

The average amount of a policy in force \$1,666, differs but slightly from that of the previous year, but the average amount of the new policies has sensibly increased, having been for Canadian Companies, \$1,617; for British Companies, \$2,259, and for American, \$2,035; the corresponding amounts last year having been \$1,251, \$2,166, and \$1,785.

The number of policies indicates probably about sixty-four thousand lives insured; the returns of some of the Companies as regards the number of lives are incomplete, nor, even if complete, could the effect of the same life being insured by several policies in different Companies be eliminated. I can only, therefore, give as an approximation, that out of 43,622 lives exposed to risk, the deaths were 358, giving on the average an annual death rate of 8·21 per thousand, which is somewhat higher than it was in 1881, but is still a low rate.

The following table gives the amount of income from premiums received by all Companies from 1869 to 1882 inclusive:—

PREMIUM—INCOME during the respective Years—1869-1882.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1869	164,910	515,741	557,708	1,238,359
1870	203,922	531,250	729,175	1,464,347
1871	291,897	570,419	990,628	1,852,974
1872	417,628	596,982	1,250,912	2,265,522
1873	511,235	594,108	1,492,315	2,597,658
1874	638,854	629,808	1,575,748	2,844,410
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,724	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,028	613,595	1,190,068	3,094,689
1882	1,562,085	674,362	1,308,158	3,544,605
Total.....	10,113,459	8,255,758	16,805,013	35,174,230

The total amount paid to policy-holders during 1882 is as follows:—

Death claims (including bonus additions).....	\$1,081,119
Matured endowments do	198,903
Annuityants.....	5,142
Paid for surrendered policies	250,091
Dividends to policy-holders.....	411,189

Total..... **\$1,946,444**

The distribution of the payments among the different companies will be found on page lvi.