LIFE INSURANCE IN CANADA IN 1917.

(Continued from page 1185).

1899......	252,201,516	38,025,948	113,943,209	404,170,673
1900......	267,151,086	39,485,344	124,433,416	431,069,846
1901......	284,684,621	40,216,186	138,868,227	463,769,034
1902......	308,202,596	41,556,245	159,053,464	508,812,305
1903......	335,638,940	42,127,260	170,676,800	548,443,000
1904......	364,640,166	42,608,738	180,631,886	587,880,790
1905......	397,946,902	43,809,211	188,578,127	630,334,240
1906......	420,864,847	45,655,951	187,740,102	656,260,900
1907......	450,573,724	46,462,314	188,487,447	685,523,485
1908......	480,266,931	46,161,957	193,087,126	719,516,014
1909......	515,415,437	46,985,192	217,956,351	780,356,980
1910......	565,667,110	47,816,775	242,629,174	856,113,059
1911......	626,770,154	50,919,675	272,530,942	950,220,771
1912......	706,656,117	54,537,725	309,114,827	1,070,308,669
1913......	750,637,902	58,176,795	359,775,330	1,168,590,027
1914......	794,520,423	60,770,658	386,869,397	1,242,160,478
1915......	829,972,809	58,087,018	423,556,850	1,311,616,677
1916......	895,528,435	59,151,931	467,499,266	1,422,179,632
1917......	996,699,282	58,617,506	529,725,775	1,585,042,563

Amount of Insurance Terminated in 1917.

The amount of insurance terminated in natural course, namely, by death, maturity, disability or expiry, was $29,259,878, which is greater by $1,966,885 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was $93,084,346, being less than in the previous year by $11,087,901.

Relatively to the amounts at risk the amounts so terminated are higher than those of the previous year, giving for every $1,000 of current risk $18.46 terminated in natural course and $58,73 by surrender and lapse, making a total of $77.19. In the year 1916 these rates were 19.57 and $72.79 respectively making a total of $92.36 thus giving a difference of $15.17 for each $1.000 at risk.

The following table exhibits the rates for the last six years:—

TERMINATED OUT OF EACH $1,000 CURRENT RISK

	Naturally.						Surrender and Lapse					
	1912	1913	1914	1915	1916	1917	1912	1913	1914	1915	1916	1917
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian companies..............	14 29	12 97	13 87	15 39	17 20	16 23	95 98	76 09	91 95	97 53	72 97	57 03
British companies..............	28 30	28 69	28 03	34 92	33 97	30 26	44 27	42 60	83 87	87 89	57 15	61 45
Foreign companies..............	20 07	18 86	21 17	23 08	23 53	21 35	115 49	120 73	128 98	123 27	74 47	61 62
All companies..............	16 68	15 52	16 79	18 71	19 57	18 46	98 90	87 74	102 83	105 12	72 79	58 73

The total termination amounts to about 43.37 per cent. of the amount of new policies. The actual amounts of termination were distributed as follows:

	Naturally	By Surrender and lapse
	$	$
Canadian Companies..............	16,176,136	56,840,683
British companies..............	1,773,735	3,601,881
Foreign companies..............	11,310,007	32,641,782
Total..............	29,259,878	93,084,346

DEATH RATE

In the calculation of the death rate this year, as in previous years, the mean number of policies in force and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk and the number of daths during the year, respectively. It is believed that the results arrived at represent the actual mortality per 1,000 among insured lives in Canada as accurately as can be gathered from the the returns of the companies.

	No. of lives exposed to risk	No. of Deaths	1917	1916	1915	1914	1913	1912
			Death rate.	Death rate.	Death rate.	Death rate.	Death rate.	Death rate.
Active companies, ordinary..............	794,729	8,999	11.323	10.649	8.368	7.527	7.341	7.980
Active companies, industrial..............	1,538,092	16,240	10.559	10.261	8.743	8.870	9.286	10.001
Assessment and fraternal societies..........	91,413	1,504	16.453	13.694	11.994	10.923	9.644	9.873
Non-active and retired companies..........	2,449	92	37.574	56.629	41.356	30.774	36.342	[illegible].498
All companies..............	2,426,685	26,835	11.058	10.593	8.842	8.583	8.692	9.337

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