the Superintendent of Insurance for 1895. That official has 98 companies under supervision, the nature of the business they severally transact, and the amount of the premiums received by each class are reported as follows:

Nature of Business.	Number of companies.	Premiums in 1895.
Life insurance	40	\$10,292,354
do on assessment plan....	10	945,997
Fire insurance	33	6,943,382
Inland Marine	7	76,345
Ocean do	2	151,660
Accident insurance	9	357,809
Guarantee do	4	76,379
Steam boiler insurance. ...	1	28,851
Plate glass do	5	51,095
Burglary guarantee insurance.....	1	14,949
Tornado	1	not given
Sickness	2	do

The total amount of premiums received in 1895 for all forms of insurance by the companies included in the Superintendent's Report was \$18,938,821. The respective amounts of each class of insurance premiums according to the nationalities of the companies being as follows:

Nature of Business.	Canadian companies.	British companies.	American companies.
Life	\$5,702,783	\$1,137,366	\$3,452,205
Life (assessment)	399,873	.....	546,124
Fire	1,151,126	4,750,290	1,041,966
Inland Marine	43,320	26,589	6,436
Ocean do	151,660	.....	.....
Accident	143,110	100,681	114,018
Guarantee	31,047	38,928	6,404
Plate glass	36,581	.....	14,514
Steam boiler	28,851	.....	.....
Burglary guarantee	14,949	.....	.....
Totals	\$7,703,300	\$6,033,854	\$5,181,667
Life insurance in force			
1895	188,326,057	34,341,172	96,597,352

Increase since 1875	166,368,761	14,885,565	52,993,991
Percentage of increase in life insurance in force in 20 years	755%	76%	121%

Gross amount of risks taken by fire insurance companies in Canada in 1895	130,567,693	436,765,579	100,305,776
Gross amount of losses paid from 1869 to 1895 ..	21,387,847	52,954,736	7,953,606

The deposits for the protection of policyholders held by the Receiver General on behalf of the Government of Canada, in trust for the above companies at 3rd July, 1896, amounted to \$24,344,826, in securities as follows:

Canada Government securities	\$3,754,479
Canada Provincial debentures	3,144,759
United States bonds	2,165,000
Swedish Government banks	58,400
British Government securities	833,076
British Colonial securities	548,230
Bank Deposit receipts	110,000
Montreal Harbor bonds	396,000
Municipal securities	11,539,905
Bank stocks	25,420
Loan Companies' debentures	234,120
Canadian Pacific and Canada Central bonds	1,445,500
Indian and Ceylon stocks	38,993
Total	\$24,344,826

Besides the above there is also on deposit with Canadian trustees, in conformity with the act, securities for \$6,475,697, making a total of \$30,820,523 held for the protection of Canadian policyholders. The amount on deposit was increased in 1895 by \$2,799,786. The distribution of the total sum of \$30,820,523 held as above is as follows:

For life insurance policyholders	\$24,033,678
For Fire and Inland Marine	6,074,455
For Accident, Guarantee, Plate Glass, etc	712,389
Total on deposit	\$30,820,523