

SOME ASSESSMENT SOCIETY STATISTICS.

The *Spectator*, in one of those elaborate tables for the compilation of which it is so distinguished, gave the lapses, death losses, and membership in sixty-seven assessment organizations for 1885, 1890, 1895, with the ratio of death losses per 1,000 in those years. It would require all the space in one number of THE CHRONICLE to state fully and to analyze the effect of the changes which have been made in the methods of the assessment societies. As our contemporary remarks, there was "first, the flat assessment made upon all members alike, without regard to age, when a death occurred," to which we may add, the reception of members at almost any age without any discrimination in favor of the young, or against those more advanced in years.

"Next came the era of graded assessments, fixed as at age of entry, the levying of which varied in different societies, some collecting only when a death occurred, others at stated intervals." These methods have to a large extent been abandoned, and the assessments now levied "approximate more closely to the natural cost of insurance," with a tendency more and more towards the system of the regular companies. During the years in which the assessment system has been organized on a large scale, what may be termed a public basis, for the plan itself is many centuries old for small local societies of a semi-religious nature, a large number of these insti-

tutions have crossed the stage like the figures which troubled the soul of Macbeth, coming like shadows, and so departing, having nothing substantial about them. The table of the *Spectator* gives, first, a group of thirteen societies over twenty years of age. The enormous waste suffered by the societies is shown by the total number of policies written in 1885, 1890 and 1895 being 74,766, while the lapses were 62,389, equal to 83 per cent. The death ratios in some of these rose in ten years to very high figures, as, from 6.76 to 10.84; 12.28 to 25.52; 8.46 to 23.49; 7.05 to 14.00. The average increase in the ratio of death losses per 1,000 was close upon 50 per cent. between 1885 and 1895, and the percentage in increase of members was only 8 per cent. Taking the next group of thirty companies, of ages from 15 to 19 years, we have lapses in 10 years amounting to 57 per cent. of policies written. Some of these companies show remarkable increases in their ratios of death losses, as, from 5.64 to 16.92; 4.74 to 11.10; 12.45 to 31.25; 10.60 to 53.45; 14.87 to 46.15, seven of them increased their ratio of death losses over 100 per cent. In the next group we have twenty-four companies of ages ranging from ten to fourteen years. In these the percentage of lapses in the 10 years from 1885 to 1895 was 45, the ratio, however, being higher in 1895 than in 1885. In some of these also the increase in ratio of death losses was very large, as, from 5.24 to 15.40; 9.27

BUSINESS OF BRITISH FIRE OFFICES FOR THE YEAR 1895, COMPARED WITH 1894.

(Compiled from the *Review*, London, England).

