

AMERICAN LIFE INSURANCE.**A RECORD OF 25 YEARS.**

In these days when expenses are being made of the reprehensible irregularities of a few life assurance officials, which have had a tendency to disturb public confidence in these institutions that are engaged in that business, it is advisable for attention to be drawn to the record for the last 25 years of the American life companies.

A table reproduced with additions, in this issue from our esteemed contemporary "The Insurance Age" is a very remarkable exhibit in all its features.

The growth of life assurance business, more especially in the last 8 years, has been so great as to

have doubled the amount in force, as well as the premiums received, and the assets.

The amount in force in 1896 was \$,967,576,418, and in 1904, \$10,028,090,981, showing an increase of \$5,060,514,563, which is \$92,938,145 in excess of 100 per cent. The premiums received in 1896 were \$223,714,321, and in 1904, \$469,542,922, the increase being \$245,828,601. The assets in 1896 were \$1,228,324,342, as against \$2,454,669,486, the addition made after 1896 having been \$1,226,345,144.

The assets have been, naturally, growing at a greater rate than the amount of insurance in force. In 1894 the ratio of assets to amount in force was 22.6 per cent. whereas in 1904 the ratio was 24.5 per

RECORD OF AMERICAN LIFE INSURANCE FOR TWENTY-FIVE YEARS.

From "The Insurance Age."

Year.	Premiums Received.	Paid to Policy-holders.	Total Taxes Paid.	Insurance Issued.	In Force.	Assets at End of Year.	* Per cent. of Assets to amount in force.
1880.....	\$51,096,948	\$52,190,404	\$1,364,650	\$187,504,256	\$1,475,995,172	\$417,951,009	28.3%
1881.....	54,318,054	52,144,050	1,532,637	222,518,483	1,539,848,581	429,277,459	.....
1882.....	58,739,758	52,944,763	1,295,229	257,517,216	1,637,648,872	449,602,317	27.4%
1883.....	65,459,295	55,381,712	1,310,412	308,064,893	1,763,730,015	471,805,920	.....
1884.....	72,016,264	58,450,968	1,384,263	321,310,170	1,870,728,059	491,487,719	26.2%
1885.....	78,513,171	60,045,079	1,524,924	378,214,523	2,023,527,488	523,664,678	.....
1886.....	88,726,915	64,401,302	1,607,180	448,514,242	2,222,414,050	560,125,359	25.2%
1887.....	100,584,162	68,947,469	1,656,022	531,170,783	2,474,507,120	595,679,477	.....
1888.....	114,359,530	75,224,254	1,919,543	631,731,701	2,761,577,128	641,747,870	23.2%
1889.....	133,162,864	80,594,990	2,044,374	786,096,741	3,144,677,311	696,943,724	.....
1890.....	149,553,949	88,412,460	2,303,047	880,711,283	3,542,955,751	753,228,759	21.2%
1891.....	162,624,444	95,140,903	2,435,257	928,256,338	3,861,585,383	819,402,852	.....
1892.....	180,608,156	102,625,119	2,700,406	947,804,283	4,199,441,397	903,734,537	21.5%
1893.....	192,706,839	108,570,612	3,092,625	1,052,403,648	4,511,036,550	971,857,224	.....
1894.....	205,132,044	116,054,708	3,366,814	985,520,033	4,657,583,046	1,056,331,683	22.7%
1895.....	215,195,302	122,278,718	3,663,244	864,815,534	4,818,170,945	1,142,419,926	.....
1896.....	223,714,321	134,219,514	4,093,472	796,124,326	4,967,576,418	1,228,324,342	24.7%
1897.....	239,394,411	137,554,812	4,308,444	923,804,876	5,255,725,545	1,334,051,344	.....
1898.....	252,717,034	145,406,247	5,109,428	1,018,366,027	5,701,167,754	1,451,116,914	25.4%
1899.....	283,038,362	155,786,769	5,971,600	1,304,306,028	6,355,288,339	1,576,334,673	.....
1900.....	316,846,293	164,623,856	6,772,622	1,356,768,653	6,947,096,609	1,723,737,723	24.8%
1901.....	349,186,052	183,393,525	6,966,687	1,470,317,087	7,572,802,805	1,879,624,564	.....
1902.....	393,832,410	198,712,637	8,087,579	1,557,948,826	8,440,713,352	2,062,430,804	24.4%
1903.....	431,839,693	220,144,990	8,758,467	1,694,701,189	9,241,273,431	2,226,423,202	.....
1904.....	469,542,922	241,048,309	9,569,500	1,810,222,799	10,028,090,981	2,454,669,486	24.5%
Totals.....	\$4,882,912,593	\$2,834,298,170	\$92,828,426	\$21,664,715,738	.....	.....	.....

Total Premiums Received from Policy-holders in 25 Years - - - - - \$4,882,912,593
 Total Paid to Policy-holders, Plus Assets Now Held for Their Benefit - - - - - 5,288,967,656

* This column has been added to the table in "The Insurance Age."