NAME OF COMPANY.	PREMIUMS.		LOSSES.		Expenses and Commissions.		Per cent. of Losses to Premiums.		Per cent. of Expense to Premiums.		Per cent. of Losses and Expenses to Premiums.	
	1895.	1894.	1895.	1894.	1895.	1894.	1895.	1894.	1895.	1894.	1895.	1894.
Alliance	£ 518,086	£ 509,755	£ 258,805	£ 248,402	£ 180,490	£ 181,613	49.9	48.7	34.8	35.6	84.7	84.3
Atlas	368,941	362,853	203,299	196,54	123,938	116,547	55.1	54.2	33.5	32.1	88.6	86.5
Caledonian	394,282	488,009	261,709	318,787	145,191	163,924	66.3	65.3	36.3	33.6	102.6	98.9
Commercial Union..	1,089,481	1,127,745	636,615	678,874	349,911	344,974	58.4	60.2	32.1	30.6	90.5	90.8
County	273,637	273,500	134,175	139,615	88,007	83,095	48.3	51.0	32.2	30.4	82.5	81.4
Equitable	224,608	205,795	140,286	129,144	76,112	69,775	62.4	62.7	31.8	33.9	96.2	96.6
Guardian	357,404	449,042	192,724	268,698	120,114	153,190	53.9	59.8	33.6	34.1	87.5	93.9
Hand-in-Hand	94,114	86,827	38,867	43,913	28,997	26,846	41.3	50.6	30.8	30.9	72.1	81.5
Imperial	675,027	688,354	370,950	387,348	239,944	241,624	54.9	56.3	35.5	35.1	90.4	91.4
Launceston	732,545	725,213	435,138	440,681	255,395	253,776	59.4	60.7	34.7	34.9	94.1	95.6
Law	143,173	136,812	57,045	60,859	43,302	40,452	39.8	44.5	30.2	29.5	70.0	74.0
Law Union & Crown.	70,014	67,436	23,006	23,488	24,364	22,396	32.9	37.8	34.7	33.2	67.6	71.0
Lion	179,166	184,481	110,930	110,595	68,302	67,257	61.9	59.9	38.1	36.4	100.0	96.3
Liv. & Lon. & Globe.	1,603,198	1,618,128	878,351	902,241	511,969	504,431	54.7	55.7	31.9	31.2	86.6	86.9
London & Lanc.	847,094	846,214	450,334	489,513	292,350	291,443	53.2	57.8	34.5	34.4	87.7	92.2
London	390,798	414,778	166,404	230,459	135,111	133,292	50.2	51.9	34.5	32.9	84.7	89.8
Manchester	738,892	757,479	465,468	482,284	247,613	251,031	62.9	63.5	33.5	33.1	96.4	96.6
Natl of Ireland	302,286	279,932	194,768	175,939	95,187	86,102	64.4	62.8	31.5	30.7	95.9	93.5
North Brit. & Merc.	1,478,414	1,440,509	825,971	845,495	478,574	477,123	59.0	57.3	32.3	33.1	91.3	90.4
Northern	732,690	701,623	390,062	384,928	240,888	237,353	51.2	51.9	32.9	33.8	86.1	88.7
Norwich Union	906,763	902,070	527,710	497,423	294,269	286,573	58.2	55.1	32.4	31.7	90.6	86.8
Palatine	908,129	863,618	597,382	550,974	288,480	282,030	65.7	63.8	31.7	32.6	97.4	96.4
Patriotic	175,638	185,308	117,969	103,510	55,554	56,189	67.1	56.0	31.6	30.0	98.7	86.0
Phoenix	1,120,790	1,091,400	664,962	658,682	344,711	335,875	59.3	60.3	30.7	30.8	90.0	91.1
Royal	2,049,625	2,032,450	1,137,169	1,185,375	665,433	665,430	55.4	58.3	32.4	32.7	87.8	91.0
Royal Exchange	287,420	260,087	150,431	129,613	92,795	84,544	56.4	49.8	32.8	32.5	89.2	82.3
Scottish Alliance	84,340	80,754	48,104	40,092	24,707	23,879	57.1	57.0	29.3	29.4	86.4	86.4
Scottish Un. & Nat.	528,904	510,031	295,703	272,644	166,815	157,795	55.9	54.5	31.5	31.5	87.4	86.0
Sun	979,394	959,898	546,521	485,440	322,895	308,492	55.8	50.6	32.4	32.1	88.7	82.7
Union	425,949	402,114	213,229	223,457	136,407	129,866	57.1	55.6	32.3	32.3	89.1	87.9
Westminster	106,905	109,997	55,036	56,962	39,404	37,987	51.5	51.8	36.9	34.5	85.4	86.3
Yorkshire	103,189	99,028	49,508	46,790	34,695	32,035	47.9	47.2	33.6	32.9	81.5	80.1
Other British Offices.	402,768	380,713	174,530	165,555	141,363	130,710	43.3	41.4	35.1	34.2	78.4	77.6
Totals	£ 19,288,637	£ 19,211,953	£ 10,929,411	£ 10,956,625	£ 6,351,377	£ 6,277,744	50.7	57.0	32.9	32.7	89.6	89.7